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Annual Report and Accounts



Arch Support

Charitable Incorporated Organisation Number: 1193688

2025

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Arch Support Report and Accounts for the Year Ended 31 December 2025

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ROYAL COLLEGE of PODIATRY

Published in 2026 by
The Royal College of Podiatry
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Arch Support

Legal and administrative information

Charity registration number
1193688

Registered office
Quartz House, 207 Providence Square,
Mill Street, London SE1 2EW

Honorary Secretary
Helena Basarab-Horwath

Independent auditor
Crowe U.K. Audit LLP
55 Ludgate Hill, London EC4M 7JW

Solicitors
Russell-Cooke LLP
2 Putney Hill, London SW15 6AB

Bankers
Bank of Scotland
PO Box 1000 BX2 1LB

Stockbrokers
Rathbones
Incorporating Investec Wealth & Investment
30 Gresham Street, London EC2V 7QN

Trustees

The Council of The Royal College of Podiatry appoints the Trustees of Arch Support for a term of three years. The Trustees are:

George Dunn - Chair
Thomas Kelly - resigned July 2025
Usamah Khalid
Richard Leigh
Claire O'Kane
Emma Supple

Report of the Trustees

ARCH SUPPORT

Report of the Trustees 2025

The Trustees are pleased to present their annual Trustees' Report together with the financial statements of the charity for the year ending 31 December 2025.

The financial statements have been prepared in accordance with the accounting policies set out in the notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and 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 United Kingdom and the Republic of Ireland published October 2019.

Public benefit

The Trustees have paid due regard to the guidance on public benefit published by the Charity Commission in exercising their powers and planning the activities of the charity. The Trustees are satisfied that the charity has charitable purposes as set out in the Charities Act 2011 covering the prevention and relief of poverty for the public benefit.

Structure and Objects

The charity, founded in 1946, was incorporated in 2021. There are several advantages of incorporation including offering limited liability to the Trustees. The charity operates under a Constitution dated 3 March 2021. Its purpose is to make grants or loans without interest to any member, or to the spouse, children, dependents or widow/er of any member or deceased member who "in the opinion of the Trustees may be in need of assistance".

Activities and achievements

During 2025, the Board of Trustees of Arch Support met three times to discuss member applications, the performance and operations of the charity. Members have been helped where their earning capacity has been reduced considerably by various circumstances. In all cases, the Trustees consider the circumstances with great care, in absolute confidence, and offer help as swiftly as possible. Trustees, in accordance with the provisions of the Trust Deed, distributed grants from the income generated by investments.

The total income of Arch Support in 2025 was £29,155 which is a decrease from the previous year (2024: £35,649). Donations received in the year was £195 compared to previous year (2024, £369).

Expenditure from grant requests approved in 2025 was £16,335 a small increase compared to previous year (2024: £16,234).

Year ended 31 December 2025

The movement of funds for the year increased by £211,804 compared to 2024 where the funds increased by £51,743. This has resulted in balance sheet net total assets of £1,725,074 (2024: £1,513,270).

Investment powers

The Constitution of the charity grants Trustees the right to make investments of various types and to delegate powers of investment to our stockbrokers, and to allow the transfer of some or all the gilt-edged stocks into equities.

Investment performance

The Trustees instructed the charity's stockbrokers (Rathbones) to invest its monies to maximise income and capital to ensure there was an operational fund to assist those in need who apply for financial support. Performance of the investments is measured against the market in the United Kingdom. Overall, the value of the investment portfolio in year increased to £1,617,755 (2024: increased by £1,385,178). The chair and Trustees of Arch Support plan to review and implement a revised Investment Strategy by the end of the 2026 financial year to continue to support the investment performance management of the funds.

