MS Together

FINANCIAL STATEMENTS

For the period from

1 January 2025 to 31 December 2025

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Charity Information

Registered office:

8 City Road
Worsley
Manchester
M28 1BD

Trustees:

Marc Smith
Hannah Verghese
Annabelle Bridges
Vanessa Vallely
Niraj Mistry
Tom Jamison
Ruth Stross

Chief executive officer: Amy Thompson

Charity number: 1200565 (England and Wales)

Independent examiner:

Thompson Accountancy Services
Hadleigh
SS7 2BT

Bank: Lloyds Bank

A letter from our Chair

As Chair of MS Together, I am proud to present and support our Annual Accounts for the year ended 31 December 2025.

This reporting period marks the first full year of our three-year strategic plan and has been a year of significant progress for MS Together. We have strengthened our services, grown our reach and continued to build the foundations of a sustainable charity that can be there for young adults living with multiple sclerosis for the long term.

At the heart of this progress is our community. Everything reflected in this report has been made possible by the commitment of our staff, volunteers, funders, partners and supporters – and, most importantly, shaped by the experiences and needs of the young adults with MS we exist to support.

Throughout 2025, we continued to focus on the areas our community tells us matter most: access to mental health support, meaningful peer connection, opportunities to meet others who understand, and trusted information.

The impact of this work is clear. **100% of counselling participants reported improved wellbeing, with a 47% reduction in distress, while more than 2,500 young people accessed peer support through our online communities.**

Behind these figures is a person navigating the uncertainty and challenges that can come with being diagnosed with MS at a young age. Our purpose is not simply to reach more people, but to make a meaningful difference to their lives – helping young adults feel less alone, better supported and more confident navigating life with MS.

We have also continued to strengthen MS Together financially. Income for the year grew to **£207,650** and we ended the year with a **surplus of £99,276**. This puts the charity in a strong position as we enter the next phase of our strategy and gives us an important foundation from which to invest responsibly in our services, increase our reach and build greater long-term financial resilience.

As we look ahead, our ambitions remain significant. We have set clear priorities for the next year that will strengthen our organisation while enabling us to support more young adults living with MS. Growth, however, will always be purposeful. We want to ensure that as MS Together reaches more people, we protect the quality, accessibility and sense of community that make our support so valuable.

As a Board, we remain committed to strong governance and responsible stewardship of the funds entrusted to MS Together. The trustees have reviewed the charity's financial position and processes and are confident that we enter the next year from a position of increased strength and stability.

There is still much more we want to achieve. But as we reflect on the first full year of our strategy, we can be proud of how far MS Together has come and confident in the direction we are heading.

On behalf of the Board of Trustees, I would like to offer my sincere thanks to everyone who has contributed to MS Together this year. To our staff and volunteers who give so much to our community; our funders, donors and partners who make our work possible; and every person with MS who has trusted us, participated in our services or helped shape our work – thank you.

Together, we are building a stronger and more sustainable MS Together and ensuring that more young adults living with MS have somewhere to turn when they need support, connection and community.

On behalf of the Board of Trustees, I am pleased to confirm my full support for the Annual Accounts and their submission.

With gratitude,



Marc Smith
Chair of the Board of Trustees, MS Together

Trustees' Annual Report

The board of trustees present their annual report and financial statements of MS Together for the year ended 31 December 2025.

From: 1 January 2025 (period start date)
To: 31 December 2025 (period end date)

Charity name: MS Together
Charity registration number: 1200565

Objectives and Activities

Summary of the purposes of the charity as set out in its governing document

The purpose of MS Together is the relief of need among people affected by multiple sclerosis, with a particular focus on young adults aged 18–35 living with MS, by providing services of support and advice.

MS Together exists to support young adults living with MS by providing peer support, mental health and emotional wellbeing services, information, signposting, education, and opportunities for social connection. The charity's mission is to ensure that no young person living with MS feels alone, unsupported or overwhelmed by their diagnosis.

Summary of the main activities in relation to those purposes for the public benefit

In 2025, MS Together delivered a range of free services for young adults aged 18–35 living with MS across the UK and Ireland. These services aimed to reduce loneliness, improve mental health outcomes, increase confidence, and help young people feel understood and supported.

Our main activities during the year included:

- Professional mental health support through one-to-one counselling and therapist-led group programmes.
- Online support communities on WhatsApp and Facebook, connecting thousands of young people living with MS.
- Social connection events, including virtual workshops, online socials and in-person meet-ups across the UK and Ireland.
- A support helpline offering emotional support, guidance, resources and signposting, delivered by people with lived experience of MS.
- Education and outreach, including talks and workshops for healthcare professionals, workplaces, young people and wider stakeholders.
- Information and awareness activity to improve understanding of MS in young adults and challenge misconceptions about the condition.

