Charity Number: 1185942

HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)

TRUSTEES' ANNUAL REPORT & UNAUDITED FINANCIAL STATEMENTS

31 DECEMBER 2025

HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)

TRUSTEES' ANNUAL REPORT
for the year ended 31 December 2025

The trustees present their report and the financial statements of Hands (Help A Neighbour in Distress Scheme) for the year to 31 December 2025.

The financial statements have been prepared in accordance with the accounting policies set out in the notes to the financial statements and comply with the Charities Act 2011, the governing document of the charity, and Accounting and Reporting by Charities: 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) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Charitable objectives

Hands' charitable objective is "to relieve, with the aid of local volunteers, persons in need of practical help and support in Twickenham and St Margaret's in the London Borough of Richmond Upon Thames".

ACHIEVEMENTS AND PERFORMANCE

Charitable activities and events

2025 has been a year of growth for the charity with the dedicated team of paid and volunteer Office staff delivering strong results with support from the Trustees. Both client and volunteer numbers have increased by 19% and 17% respectively, driven by an improved social events programme, expanded Befriending service and the Office team building stronger connections with peer organisations, charities, NHS teams and other third parties in the local community.

Our operations continue to be led by Tracey Merrett (Manager) and she was joined in Sept 2025 by Rosie Joyce (Volunteer Administrator). They efficiently manage a dedicated team of 70 local volunteers who helped the 141 clients who actively used Hands services in 2025. During the year, Hands delivered 728 weekly and emergency client shops, provided 357 transport services and 39 IT support sessions. Alongside these activities, Hands provide a bi-monthly accompanied shopping bus service – the 25 trips enabled over 200 client shops and provided the shoppers the chance to socialise amongst themselves and with the team of volunteers over tea & coffee. In total, Hands volunteers gave over 4000 hours of their time to fulfil nearly 2000 requests for help and support.

Befriending continues to be an important service offered by Hands volunteers and the number of client activities increased by 26% compared to 2024, In 2025, Hands Befrienders and the Office Team made 746 valuable Befriending interactions, including home visits, phone calls, social outings and quarterly welfare checks to help reduce social isolation and loneliness among regular Befriending clients and other Hands clients without any activity for 2-3 months.

Hands also significantly improved and expanded its programme of social events throughout 2025 from less than 10 events in 2024 to 26 in 2025. Over 500 hours were spent organising and hosting informal Coffee Mornings, Afternoon Teas, talks, quizzes, boat trips on the River Thames and seasonal activities. Our Christmas activities included hosting our own festive lunch event with carol singing at a local church, distribution of 30+ gift boxes donated by a local nursery and Hands clients were invited to attend Christmas lunches provided by other organisations and charities. Our quarterly newsletter is sent to all clients and volunteers to promote these events.

HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)

TRUSTEES' ANNUAL REPORT
for the year ended 31 December 2025

One of the strategic priorities for 2025 was to expand Hands digital footprint in the local community. This has been successfully achieved through the launch of a new website and a revamped Google Business page in February 2025, plus regular social media posts on Facebook and Instagram from April 2025. Across the four digital channels we are now achieving 4-6K page views/sessions each month driving local awareness of Hands and its valuable services.

We continue to benefit from the investment made in 2024 to upgrade the office technology, telephony and IT systems. The CRM system Lamplight was successfully implemented on 1 January 2025 and it has significantly improved management of daily operations, data security, GDPR compliance and reporting. The improved telephony has also increased our inbound and outbound call capacity enabling us to engage with more clients, actively recruit new volunteers and build better relationships in the local community.

The charity has now received the long-awaited financial legacy kindly donated by a Hands volunteer. Various working parties have been set-up to consider how the funds may be spent and/or invested. In the meantime, the funds continue to be invested in a variety of short-term and medium-term cash deposits with the charity benefitting from the extra investment income generated. One of the benefits realised during 2025 was being able to relocate to a more secure and professional office environment based in Regal House, Twickenham, TW1 3QS.

The feedback from our clients has always been very positive. Hands makes a difference to them, their lives and social well-being and to their families too. None of this would have been possible without our steadfast cohort of volunteers. The Trustees thank them all for their unstinting efforts.