Reserves policy

As at 31 December 2025, the unrestricted reserves amounted to £1,725,074 (2024: £1,513,270). The Trustees' aim is to maintain a level of reserves that will generate income from invested funds enough to support a minimum of 80 per cent of an annual grant programme based on an average of grants made annually over the last three years. The charity's overall planned grant

programme will be based on both this funding and the forecast total of donations for any reporting year. The level of reserves held will also allow for substantial exceptional grants to be made in addition to the planned annual programme. These may be required, for example, to support members of The Royal College of Podiatry facing issues within their family, work changes and other unforeseen economic factors.

Risk management

The Trustees have instituted procedures to identify and examine the major strategic, business, and operational risks that the charity faces. The necessary systems have been established to enable regular reports to be provided to them to make sure that action is taken to mitigate the effect of the identified risks.

Going-concern

The Trustees have set out above a review of financial performance and the charity's reserves position. In their view, the charity has adequate financial resources and the Trustees remain well-placed to manage the business risks. The investments are still performing well in the long term. The Trustees' planning process, including financial projections, has taken into consideration the current economic climate and its potential impact on the various sources of income and planned expenditure. The Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. The Trustees believe that there are no material uncertainties that call into doubt the charity's ability to continue.

The Auditors Crowe UK Audit LLP have expressed their willingness to continue in office.

Trustees' Responsibilities

Under the Charities Act 2011, the Trustees are required to prepare a statement of accounts for each financial year which gives a true and fair view of the state of affairs of the charity at the end of the financial year and of the incoming resources and application of resources in the year. In preparing the statement the Trustees are required to:

- select suitable accounting policies and apply them consistently.
- make judgements and estimates that are reasonable and prudent.
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the statement of accounts.
- prepare the financial statements on the going-concern basis unless it is inappropriate to assume that the Trust will be able to continue in operation.
- observe the methods and principles in the Charities Statement of Recommended Practice SORP.

The Trustees are responsible for keeping accounting records that disclose, with reasonable accuracy at any time, the financial position of the charity at that time and to enable the Trustees to ensure that any statement of account prepared by them complies with the regulations under section 132(1) of the Charities Act 2011. They are also responsible for safeguarding the assets of the Trust and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

So far as each of the Trustees at the date of this report is aware, there is no relevant audit information of which the charity's auditor is unaware. Each Trustee has taken all the steps that they ought to have taken as a Trustee in order to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

By order of the Trustees and signed on their behalf by



George Dunn

Chair of the Board of Trustees

6 May 2026

Independent Auditors' Report

to the Trustees of Arch Support

Opinion

We have audited the financial statements of Arch Support for the year ended 31 December 2025 which comprise the Statement of Financial Activities, the Balance Sheet and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2025 and of its incoming resources and application of resources, including its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial

statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information contained within the annual report. The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 4, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Details of the extent to which the audit was considered capable of detecting irregularities, including fraud and non-compliance with laws and regulations are set out below.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities.

This description forms part of our auditor's report.

Extent to which the audit was considered capable of detecting irregularities, including fraud

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We identified and assessed the risks of material misstatement of the financial statements from irregularities, whether due to fraud or error, and discussed these between our audit team members. We then designed and performed audit procedures responsive to those risks, including obtaining audit evidence sufficient and appropriate to provide a basis for our opinion.

We obtained an understanding of the legal and regulatory frameworks within which the charity operates, focusing on those laws and regulations that have a direct effect on the determination of material amounts and disclosures in the financial statements, including financial reporting legislation and the Charities SORP (FRS 102), and tax regulations. We assessed the required compliance with these laws and regulations as part of our audit procedures on the related financial statement items.

In addition, we considered provisions of other laws and regulations that do not have a direct effect on the financial statements but compliance with which might be necessary to the charity's ability to operate or to avoid a material penalty. Auditing standards limit the required audit procedures to identify non-compliance with these laws and regulations to enquiry of the Trustees and other management and inspection of regulatory and legal correspondence, if any.