Many of the services delivered by MS Together were free of charge to the community. This ensured that young people could access support regardless of income, location or personal circumstances.

The trustees have had due regard to the Charity Commission's guidance on public benefit when planning and reviewing the charity's activities. The trustees are satisfied that the charity's work provides clear public benefit by supporting young adults affected by MS, improving wellbeing, reducing isolation and strengthening understanding of MS among professionals, workplaces and wider society.

Policy on grant making

MS Together does not operate a grant-making programme.

Policy on social investment

The charity does not currently hold any social investments.

Contribution made by volunteers

Volunteers continued to play an important role in the delivery of MS Together's work in 2025. Volunteers supported the charity through peer support, helpline delivery, events, community engagement, fundraising, social media, administration and operational activity.

Many of the charity's volunteers have lived experience of MS, which strengthens the relevance, empathy and authenticity of the support provided. Their contribution helps ensure that young people who come to MS Together are met with understanding, reassurance and practical insight from others who truly understand the impact of living with MS.

In 2025, MS Together was supported by 50 volunteers. Their time, skills and compassion were central to the charity's ability to reach and support young people across the UK and Ireland.

Achievements and Performance

Summary of the main achievements of the charity

In 2025, MS Together continued to deliver life-affirming mental health and peer support for young adults living with MS. Our work focused on reducing loneliness, improving wellbeing and empowering young people to better manage the emotional, social and practical impact of living with MS.

During the year, MS Together supported young people through a combination of professional mental health services, peer support, social connection, education and outreach. These services helped young people feel less alone, more confident and more connected to others who understand their experiences. Our impact in 2025 included:

- 54 people accessed our 1-to-1 counselling service in 2025, with 100% of participants reporting improved wellbeing, and a 47% reduction in distress (CORE-10).
- 2,500+ young people accessed peer support through our online communities
- 18 people benefitted from our group therapy service and 100% they would recommend the service
- 30 individuals received tailored 1-to-1 support through our helpline
- 45 virtual social connection events were delivered, with hundreds of attendees
- 24 in-person and virtual events delivered across the UK

We also surveyed our community at the end of the year and of those who responded:

- 98% of people surveyed felt more connected to others living with MS
- 91% of people surveyed reported improved mental health after engaging with our services

These outcomes demonstrate meaningful improvements in wellbeing, connection and confidence among the young people supported by the charity.

Community and peer support

MS Together's online peer support communities remained a core part of the charity's work in 2025. Through WhatsApp and Facebook groups, young adults living with MS were able to connect with others who understand what they are going through, ask questions, share experiences and receive reassurance.

These communities are particularly important for people who may not know anyone else their age living with MS. They provide daily opportunities for connection, validation and friendship, helping to reduce the isolation that many young people experience following diagnosis or during periods of change in their condition.

In 2025, more than 2,500 young people accessed peer support through MS Together's online communities. Feedback from members showed that this support helped people feel more connected, less isolated and more able to navigate life with MS.

One community member shared:
"It was such a relief to find out there's a charity just for people like me. I've felt so isolated since being diagnosed at 25, but now I know I'm not alone."

Mental health and emotional wellbeing support

Mental health and emotional wellbeing remained a key focus for MS Together in 2025. The charity continued to provide professional support through one-to-one counselling and therapist-led group programmes, designed specifically for young adults living with MS.

These services recognise that MS can affect every part of a young person's life, including identity, relationships, work, independence, confidence and future plans. By offering age-appropriate and MS-specific emotional support, MS Together helps young people process their experiences in a safe, understanding and supportive environment.

We are delighted that 54 people were able to access our one-to-one counselling service in 2025, while a further 18 people took part in group therapy. These services provide a safe, supportive space for young adults with MS to talk openly about their mental health, develop coping strategies and feel less alone in navigating life with MS.

Feedback from participants highlighted the importance of specialist emotional support:

“Group therapy was the first time I spoke openly about having MS without feeling judged or pitied. It was honestly life-changing.”

Another participant shared:
“The fact that this service is designed for my age made all the difference. I felt supported, validated, and human again.”

Support helpline

MS Together also continued to develop its support helpline in 2025, offering guidance, resources, emotional support and signposting to young people living with MS. The helpline is delivered by volunteers with lived experience, enabling people to speak to someone who understands the challenges of navigating life with MS as a young adult.