Hands is going from strength to strength and we are looking forward to expanding our services and team of volunteers to support more clients in 2026.

Public benefit

The trustees have had due regard to the guidance issued by the Charity Commission on public benefit when setting their objectives and activities. They are satisfied that Hands continues to benefit the public through its activities which are targeted to achieve its charitable objectives.

HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)

TRUSTEES' ANNUAL REPORT
for the year ended 31 December 2025

FINANCIAL REVIEW

Financial results of activities and events

This year's Statement of Financial Activity ("SOFA") reports a small deficit of £7,000 compared to the significant surplus of £1,518,000 in 2024 because of the large legacy receipt that year.

The charity has no source of permanent income and is reliant on income from voluntary donations £9,100 (2024 - £5,400) and grants £2,600 (2024 - £2,600) and its investment income. Hands has benefited from a higher level of investment income (£62,000) than reported in previous years (2024 - £25,600) as a result of the investing of the legacy funds mentioned above.

We also received and recognised as income just over £4,800 (2024 - £4,400) for shopping undertaken by the volunteers where the charity reimburses volunteers for the monetary value of the shop and collects the same from its clients. We do not recognise as income the monetary value of the many shops organised by Hands where the volunteer is reimbursed by the client directly.

The level of charitable expenditure for the year was higher at £88,000 compared to £72,000 for 2024. £13,600 (2024 - £8,400) was spent directly on client services including £8,800 (2024 - £4,000) on the cost of hiring the shopping bus, client refreshments, funding outings and events and £4,800 (2024 - £4,400) reimbursing volunteers for client shops. £74,700 (2024 - £63,800) was spent on direct support and governance costs as explained below.

Direct support costs spent delivering our services were £70,900 (2024 - £58,200). These comprise payroll costs of £36,000 (2024 - £27,000), rent £15,900 (2024 - £7,000), bank & finance costs £700 (2024 - £2,100), office expenses (comprising telephone, IT, printing postage & stationery etc.) £16,500 (2024 - £20,800), professional fees for payroll services £580 (2024 - £540) and office insurances £800 (2024 - £680). Governance costs include for the provision for the cost of the independent examination of the charity's accounts £3,800 (2024 - £3,600), and £175 (2024 £160) for trustee liability insurance cover. 2024 also included £1,860 of legal fees for advice sought by the trustees on the implications of the legacy and its use by the charity.

Reserves, held as bank deposits at the year end, fell from to £1,708,000 to £1,701,000.

HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)

TRUSTEES' ANNUAL REPORT
for the year ended 31 December 2025

Reserves policy

The trustees have embarked on a detailed review of the charity's premises requirements, operations and its reserves and investments to recognise the significant impact the receipt of the legacy has on all these areas. This exercise will not be completed until a permanent (or near-permanent) office base has been found to secure the operational integrity of the charity. The legacy of £1.5m transferred to a designated fund in 2024 is still not considered to be part of the available reserves of the charity at the present time.

The trustees wish to continue their existing policy of holding up to 5 years' worth of reserves to secure the operational integrity of the charity in the centre of Twickenham. Based on budget for 2026 and allowing for an inflationary increase over the next 5-year period, this would require around £235,000 of reserves to be held. Our present undesignated reserves of approximately £160,000 represent about 3 years' worth of future operational funding.

Investments policy

The trustees are empowered to deposit or invest funds as permitted by the Trustee Act 2000. In practice, the trustees hold the reserves of the charity in the form of varying bank deposit accounts. The trustees are satisfied with the performance of the charity's investment assets for the period under review.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisational structure

The charity is incorporated as a Charitable Incorporated Organisation and governed in accordance with its registered CIO Foundation Constitution.

Method of recruitment, appointment, election, induction and training of trustees and officers

Recruitment

The trustees periodically consider the appropriate mix of skills and experience needed on the board to manage the charity and look to maintain this mix as and when a vacancy arises.

Appointment and election

The CIO Foundation Constitution requires there must be at least four and no more than eight charity trustees at any one time. Individuals are appointed by the trustees.

A charity trustee is appointed for an initial term of three years. A trustee who has served for three consecutive terms of office may not be reappointed for a fourth consecutive term. Any trustee so retiring is eligible to be reappointed after an interval of at least one year.