We also considered the opportunities and incentives that may exist within the charity for fraud. We identified the greatest risk of material impact on the financial statements from irregularities, including fraud, to be within the override of controls by management. Our audit procedures to respond to these risks included enquiries of management and the Finance Committee about their own identification and assessment of the risks of irregularities, sample testing on the posting of journals, reviewing regulatory correspondence with the Charity Commission and reading minutes of meetings of those charged with governance.

Owing to the inherent limitations of an audit, there is an unavoidable risk that we may not have detected some material misstatements in the financial statements, even though we have properly planned and performed our audit in accordance with auditing standards. For example, the further removed non-compliance with laws and regulations (irregularities) is from the events and transactions reflected in the financial statements, the less likely the inherently limited procedures required by auditing standards would identify it.

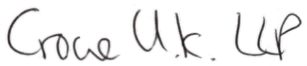
In addition, as with any audit, there remained a higher risk of non-detection of irregularities, as these may involve collusion, forgery, intentional omissions, misrepresentations, or the

override of internal controls. We are not responsible for preventing non-compliance and cannot be expected to detect non-compliance with all laws and regulations.

Use of our report

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. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



Crowe U.K. LLP
Statutory Auditor
London

Date: 11th May 2026

Crowe U.K. LLP is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

Arch Support

Statement of Financial Activities

For the year ended 31 December 2025

Unrestricted funds	Notes	2025 £	2024 £
Income and endowments from:			
Donations and Legacies			
Donations		195	369
Investments			
Gross income on investments		28,960	35,280
Total income		29,155	35,649
Expenditure on:			
Raising funds			
Stockbroker's and administration charges		10,838	13,711
Charitable activities			
Assisting members	3	16,335	16,234
Total expenditure		27,173	29,945
Net income before investment gains		1,982	5,704
Net gains on investments		209,822	46,039
Net movement in funds		211,804	51,743
Reconciliation of funds:			
Balance brought forward, 1 January		1,513,270	1,461,527
Balance carried forward, 31 December		1,725,074	1,513,270

The notes on pages 10-13 form part of these accounts.

Arch Support

Balance Sheet

31 December 2025

		2025		2024	
		£	£	£	£
Investments	5	1,617,755		1,385,178	
			1,617,755		1,385,178
Current Assets					
Debtors	6	-		3,695	
Cash at bank	7	110,820		127,757	
Current Liabilities					
Creditors	8	(3,501)		(3,360)	
Net Current Assets			107,319		128,092
Total Assets less Current Liabilities			1,725,074		1,513,270
Accumulated Fund			1,725,074		1,513,270

Approved and authorised for issue by the Trustees on 06 May 2026 and signed on their behalf by:

George Dunn
Chair

Liam McManus
Chair of Finance Committee

The notes on pages 10-13 form part of these accounts.

Arch Support

Notes to the Accounts

31 December 2025

1 ACCOUNTING POLICIES

a) Charity information

Arch Support is a registered charity in the United Kingdom, with The Royal College of Podiatry being the Member of the charity. The nature of the charity's operations and principal activities are detailed in the Trustees' Report. The principal place of business is Quartz House, 207 Providence Square, Mill Street, London, SE1 2EW.

b) Basis of accounting

The accounts (financial statements) have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) second edition (October 2019) and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2019.

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

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

c) Merger accounting policy

Arch Support moved from being an unincorporated charity to a CIO structure in August 2021 by transferring its assets to a new CIO registered for that purpose.

d) Cash flow exemption

The charity has elected to take the exemption from preparing a statement of cash flows under FRS 102, available for non-large charities.

e) Fund accounting

All the charity's funds are unrestricted. They can, therefore, be used at the discretion of the Trustees in furtherance of the Objects of the charity.

f) Income

Income is recognised when the charity has entitlement to the funds, and it is probable that the income will be received and the amount can be measured reliably.

g) Investments

Investments are stated at bid price. Realised and unrealised investment gains and losses are combined in the Statement of Financial Activities.

h) Taxation

Arch Support is a registered charity and is thus exempt from tax on income falling within sections 518-537 of the Income Tax Act 2007 or s256 of the Taxation of Chargeable Gains 1992 to the extent that these are applied to its charitable objectives.

i) Financial instruments

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

j) 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, being a period of at least twelve months from the date of approval of these financial statements, and as explained in the Trustees' Report. The charity holds an investment portfolio of which annual grants are made, thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

Notes to the Accounts (continued)

31 December 2025

2 DONATIONS, REGIONS AND BRANCH COLLECTIONS

	2025	2024
	£	£
Donations	195	369
	195	369

3 EXPENDITURE

	2025	2024
	£	£
Grants	14,700	14,510
Subscriptions paid on behalf of members	-	1,340
Legal and professional fees	1,575	-
Sundry expenses	60	384
	16,335	16,234

Grants paid were to 6 individuals (2024: 5).

No staff are employed by Arch Support.

All costs in relation to the charity audit are paid by The Royal College of Podiatry.

4 TRUSTEE REMUNERATION AND KEY MANAGEMENT PERSONNEL

No reimbursement of expenses for travel, accommodation and subsistence during the year 2025 was claimed by Trustees (2024: £384). In order to manage costs and improve value for money more meetings are held on Teams rather than in person. In the absence of any employees, the Trustees are considered to be the charity's key management personnel.

5 INVESTMENTS

	2025	2024
	£	£
Market value at 1 January	1,385,178	1,391,429
Additions at cost	427,225	450,151
Disposals at opening market value	(404,470)	(502,363)
Unrealised and Realised gains	209,822	45,961
Market value at 31 December*	1,617,755	1,385,178
Historical cost	1,392,695	1,144,946

There were no investments constituting 5% or more of the total portfolio.

* Market value does not include cash investments which totalled in 2025 £7,545 (2024: £44,095). These are shown on the balance sheet under cash in hand.

Notes to the Accounts (continued)

31 December 2025

5 INVESTMENTS (continued)

The investment portfolio market value comprises the following geographical and asset class categories:

	2025	2024
	£	£
UK Fixed Interest	165,989	180,706
UK Equities	308,494	196,702
Overseas Fixed Interest	76,777	68,586
Overseas Equities	689,701	702,948
Property	-	57,887
Alternative assets	300,337	127,722
Emergency Economies	76,480	50,627
	1,617,778	1,385,178

6 DEBTORS

	2025	2024
	£	£
Accrued investment income	-	3,695
	-	3,695

7 CASH

	2025	2024
	£	£
At bank on current account	94,263	74,751
At bank on deposit account	9,012	8,911
At brokers on interest bearing account	7,545	44,095
	110,820	127,757

8 CREDITORS

	2025	2024
	£	£
Sundry Creditors	3,501	3,360
	3,501	3,360

9 RELATED PARTY TRANSACTIONS

The Trustees of Arch Support are appointed by the Council of The Royal College of Podiatry and include Directors of The Royal College of Podiatry.

The Royal College of Podiatry is the immediate parent company and ultimate controlling party of the charity.

Excepting stockbroker's fees, the management, administration, and support costs of the Arch Support are borne by The Royal College of Podiatry.

Donations were received in 2025 £195 (2024: £369).

No Membership subscription fees were paid by the charity on behalf of members in 2025 (2024: £1,340).

Notes to the Accounts (continued)

31 December 2025

10 PARENT UNDERTAKING

The ultimate parent undertaking of Arch Support is The Royal College of Podiatry, which also exercises control over the reporting entity. This control is demonstrated through the Trustees with an oversight from The Royal College of Podiatry Council. The Royal College of Podiatry is a company registered in England and Wales (company registration number 400709).

The parent company is established for the promotion of the profession of podiatry and all the matters affecting podiatrists. In the opinion of the Directors of the parent company, the income and net assets of the Arch Support is material therefore a consolidated group accounts been prepared.

Arch Support

Notes

Arch Support

Notes

ROYAL COLLEGE of PODIATRY

Further information:

The Royal College of Podiatry
Quartz House
207 Providence Square
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