The helpline provides support on topics including understanding MS, managing symptoms, accessing services, preparing for appointments, emotional wellbeing and finding community support.

During 2025, 30 individuals received tailored support through the helpline.

Social connection events

Social connection remained central to the charity’s work throughout 2025. MS Together delivered a programme of virtual and in-person events to bring young people together, reduce isolation and create opportunities for friendship, learning and mutual support.

Events included online socials, virtual workshops, webinars, regional meet-ups and in-person community events across the UK. These events gave young people the

chance to connect with others, share experiences and access practical information in a supportive and welcoming environment.

In 2025, MS Together delivered 45 virtual social connection events and 24 in-person events across the UK and Ireland. These events reached hundreds of attendees and helped strengthen the sense of community among young adults living with MS.

Education, outreach and awareness

In 2025, MS Together continued to raise awareness of the experiences of young adults living with MS. The charity delivered talks, workshops and outreach activity for healthcare professionals, workplaces, young people and wider stakeholders.

This work helped improve understanding of MS in young adults, promote more inclusive support, and challenge misconceptions about who MS affects and what living with MS can look like. Education and outreach activity also helped increase awareness of the charity's services so that more young people could be referred to or discover MS Together.

During the year, MS Together delivered 5 education and outreach sessions, reaching hundreds of professionals, and/or members of the public.

Fundraising and donor support

MS Together's work in 2025 was made possible through the generosity of donors, funders, fundraisers, corporate supporters and community members.

Unrestricted funding was particularly valuable for the charity as a small organisation. It allowed MS Together to direct resources where they were most needed, respond quickly to changes in demand, maintain continuity across services, and support young people living with MS in a consistent and reliable way.

Donor support helped fund the charity's core range of services, including counselling, group therapy, online peer support, social connection events, the support helpline, and education and outreach activity.

The trustees are grateful to every individual, organisation and partner that supported MS Together in 2025. Their generosity has played an important role in enabling the charity to reach, support and empower young people living with MS.

Achievements against objectives set

In 2025, MS Together focused on the following strategic priorities:

Reducing loneliness and strengthening peer connection
The charity continued to grow and support its online communities, social connection events and peer-led spaces, helping young people living with MS feel less alone and more understood.

Improving mental health and wellbeing
MS Together continued to deliver professional mental health support through one-to-one counselling and therapist-led group programmes. These services helped participants improve wellbeing, reduce distress and access support tailored to the experience of living with MS as a young adult.

Increasing access to support across the UK and Ireland
Through online communities, virtual events, helpline support and in-person meet-ups, the charity continued to provide accessible support to young people regardless of location**.**

Raising awareness and improving understanding of MS in young adults
The charity delivered education, outreach and awareness activity to healthcare professionals, workplaces and wider audiences, helping to challenge misconceptions and improve support for young people living with MS.

Strengthening organisational sustainability
MS Together continued to build its operational capacity, develop its services and strengthen its foundations as a small but growing charity.

Performance of fundraising activities against objectives set

MS Together had a successful year in 2025 and this is reflected in our financial figures. Total income for 2025 was £207,650 compared to £119,068 in the prior year.

The charity continued to grow and was able to deliver on a variety of projects benefiting the charity's users. Total expenditure in the year amounted to £108,375 compared to £48,415 in the prior year.

MS Together continued to raise funds through a combination of grants, donations, community fundraising, corporate support and partnerships.

Income included:

- £124,876 from grants, trusts and foundations.
- £17,925 from individual donations.
- £60,849 from community and challenge fundraising.
- £4,000 from corporate sponsorships and partnerships.

This funding enabled MS Together to continue delivering free services to young people living with MS while investing in the charity’s long-term sustainability and impact.

Investment performance against objectives

The charity holds no investment portfolio.

Financial Review

Review of the charity's financial position at the end of the period

MS Together ended 2025 in a strong financial position. The charity's income increased by 74.4%, from £119,068 in 2024 to £207,650 at the end of 2025. This growth reflects increased fundraising and grant activity, alongside continued supporter engagement.

Expenditure also increased during the year, rising 124% to £108,375 compared with £48,415 in 2024. This reflects the charity's continued investment in service delivery, including mental health support, peer support, events, helpline provision and core operational capacity.

At the end of 2025, the charity reported a healthy surplus of £99,276. This was made up of £68,108 in unrestricted funds and £31,167 in restricted funds, providing a strong foundation for continued service delivery and sustainable growth in 2026.