Co-opted trustees

The trustees may co-opt up to two further persons of special knowledge or experience to act as co-opted trustees for "a period of time", as mutually agreed, but not exceeding 12 months from the date of first appointment. Co-opted trustees may be reappointed by the trustees at the expiry of the agreed period of appointment. Such trustees will not be deemed a member of the CIO for the purpose of clause 16 of the CIO Foundation Constitution (Membership of the CIO).

Officers - President

The trustees may, from time to time, appoint a person to fill the office of president. The president is not a charity trustee or co-opted trustee. The president is entitled to attend and speak at meetings of the trustees but does not have the right to vote.

Induction and training

The role and responsibilities of a trustee are explained to all new trustees by the existing trustees upon appointment. Thereafter, all individual trustees are given the opportunity and are actively encouraged to go on courses at any time to suit their needs.

Risk and corporate governance matters

The trustees meet on a regular basis about once every six to twelve weeks. The trustees are responsible for maintaining controls to safeguard the position of the charity. The trustees identify the major risks to which it might be exposed and the systems and procedures that are practical in the circumstances to mitigate the risks identified. A review of these risks is carried out regularly. The significant risks identified include:

- Safeguarding failure: any failure could have a significant reputational and financial impact on the work of the charity. The charity's volunteers are issued with the charity's policy statement on Safeguarding. Insurance is held to mitigate any financial claim.
- Data Protection; safeguarding access and privacy of data when using a virtual office environment.
- Income: the charity has no permanent source of regular income and relies on voluntary donations and grants to finance its work. Reserves are set aside to secure the financial stability of the charity in accordance with the charity's stated reserve policy.
- Expenditure: expenditure is regularly monitored to ensure it remains within the budgetary constraints set each year having regard to the charity's available income and uncommitted reserves. All transactions require dual authorisation. No cash payments are made.
- Operational risk: the day-to-day activities of the charity are dependent on there being an "office presence" including the ability to work remotely, staffed by our remunerated charity manager and administrator and designated "desk" volunteers to manage and organise the daily requests for help from our clients received during our published hours of operation and an availability of enough volunteers to fulfil the requests being made. A detailed daily task list is maintained by the office and clients are informed whether or not their request can be fulfilled and which volunteer has been allocated to help them. As day-to-day operations rely on a small team of people, we ensure that we balance our services and tasks with the capacity and availability of the team. Regular appeals are made to increase the pool of volunteers helping Hands.

HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)

TRUSTEES' ANNUAL REPORT
for the year ended 31 December 2025

Trustees' responsibilities in the preparation of financial statements

The trustees are responsible for preparing the trustees' annual 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 & 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 these financial statements, the trustees are required to:

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

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008, and the provisions of the Governing Document. 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.

Independent Examiner

Martin Bailey FCA of Goodman Jones LLP has indicated his willingness to undertake the independent examination of the financial statements.

HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)

TRUSTEES' ANNUAL REPORT
for the year ended 31 December 2025

REFERENCE AND ADMINISTRATIVE DETAILS

Trustees:	
Chris Webborn	**Chair**
Maurice Austin	**Treasurer**
Clara Stevenson	
Tom Blacksell	
Emma Slater	

Co-opted trustees:	
Tamasin Little	Resigned 8/12/2025
Malcolm Johnson	
Shirley Patton	

All the trustees served throughout the period unless indicated otherwise. Shirley Patton and Malcolm Johnson resigned as trustees on 23 March 2026.

Charity status
The charity is a charitable incorporated organisation (CIO) registered under the charity number 1185942.

Contact details	
Principal Address:	ETNA Centre, Rosslyn Road, Twickenham, TW1 2AR
Email:	info@handscaregroup.org.uk
Website:	www.handscaregroup.org.uk
Telephone:	020 8891 3346
Office hours:	9.30am to 12.30pm Monday – Friday (except bank & public holidays).

Charity Staff		
Charity Manager:	Tracey Merrett	(email - coordinator@handscaregroup.org.uk)
Administrator:	Rosie Joyce	(email - administrator@handscaregroup.org.uk)

The trustees' report was approved by the trustees on 16 September 2026 and was signed for and on behalf of the trustees by:

Maurice Austin Treasurer

HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES
for the year ended 31 December 2025

I report to the trustees on my examination of the financial statements of Hands ('the charity') for the year ended 31 December 2025. which are set out on pages 10 to 18.

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 ('the 2011 Act').

I report in respect of my examination of the charity's financial statements 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 2011 Act.

An independent examination does not involve gathering all the evidence that would be required in an audit, and consequently, does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently, I express no opinion as to whether the financial statements present a 'true and fair view' and my report is limited to those specific matters set out in the independent examiner's statement.

Independent examiner's statement

Your attention is drawn to the fact that the charity has prepared the accounts in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) 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 been withdrawn. I understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me reasonable 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 2011 Act; or
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 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 financial statements to be reached.

HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES
for the year ended 31 December 2025 - continued

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the charity's trustees those matters I am required to report to them in an Independent Examiner's Report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body for my work or for this report.

Signed: Martin Bailey
Name: Martin Bailey FCA
Name of applicable listed body: The Institute of Chartered Accountants in England and Wales
Relevant professional qualification or membership of professional body: Chartered Accountant

ON BEHALF OF GOODMAN JONES LLP
1st Floor, Arthur Stanley House, 40-50 Tottenham Street, London W1T 4RN

19 September 2026

HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)

STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31 December 2025

	Notes	2025 Unrestricted funds	2024 Unrestricted funds
		£	£
INCOME FROM:			
Donations and legacies	2	12,386	1,559,454
Investments	3	61,902	25,599
Charitable activities	4	6,972	5,528
TOTAL		81,260	1,590,581
EXPENDITURE ON:			
Charitable activities	5	(88,323)	(72,160)
NET MOVEMENT IN FUNDS		(7,063)	1,518,421
RECONCILIATION OF FUNDS:			
Total funds brought forward at 1 January 2025		1,708,768	190,347
TOTAL FUNDS CARRIED FORWARD AT 31 DECEMBER 2025	11	1,701,705	1,708,768

HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)

STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31 December 2024

	Notes	2024 Unrestricted funds	2023 Unrestricted funds
		£	£
INCOME FROM:			
Donations and legacies	2	1,559,454	7,675
Investments	3	25,599	2,126
Charitable activities	4	5,528	7,682
TOTAL		1,590,581	17,483
EXPENDITURE ON:			
Charitable activities	5	(72,160)	(43,555)
NET MOVEMENT IN FUNDS		1,518,421	(26,072)
RECONCILIATION OF FUNDS:			
Total funds brought forward at 1 January 2024		190,347	216,419
TOTAL FUNDS CARRIED FORWARD AT 31 DECEMBER 2024	11	1,708,768	190,347

HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)

BALANCE SHEET
as at 31 December 2025

	Notes	2025 £	2024 £
FIXED ASSETS			
Investments	9	-	83,000
Total fixed assets		-	83,000
CURRENT ASSETS			
Debtors	8	35,327	14,561
Investments	9	1,103,422	680,000
Cash at bank	9	568,178	938,176
Total current assets		1,706,927	1,632,737
LIABILITIES			
Creditors: Amounts falling due within one year	10	(5,222)	(6,969)
Net current assets		1,701,705	1,625,768
Total assets less current liabilities		1,701,705	1,708,768
TOTAL NET ASSETS		1,701,705	1,708,768
FUNDS OF THE CHARITY			
Unrestricted funds			
General Fund	11	1,701,705	1,708,768
TOTAL FUNDS	12	1,701,705	1,708,768

The financial statements on pages 10 to 18 were approved by the trustees and authorised for issue on 16 September 2026 and are signed on their behalf by

Chris Webborn - Chair

Maurice Austin - Treasurer

HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)

NOTES TO THE FINANCIAL STATEMENTS
for the year ended 31 December 2025

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1. **ACCOUNTING POLICIES**

Basis of accounting
These financial statements have been prepared in accordance with FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and under the historical cost convention.

The charity is a public benefit entity within the definitions of FRS 102.

The financial statements have also been prepared in accordance with the accounting policies set out in more detail below and comply with the Charities Act 2011, the governing document of the charity, and Accounting and Reporting by Charities: 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) (effective 1 January 2019), referred to as the Charities SORP (FRS 102). They have also been prepared in Sterling, the functional currency of the charity, and have been rounded to the nearest £.

Going concern
The trustees have reviewed the financial forecasts for the charity and have considered its anticipated income and expenditure commitments for a period of at least twelve months from the date of approval of these financial statements. The trustees believe that the charity has adequate resources to continue in operational existence for at least the next twelve months and meet its liabilities and obligations during that period as they fall due. For that reason, the trustees continue to adopt the going concern basis in preparing the financial statements.

Income
Donations, grants and other similar types of voluntary income are brought into account when receivable. Donated income is included gross of any attributable tax recoverable, where relevant.

Amounts received from clients to reimburse the charity for shopping undertaken by its volunteers is treated as income of the charity where the charity reimburses the volunteer for the shopping in anticipation of receiving the income from the client. It is brought into account on a receivable basis. Shopping organised by the charity where the client is responsible for reimbursing the volunteer is not treated as charity income.

Legacies are included as income when receipt is probable and its value to the charity can be measured with reasonable certainty. Probable is when probate has been granted and any conditions attached to the legacy preventing distribution have been discharged by the estate's administrators.

Investment income comprises deposit account interest. Interest on instant and easy access accounts is recognised as income when it is received. Interest on fixed term deposit accounts is recognised over the term of the investment period.

Volunteer help: the value of any volunteer help is not included in the accounts but is described in the Trustees' Annual Report.

Expenditure
Expenditure is allocated to the charity's principal activity where the costs can be identified as being directly related to that activity. Expenditure that cannot be identified in this way are categorised as either support or governance costs. Any costs that cannot be specifically categorised are allocated in proportions based upon a suitable ratio applicable to the nature of the cost involved. All expenditure is inclusive VAT.

HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)

NOTES TO THE FINANCIAL STATEMENTS (Continued)
for the year ended 31 December 2025

1. **ACCOUNTING POLICIES** (continued)

Financial assets and liabilities
The charity's debtors and creditors that meet the definition of either a financial asset or a financial liability are initially recognised at the transaction value and thereafter are stated at amortised cost using the effective interest method.

Fund accounting
The General Fund comprises the accumulated surpluses of unrestricted income over expenditure and is used in furtherance of the general objective of the charity.

Designated funds are a particular form of unrestricted funds consisting of amounts, which have been allocated or designated for specific purposes by the trustees. The use of designated funds remains at the discretion of the trustees.

Restricted funds are funds subject to specific conditions imposed by donors. The purpose and use of the restricted funds are set out in the notes to the financial statements. Amounts unspent at the year-end are carried forward in the balance sheet. There were no restricted funds held at the balance sheet date.

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

Critical accounting estimates and assumptions.
The charity makes estimates and assumptions concerning the future. The resulting accounting estimates and assumptions will, by definition, seldom equal the related actual results. The trustees have not identified any estimates and assumptions that are considered to have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year.

2 **DONATIONS AND LEGACIES – Unrestricted funds**	**Total**	**Total**
	2025	**2024**
	£	£
Donations from individuals and organisations	9,122	5,386
Legacies	641	1,550,621
Gift aid tax recoverable	-	765
Grants receivable	2,624	2,682
	12,386	7,675

HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)

NOTES TO THE FINANCIAL STATEMENTS (Continued)
for the year ended 31 December 2025

3	**INCOME FROM INVESTMENTS – Unrestricted funds**	**Total 2025**	**Total 2024**
		£	£
	Interest Receivable	61,902	25,599
		61,902	25,599

4	**INCOME FROM CHARITABLE ACTIVITIES – Unrestricted funds**	**Total 2025**	**Total 2024**
		£	£
	Client Shopping service	4,874	4,379
	Other charitable activities	2,098	1149
		6,972	5,528

5	**CHARITABLE EXPENDITURE – Unrestricted funds**	**Total 2025**	**Total 2024**
		£	£
	Charitable activities		
	Client shopping reimbursements	4,801	4,379
	Other charitable activities	8,816	3,980
		13,617	8,359
	Support and governance costs (see note 6)	74,706	63,801
		88,323	72,160

6	**SUPPORT AND GOVERNANCE COSTS**	**Support costs**	**Governance costs**	**Total 2025**	**Total 2024**
		£	£	£	£
	Bank charges	717	-	717	2125
	Insurance	817	175	992	860
	Professional fees	576	-	576	2,400
	Independent examination fees	-	3800	3,800	3600
	Rent	15,823	-	15,823	7,000
	Salary costs (see note7)	36,257	-	36,257	26,952
	Office costs	16,541	-	16,541	20,864
		70,731	3,975	74,706	63,801

HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)

NOTES TO THE FINANCIAL STATEMENTS (Continued)
for the year ended 31 December 2025

7	**STAFF COSTS - Unrestricted funds**	**2025**	**2024**
		£	£
	Wages and salaries	35,530	26,470
	Social security cost	-	-
	Defined benefit pension contribution	727	482
		36,257	26,952
	Average monthly number of employees	2	2

No employee earned more than £60,000 in either period.

None of the trustees, who are considered to be the key management personnel of the charity, received any remuneration in either period.

8	**DEBTORS**	**2025**	**2024**
		£	£
	Amounts falling due within one year:		
	Prepayments & accrued income	29,522	13,220
	Other debtors	5,805	1341
		35,327	14,561

9	**CASH AT BANK**	**2025**	**2024**
		£	£
	Funds available on demand	568,178	938,176
	Funds held at bank on term deposit accounts:-		
	As current asset investments maturing within 12 months	1,103,422	680,000
	As fixed asset investment maturing after 12 months	-	83,000
		1,671,600	1,701,176

10	**CREDITORS**	**2025**	**2024**
		£	£
	Amounts falling due within one year:		
	Accruals	5,028	6500
	Other creditors	194	469
		5,222	6,969

HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)

NOTES TO THE FINANCIAL STATEMENTS (Continued)
for the year ended 31 December 2025

11 **THE FUNDS OF THE CHARITY**

	01-Jan 2025	Income	Expenditure	Transfer between funds	31-Dec 2025
	£	£	£	£	£
Unrestricted Funds					
Designated:					
Legacy fund	1,538,760	-	-	-	1,538,760
Undesignated funds					
General Fund	170,008	81,260	(88,323)		162,945
	1,708,768	81,260	(88,323)	-	1,701,705

	01-Jan 2024	Income	Expenditure	Transfer between funds	31-Dec 2024
	£	£	£	£	£
Unrestricted Funds					
Designated:					
Legacy fund	-	-	-	1,538,760	1,538,760
Undesignated funds					
General Fund	190,347	1,590,581	(72,160)	(1,538,760)	170,008
	190,347	1,590,581	(72,160)	-	1,708,768

HANDS (HELP A NEIGHBOUR IN DISTRESS SCHEME)

NOTES TO THE FINANCIAL STATEMENTS (Continued)
for the year ended 31 December 2025

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12 **ANALYSIS OF NET ASSETS BETWEEN FUNDS**

	Fixed assets	Net current assets	Total
At 31 December 2025:	£	£	£
Unrestricted funds:			
Designated funds			
Legacy fund	-	1,538,760	1,538,760
Unrestricted funds:			
General Fund	-	162,945	162,945
NET ASSETS	-	1,701,705	1,701,705

	Fixed assets	Net current assets	Total
At 31 December 2024:	£	£	£
Unrestricted funds:			
Designated funds			
Legacy fund	83,000	1,455,760	1,538,760
Unrestricted funds:			
General Fund	-	170,008	170,008
NET ASSETS	83,000	1,625,768	1,708,768

13 **RELATED PARTY TRANSACTIONS**

Trustees were reimbursed for expenditure they paid personally for and on behalf of the charity as follows:

M Austin	£719 (2025 - £1,314) for office and payroll costs
T Little	£2,058 (2025 - £1,951) for client shopping services
C Webborn	£83 (2025 - £475) for office expenses

Others

Rick Stevenson Design Ltd, a company connected with a trustee, was paid £1,700 (2024 - £1,960) for design and artwork services.

There were no other related party transactions to be disclosed for this period.