The trustees regularly reviewed financial performance during the year, including income, expenditure, cash flow, reserves and restricted funds. This ensured that the charity remained able to meet its commitments and continue delivering services to the community.

Reserves policy

The trustees hold reserves to ensure continuity of services, manage financial risk and support the charity's future development. The charity's reserves policy is to maintain free reserves equivalent to approximately 6 months of core operating costs.

Reserves are held to protect the charity against unexpected changes in income or expenditure, support responsible planning, and ensure that services can continue during periods of uncertainty.

Amount of reserves held

At 31 December 2025, MS Together held total reserves of **£188,249**

Of this amount:

- Restricted reserves were **£61,254**
- Unrestricted reserves were **£126,994**

These reserves are available for use by the trustees in furtherance of the charity's objectives, subject to any restrictions placed on restricted funds.

Details of any fund materially in deficit

There were no funds materially in deficit at the end of the reporting period.

Details of any uncertainties about the charity continuing as a going concern

The trustees have considered the charity's financial position, reserves, future plans and expected income and expenditure. Based on this review, the trustees consider that there are no material uncertainties about MS Together's ability to continue as a going concern.

Principal sources of funds

MS Together's principal sources of funds in 2025 were:

- Grants from trusts and foundations.
- Individual donations.
- Community and events fundraising.
- Restricted funding for specific projects and services.
- Unrestricted donations supporting core charitable activity.

As a small, independent UK charity, MS Together relies on the generosity of donors, funders and partners to continue its work. Every contribution helps the charity provide

mental health support, peer support, awareness activity, community events and practical guidance for young people living with MS.

Investment policy and objectives

The charity does not currently hold any investments.

Principal risks and uncertainties
The trustees regularly review the principal risks facing the charity and take steps to manage and mitigate them. The main risks identified during 2025 included:

1. Demand for support exceeding capacity
As awareness of MS Together grows, demand for services such as counselling, peer support, and events may exceed the charity's current capacity. This could affect the charity's ability to respond quickly and maintain the quality of support provided.

Mitigation: The charity continues to monitor demand, review service capacity, strengthen referral and signposting processes, and seek funding to increase delivery capacity where appropriate.

2. Reliance on a small staff and volunteer team
As a small charity, MS Together relies on a limited staff team and a committed volunteer base. This creates risks relating to workload, continuity, burnout and succession planning.

Mitigation: The charity continues to develop clearer operational processes, improve volunteer management, strengthen governance, and review staffing needs as the charity grows.

3. Uncertainty in long-term funding
MS Together relies on grants, donations, fundraising and partnership support. Changes in funder priorities, economic conditions or donor behaviour could affect income and the charity's ability to plan long term.

Mitigation: The trustees and staff team continue to diversify income streams, build relationships with funders and donors, develop community fundraising, and maintain an appropriate reserves policy.

4. Safeguarding and wellbeing risk
The charity works with people who may be experiencing distress, isolation or mental health challenges. It is important that support is delivered safely and appropriately.

Mitigation: MS Together maintains safeguarding procedures, volunteer guidance, service boundaries, signposting processes and appropriate oversight of mental health and helpline activity.

5. Data protection and digital community risk
The charity operates online communities and digital services, which require careful management of personal data, confidentiality, online safety and community moderation.

Mitigation: The charity continues to review its data protection practices, moderation processes, privacy arrangements and digital safeguarding procedures.

Structure, Governance and Management

Type of governing document

MS Together operates under a constitution adopted in accordance with the Charities Act 2011. The constitution was adopted on 13 May 2022.

The charity was registered with the Charity Commission for England and Wales on 4 October 2022. The charity's registered number is 1200565.

How the charity is constituted

MS Together is a Charitable Incorporated Organisation governed directly by charity law and regulated by the Charity Commission for England and Wales. It operates under its constitution.

Trustee selection methods

Trustees are recruited based on relevant skills, experience, lived experience of MS where applicable, and alignment with the charity's mission and values. Appointments are made in line with the charity's constitution.

In selecting individuals for appointment as trustees, the charity trustees have regard to the skills, knowledge and experience needed for the effective administration and governance of the CIO.

Organisational structure

The Board of Trustees is responsible for the governance and strategic direction of MS Together. Trustees oversee the charity's activities, finances, risks, policies and compliance with charity law.

The day-to-day running of the charity is led by the Chief Executive Officer, supported by staff, volunteers and specialist contractors where appropriate. Volunteers play an important role in service delivery, peer support, helpline activity, events, community engagement and fundraising.

The trustees seek to ensure that the voices and experiences of young people living with MS are reflected in the charity's decisions, activities and future plans.

Trustee responsibilities

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with applicable charity law and regulations.

The trustees are also responsible for safeguarding the assets of the charity and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Relationship with related parties

MS Together maintains a transparent and accountable approach to any relationships with related parties.

During 2025, no trustee received remuneration or other benefit from the charity. Trustees gave their time voluntarily and received no personal financial gain from their involvement.

The charity works collaboratively with other MS organisations, healthcare professionals, funders, corporate supporters and sector partners. These relationships support the charity's mission and help increase awareness, improve support and strengthen outcomes for young adults living with MS.

No related party transactions took place during the reporting period.

Plans for 2026

In 2026, MS Together will continue to focus on reducing loneliness, improving mental health outcomes and increasing access to meaningful support for young people living with MS.

The charity's priorities for 2026 include:

- Developing a resource for people newly diagnosed with MS.
- Continuing to deliver and develop professional mental health support, including counselling and therapist-led group programmes.
- Strengthening peer support communities and ensuring they remain safe, welcoming and relevant to young adults living with MS.

- Expanding opportunities for social connection through virtual and in-person events.
- Developing the support helpline and improving access to guidance, resources and signposting.
- Increasing education and outreach activity with healthcare professionals, workplaces and wider stakeholders.
- Raising awareness of the experiences of young adults living with MS.
- Strengthening the charity's operational capacity, governance, fundraising and long-term sustainability.

The trustees remain committed to ensuring that MS Together grows in a sustainable and responsible way while staying rooted in lived experience and community need.

Names of the charity trustees who manage the charity

Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
Annabelle Bridges			
Marc Smith			
Niraj Mistry			
Ruth Stross			
Tom Jamison			
Vanessa Vallely			
Hannah Verghese			

Additional information

Name of chief executive or names of senior staff members

Amy Thompson, Founder and CEO

Reference and Administrative details

Charity name	MS Together
Other names the charity uses	Multiple Sclerosis Together
Registered charity number	1200565
Charity's principal address	8 City Road, Worsley, Greater Manchester, M28 1BD

Declarations

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

Signed on behalf of the charity's trustees



Signature:

Full name(s): Marc Smith

Position: Chair of the Board of Trustees

Date: 30 Oct 2026

Independent Examiner's Report on the Accounts
Report to the trustees of MS Together (Charity no. 1200565)
for the year ended 31 December 2025

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2025.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Thompson Accountancy Services
Certified Chartered Accountants
Suite 9, Hadleigh Business Centre, 351 London Road, Benfleet, Essex, SS7 2BT
Date: 29th October 2026

CHARITY COMMISSION FOR ENGLAND AND WALES

MS Together	1200565

Receipts and payments accounts

CC16a

For the period from	01/01/2025	To	31/12/2025

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations	16,818	-	-	16,818	14,350
Easy Fundraising	280	-	-	280	278
Collection Pot	-	-	-	-	231
CAF Donations	-	-	-	-	200
PayPal Giving	-	-	-	-	25
Grants	36,750	88,126	-	124,876	64,760
JustGiving	54,430	-	-	54,430	35,500
Fundraising and events	-	-	-	-	1,697
EventBrite	1,390	-	-	1,390	2,027
Other revenue	2,075	-	-	2,075	-
Enthuse	7,782	-	-	7,782	-
	-	-	-	-	-
	-	-	-	-	-
Sub total *(Gross income for AR)*	119,524	88,126	-	207,650	119,068
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	119,524	88,126	-	207,650	119,068
A3 Payments					
Admin expenses	8,906	2,842	-	11,749	18,241
Project costs	-	15,170	-	15,170	1,125
Support services		38,523	-	38,523	8,575
Employee costs	41,939	423	-	42,362	20,474
			-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	50,845	56,958	-	107,804	48,415
A4 Asset and investment purchases, (see table)					
Equipment	571	-	-	571	
	-	-	-	-	
Sub total	571	-	-	571	-
Total payments	51,416	56,958	-	108,375	48,415
Net of receipts/(payments)	68,108	31,167	-	99,276	70,653
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	58,886	30,087	-	88,973	18,320
Cash funds this year end	126,994	61,254	-	188,249	88,973

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Bank account	126,994	61,254	-
		-	-	-
		-	-	-
	Total cash funds	126,994	61,254	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	Laptop		305	-
	Dell Computer, monitor		266	-
				-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval