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Annual Report and Financial Statements 2025



Lupus UK | Registered Charity in England & Wales No. 1200671
Scotland No: SC055189 | Operating in Northern Ireland

Lupus UK
Celebrating 35 years

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Thank you

At Lupus UK, our mission is to support people living with lupus to live full and active lives. We do not do this alone.

We are supported by a dedicated and compassionate community whose commitment makes everything we do possible.

First and foremost, we would like to thank the thousands of people who engage with our services each year. By sharing their experiences, insights, challenges, and supporting their loved ones, they shape and strengthen our work. You are at the heart of everything we do.

We are incredibly grateful to our volunteers and community members across the UK. Your time and energy provide vital support to others and help reduce isolation for those living with lupus.

Our sincere thanks also go to our Medical Advisory Panel and research community. Your expertise ensures that the information we provide is accurate and trusted, and that the research we fund continues to advance understanding and treatment of lupus.

We would like to thank our Ambassadors and all those who help raise awareness of lupus and amplify the voices of those affected by the condition. You play a crucial role in improving recognition and understanding of what it means to live with lupus.

We are deeply grateful to our supporters, donors, fundraisers, trusts, foundations, and corporate partners. Your generosity and belief in our work enable us to deliver essential services and invest in research that will improve lives now and in the future.

Finally, we would like to thank our Trustees and staff for their ongoing commitment, professionalism, and dedication to the charity's mission.

To everyone who has contributed to our work this year,

thank you!

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Our Year in Numbers

In 2025, Lupus UK continued to grow in both reach and impact – supporting more people across the UK, as well as strengthening our support for those affected by lupus.

And as our 'Year in Numbers' shows, Lupus UK has continued to reach more people than ever before.



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Lupus UK

35 years

14,895 Donors

Total social media followers

78,691

Total helpline calls and emails 2,198

£361,926
Research grants awarded

1,081 information packs sent out

Subscribers to newsletters 9,895

Content interactions 80,798

1st Research Network launched



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Welcome from our Chair



‘To everyone who has shared their story, raised awareness, donated, volunteered or simply reached out to someone else with lupus and said “you’re not on your own” – thank you. You are the heart of this charity.’

For me, and for so many others I speak to, a crucial part of living with lupus is being able to hold on to a sense of hope about the future. When lupus turns your life upside down, having somewhere to turn for information, understanding and community can make all the difference. At the heart of Lupus UK is a simple but powerful belief: that everyone affected by lupus deserves the chance to live a full, meaningful life, supported and empowered to thrive.

2025 has been a year of real change and progress for Lupus UK. As a Board of Trustees, we have spent a lot of time listening to people with lived experience of lupus and asking ourselves what they most need from us now and in the years ahead. That has shaped our decisions on everything from where we invest in research, to how we strengthen our online community, improve our information, and stand up for better recognition and care for people with lupus.

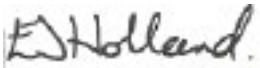
Behind the scenes, the Board has also focused on getting the foundations right: strong governance, careful financial stewardship, and a clear long-term direction for the charity. These are not always the most visible parts of our work, but they are what allow Lupus UK to be here for the long-term: resilient, credible and able to respond when our community needs us most.

What has stood out to me this year is the generosity and determination of the people around us. Our Trustees, staff team, volunteers, regional groups, Ambassadors, fundraisers and clinical partners all bring their time, skills and lived experience to the table. Together, they turn ideas into real help for people with lupus, from a reassuring conversation on a difficult day, to clear information when it’s most needed, to supporting research that brings better treatments closer.

To everyone who has shared their story, raised awareness, donated, volunteered or simply reached out to someone else with lupus and said “you’re not on your own” – thank you. You are the heart of this charity.

As we look ahead, the Board will keep pushing Lupus UK to be bold, compassionate and focused on what matters most: helping more people with lupus feel seen, heard and hopeful about the road ahead.

It is with great sadness that we share that our Chair of Trustees, Elaine Holland, died in June 2026. Elaine was a Trustee from 2016, Treasurer in 2018 and Chair from 2022. She dedicated so much of her time, compassion and leadership to Lupus UK, making a lasting difference to the lives of people affected by lupus. We hope that this Annual Report is a fitting tribute to all of Elaine’s incredible work with and support for the community and the legacy she leaves behind. Her kindness, commitment and unwavering support of our community will never be forgotten.



Elaine Holland, Chair

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Message from the CEO



‘Our fundraising efforts have been extraordinary, with supporters helping us to fund support services, research grants and initiatives that directly impact the lupus community.’

As we reflect on the past year, it is clear that Lupus UK has continued to grow in both reach and impact, supporting more people across the UK and strengthening our support for those affected by lupus.

This year, Lupus UK has continued to reach more people than ever before. Through our community development programme and health information services and awareness raising we have provided vital guidance and support to individuals and families living with lupus in the process of diagnosis.

Our fundraising efforts have been extraordinary, with supporters helping us to fund research grants and initiatives that directly impact the lupus community. We have also strengthened patient and public involvement in shaping research priorities through our PPIE programme.

None of this would be possible without the dedication of our Trustees, staff, volunteers, and supporters, who make a real difference in people’s lives every day.

As we move into 2026, we will continue to expand services, reach more communities, and support research that offers hope for the future.

Caroline Olshewsky

Caroline Olshewsky

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About Lupus UK



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Who we are

Lupus UK is the only national registered charity in the UK dedicated to supporting people affected by lupus.

Lupus is a complex, chronic autoimmune condition that can affect multiple organs and is often difficult to diagnose.

We support people at all stages of their lupus journey, from those going through the process of diagnosis, to their families, carers and others living alongside or affected by lupus.

Our work is centred on five strategic aims that reflect our core charitable objectives to support all people in the UK affected by lupus and to advance the education of the wider public about the disease.

How we deliver public benefit

The Trustees confirm that they have had regard to the Charity Commission's guidance on public benefit. Our activities deliver public benefit by supporting individuals affected by lupus, improving understanding of the condition, and funding research that benefits people diagnosed with lupus now or in the future.

Our activities and impact

During the year, we continued to provide essential support services to individuals and families across the UK. Through our helpline, regional support groups, and online community, we offer accessible, trusted information and create opportunities for people to connect with others who understand the challenges of living with lupus. These services help reduce isolation and support individuals to better manage their condition.



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We also maintain our commitment to raising awareness of lupus as a serious and often misunderstood condition. By engaging with healthcare professionals, policymakers, and the wider public, we aim to improve recognition, promote earlier diagnosis, and ensure that the needs of people living with lupus are better understood.

Alongside this, Lupus UK invests in research that advances knowledge of lupus and supports the development of improved treatments. Our funding contributes to building the evidence base needed to improve care and outcomes for people living with lupus, both now and in the future.

This year, our work has supported thousands of people across the UK through direct services, while continuing to contribute to research and awareness initiatives that will have lasting benefits for the lupus community. By combining immediate support with long-term investment in research and advocacy, we are helping to improve both quality of life today and outcomes for future generations.

Our vision and values

Vision: A world where people with lupus can live full and active lives.

Values:

- We believe in improving the lives of people who have lupus
- We believe that people living with lupus are entitled to specialised care and treatment
- We believe that people living with lupus are entitled to the best possible information about their condition
- We believe in informing and educating the medical profession and the public about lupus and its effects
- We believe in bringing people with lupus together so they are not isolated
- We believe in listening to people who want to talk about lupus

Strategic aims

Our aims are underpinned by a commitment to work across all four nations of the UK, and to develop support across the full life-course and for under-served communities.

AIM 1: The healthcare system works for everyone living with lupus across the UK



AIM 2: World-leading treatments are available and accessible to all



AIM 3: Everyone impacted by lupus can find a place in Lupus UK



AIM 4: Everyone in the UK knows and understands what lupus is



AIM 5: Lupus UK is a sustainable organisation



For further information on our full strategy, please see our strategic overview on page 14.

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Governance, structure & Trustees

Reference & Administrative Details

Charity Name: Lupus UK

Legal Structure:
Charitable Incorporated Organisation (CIO)

Charity Number: 1200671

Registered Office / Address:
James House
27-43 Eastern Road
Romford
Essex, RM1 3NH

Key Advisers:

Auditor

Hillier Hopkins LLP
Chartered Accountants
Radius House, 51 Clarendon Road
Watford, Hertfordshire, WD17 1HP

Bankers

Barclays Bank
36-38 South Street
Romford
London, RM1 1RH

CAF Bank
25 Kings Hill Avenue
Kings Hill
West Malling
Kent, ME19 4JQ

Solicitors

England & Wales

HCR Legal LLP
50-60 Station Road
Cambridgeshire
CB1 2JH

Northern Ireland

Edwards Solicitors
3rd Floor, Sessia House
61-67 Donegall Street
Belfast, BT1 2QH

Scotland

Turcan Connell
Princes Exchange
1 Earl Grey Street
Edinburgh, EH3 9EE

Investment Advisors

Rathbones Group Plc
30 Gresham Street
London
EC2V 7QN

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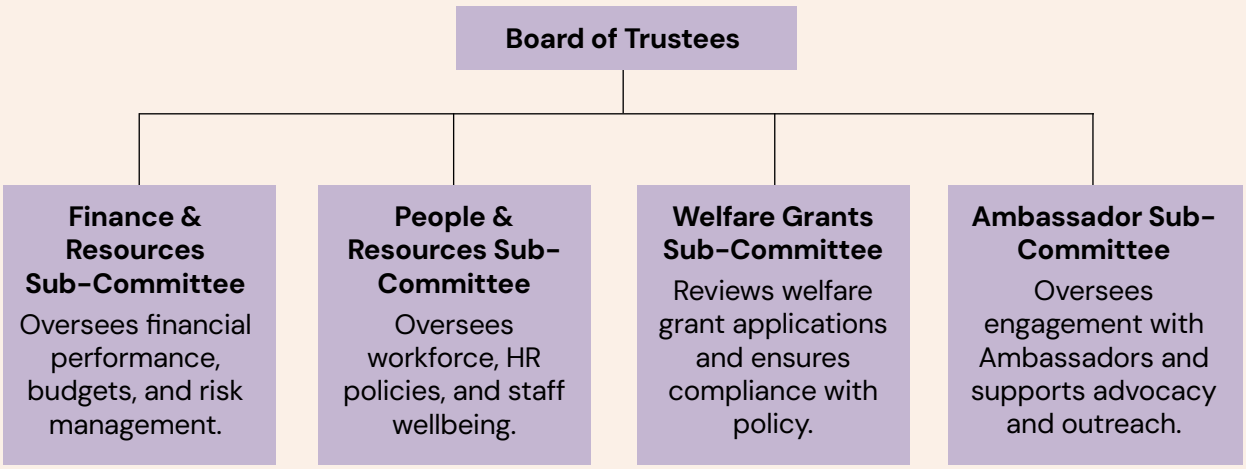
Trustees

Name	Role	Appointed	Resigned
Elaine Holland	Chair		
Ricky Chotai	Vice Chair		
Kevin Weston	Treasurer		
Colin Da Silva	Trustee		
Edwina Wheeler	Trustee	September 2025	
Fiona Browne	Trustee	May 2025	
Jacqueline Coulton	Trustee		
Jolene Cheung	Trustee		
Julian Zbar	Trustee		March 2026
Lauren Hutchinson	Trustee	May 2025	
Matthew Stinchcombe	Trustee		
Sue Grewcock	Trustee		
Wendy Diment	Vice Chair		May 2025
Jenny Samantha Ainsworth	Secretary		May 2025
Shaista Ahamd	Trustee		May 2025

Name	Role	Appointed	Resigned
Katie Pickard	Shadow Trustee	May 2025	
Melissa Chiez	Shadow Trustee	May 2025	

Sub-committees

Sub-committees meet between Board meetings and report to the Board, making recommendations as appropriate.



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Recruitment
Trustees are appointed based on skills, expertise, and lived experience relevant to the charity's mission. Trustees serve three-year terms and may be reappointed.

Induction
New Trustees receive a full induction, including a welcome pack, meetings with the Chief Executive, Senior Leadership Team, and Chair, and training on objectives, governance, and financial responsibilities.

Training
Trustees are encouraged to attend relevant training courses and seminars to keep their knowledge and skills up to date.

Trustee Indemnities and Insurance
The charity maintains Trustee indemnity insurance to cover personal liability arising from their duties, in accordance with the constitution and statutory requirements. Trustees are not remunerated for their role.

Decision-Making and Oversight
The Board of Trustees retains ultimate responsibility for the charity's governance, legal compliance, and safeguarding of its assets. Day-to-day management is delegated to the Chief Executive Officer and Senior Leadership Team, who are responsible for implementing the charity's strategy and policies, overseeing operational activities, and reporting regularly to the Board. This delegation ensures Trustees can focus on strategic oversight while the CEO and SLT manage operations efficiently.



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Your new Lupus UK Strategy – 2025

As we started to plan for this amazing 35th anniversary milestone celebration this time last year, we thought it would be an important time to stop, take stock and open a conversation with the whole lupus community about what it is you want as individuals and from us as the national organisation for people living with lupus.

Below we share how we went about this, what we heard and your new Lupus UK Strategy. Our mission remains the same - to tirelessly support people living with lupus to live full and active lives. So does our commitment to honouring our roots in the community and to continue to be embedded in it and there for all.

What we did



From the beginning of this strategy development work, we made a commitment that your new strategy would be built on insight from you and the wider community. We set out to find the answers to these four key questions through a mixture of written surveys, focus groups, and one-to-one conversations.

1. What do people living with lupus most want and need to live full and active lives?
2. What is Lupus UK's distinctive role in this?
3. Who is the community focus for each area of our work?
4. How can Lupus UK most effectively meet the identified needs of our community?

We had fantastic support for this process and we would like to thank again everyone who took part. We had 540 responses to our Community Survey, held five focus groups – one for each nation and one general one – and had a multitude of conversations and meetings with individuals, partner organisations, and healthcare professionals and researchers. We were also very aware of those voices that we did not hear from, which were often from parts of our community often under-served for multiple reasons including age, gender, and ethnicity.

Your new Lupus UK Strategy

So, from these foundations, we have developed the strategy below. It is underpinned by a commitment to work across all four nations of the UK, and to develop support across the full life-course and for under-served communities.

We hope you feel these aims and goals reflect what we have heard and the ambition that you wanted us to have.

These goals are ambitious and we will need to work in partnership with the community, with other organisations and with individuals to achieve them. We have also designed this to be a living strategy with the 10-year goals developing as we begin work on them.

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Fundraising

(supporters, case studies, donors, Ambassadors)



We would like to say a heartfelt thank you to everyone who has supported Lupus UK over the past year. Your kindness, generosity and commitment truly mean so much to us and to everyone affected by lupus.

Because of you, we have been able to continue providing vital support, raising awareness of this often-misunderstood condition, and funding essential research. Every donation and every fundraising effort, no matter how big or small, helps us to be there for people when they need it most.

We continue to be inspired by the incredible dedication of our supporters, from those taking on personal challenges to our valued community groups and partners. Your support raises vital funds and helps ensure that people affected by lupus can access the information, support, and services they need.

From all of us at Lupus UK, and from everyone whose lives you are helping to change, THANK YOU.

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Our standout supporters

Chris Mac



He didn't set out to run a marathon. In fact, if you had asked him a year earlier, he might have laughed at the idea. But things changed when his dear friend Amy was diagnosed with lupus.

Chris chose something difficult. A marathon in Ibiza, set for April. Not because it was easy, but because it wasn't.

At first, it was just an idea paired with a simple message: Amy is living with lupus. Let's raise funds and support the charity that helps people like her. He reached out, asked for a fundraising pack, even a vest, just something to make the mission visible. If there was a cost, he would be ready to cover it. This really mattered to Chris.

Then something unexpected happened. People listened.

Friends, colleagues, and even acquaintances began to donate. Messages of support came in, each one adding fuel to his determination. What started as a small hope began to grow.

By the time April arrived, he had raised £1,100.

On the day of the marathon, under the Ibiza sun, every mile meant more than just distance. It was for Amy. For everyone living with lupus. For awareness, for support, for something bigger than himself.

Crossing the finish line wasn't just the end of a race, it was proof of what care, effort, and a bit of courage can do when people come together.

Thank you Chris.

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Nathan



Nathan is a six-year-old boy from Hampshire. His mum has lupus, and he has witnessed her flares, has tagged along to many appointments and blood tests, and has in his own right become a little lupus expert.

After learning about his auntie competing in the London Marathon and that lots of people run the marathon to raise money for charities, he became a little obsessed with the idea of running a marathon to help his mum and other people with lupus.

Once he discovered Lupus UK (with help from his parents and doctors' practice), he was ready to run a marathon! But his mum thought it was better he started with the 10 Day Walking Challenge instead, in May 2025. Over those 10 Days, he managed to walk 29.32km.

As October was Lupus Awareness Month, he still really wanted to run to raise money for Lupus UK and learnt there was a local junior race (Guildford 10k) that he could take part in. So, on Sunday 5th October, Nathan ran 2km with other keen child runners in 0:14:39. He had a great time running and plans on doing more junior 2k races in the local area.

His family and friends are incredibly proud of him. He is a little superstar!



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Roberta

Roberta hosted a fabulous Lunch 4 Lupus afternoon tea on 11th May for World Lupus Day.



Susan

Susan hosted a Ladies' Afternoon Tea on 16th August, which included a Tombola stall and Raffle!







Louise Coote Lupus Unit – Guy's Hospital

The wonderful team at Guy's Hospital set up an awareness stand for World Lupus Day in May.



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Paul



On 27th September, Paul ran an Ultra Marathon after his daughter Isabelle was diagnosed with lupus. Read Paul's story below.

"On 13th September 2024, my then 13-year-old daughter Isabelle was diagnosed with lupus at Alder Hey. She had a butterfly rash (since August) and a high temp for over a week so we took her to Royal Preston Hospital. She was quickly transferred to Alder Hey where she stayed for 9 days. The speed of diagnosis, the depth of tests and communication with us as parents was exceptional. She began steroid treatment immediately and other medication, which began to work very quickly. She was really poorly and the worry and stress was horrendous. All I wanted to do as a father was take it all away from her, but I couldn't. Isabelle was off school for nearly the whole of the autumn term. I was a Deputy Headteacher in a primary school and it hugely impacted my own mental health, resulting in me being diagnosed with depression and off work for nine weeks.

Through the darkness, Isabelle's strength, determination and zest for life was incredible. She is a true warrior who does not let Lupus define her. She's not missed a day of school since January 2025, takes all her medication religiously, and thankfully, at present is free from any physical symptoms, returning to karate and playing netball.

Considering I'd never even heard of lupus, I felt the need to do my bit. In an odd way I wanted to suffer and feel some pain and challenge, simply to try and enable me to empathise slightly with lupus sufferers. An ultra marathon seemed suitable! I trained hard for 6 months and every run I went on was like therapy for me. I always wear my lupus bracelet and think about the journey Isabelle and my family have been on.

I feel blessed to have a daughter like I do with such a strong support of family and friends. I also feel blessed to have our Alder Hey Lupus Nurse and all the rheumatology team at Alder Hey to support Izzy and us.

Personally, I'm proud of my own journey and what I've accomplished. However, running 31 miles and feeling pain for a few days is nothing compared to having lupus. I have other challenges I want to undertake to raise more money but for now I'm looking forward to resting, walking my dog and having a nice pint of beer!"

Helen

Helen completed the China Trek to raise money for Lupus UK in honour of her late friend Alison. Helen says:

"Alison Seamer worked tirelessly to support fellow lupus suffers, she befriended many across the world. She helped set up a lupus support group on Facebook and produced an incredible video on there the year before she passed away. I'm so glad I got the opportunity to raise money in her honour, she was my friend for over 30 years, and I miss her terribly."



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Linda



Linda has supported Lupus UK since 2013, all the sales from her incredible marmalade sales are sent directly to our charity.

Dan (Gifts In Kind)

Dan was just 11 when he was diagnosed with lupus. At an age when most children worry about school and friends, he was learning how to manage a lifelong condition. There were difficult days, but over time, things improved. Now in remission, Dan found himself in a place he once wasn't sure he'd reach.

What stayed with Dan was a sense of gratitude. He hadn't forgotten what it felt like to need support, reassurance, and understanding and he knew he wanted to give something back.

Around that time, an email from Lupus UK landed in his inbox. Sent by chance to his company, making an enquiry about services and Dan could have treated it like any other request. But without hesitation, Dan responded not with a quote, but with an offer. He would provide the services free of charge. It was his way of saying thank you, not just in words, but in action.

Sometimes, giving back doesn't require monetary donations (although we think this one was). Sometimes, it starts with simply recognising the chance to make a difference and choosing to take it.

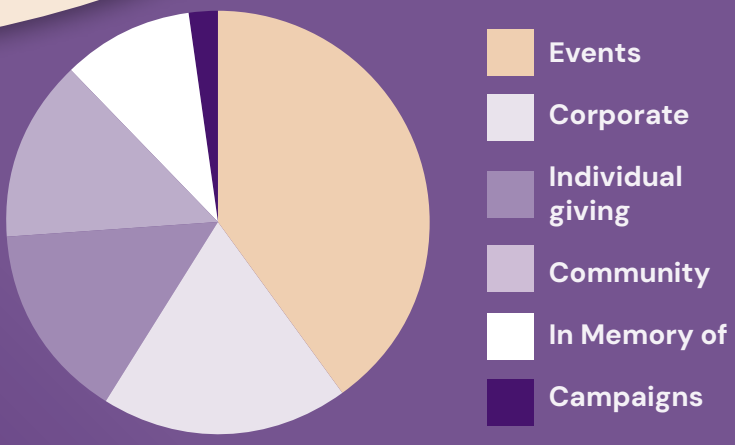
Kath

We are so grateful to our lovely volunteer Kath, who has raised over £20,000 for Lupus UK, selling her knitted items at community events local to her.



Fundraising key stats

- London Marathon raised £90,335
- 2025 was first year of the Great North Run, and 3 runners raised a fantastic £4,269
- Kilt walk raised £2,644
- UTMB Chianti Ultra Marathon £2,813
- Tower to Castle Ultra marathon £5,032
- Edinburgh Marathon 2025 £8,883



Fundraising income

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Corporate fundraisers

Lupus UK is grateful for the continued support of our corporate Charity of the Year (COTY) partnerships, which play an important role in helping us raise both vital funds and awareness of lupus across the UK.

Through employee fundraising, workplace events, matched giving, and awareness campaigns, our corporate partners help us extend our reach and strengthen our impact. These partnerships not only provide valuable financial support for our services, research, and advocacy work, but also help shine a spotlight on the daily challenges faced by people living with lupus. We are proud to work alongside organisations that share our commitment to improving lives and driving greater understanding of this often misunderstood condition.



Hilco Global, one of our incredible Corporate partners gifted us a billboard advert for four weeks throughout Lupus Awareness Month. One employee took on the London Marathon and raised just under £10,000!!





Lloyds Bank: Thanks to our amazing supporters, several Lloyds Bank Plc branches took part in a fundraising and awareness day to raise vital funds for Lupus UK.

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Ambassadors

At Lupus UK we are honoured to work with Ambassadors who have strong connections to our mission and who lend their names to help advance that mission and to generate awareness of lupus and of Lupus UK.



Khiry Rowe-Hopkins

Khiry is a passionate lupus advocate who shares his personal journey to empower others with lupus and autoimmune conditions. Since 2009, he has experienced significant health challenges, including heart attacks, which he now channels into supporting the lupus community through talks, awareness initiatives, and a support group.



Komal Dadlani (Komi Yogi)

Komal is a Yoga Educator specialising in Hatha Yoga, Meditation, Ayurveda, and Vedanta. She turned to Yoga after lupus-related blood clots affected her mobility. Her practice helps manage symptoms and promotes self-acceptance. Komal teaches globally and uses her platform to inspire others to approach movement and recovery with patience and compassion.



Beth Smith

Beth is a beauty enthusiast, content creator, and lupus advocate. Diagnosed with Systemic Lupus Erythematosus in 2015, she raises awareness through social media, addressing chronic illness, body image, and mental health. She has been featured in Lupus UK campaigns and raises funds via online events.

Alton Brown

Alton is an international karate athlete, coach, and mentor. Diagnosed with lupus in 2011, he continues to compete at a high level while managing the condition. He mentors young athletes and promotes sport as a tool for empowerment and resilience, both in the UK and internationally.

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Trust, Foundation and Corporate donors in 2025

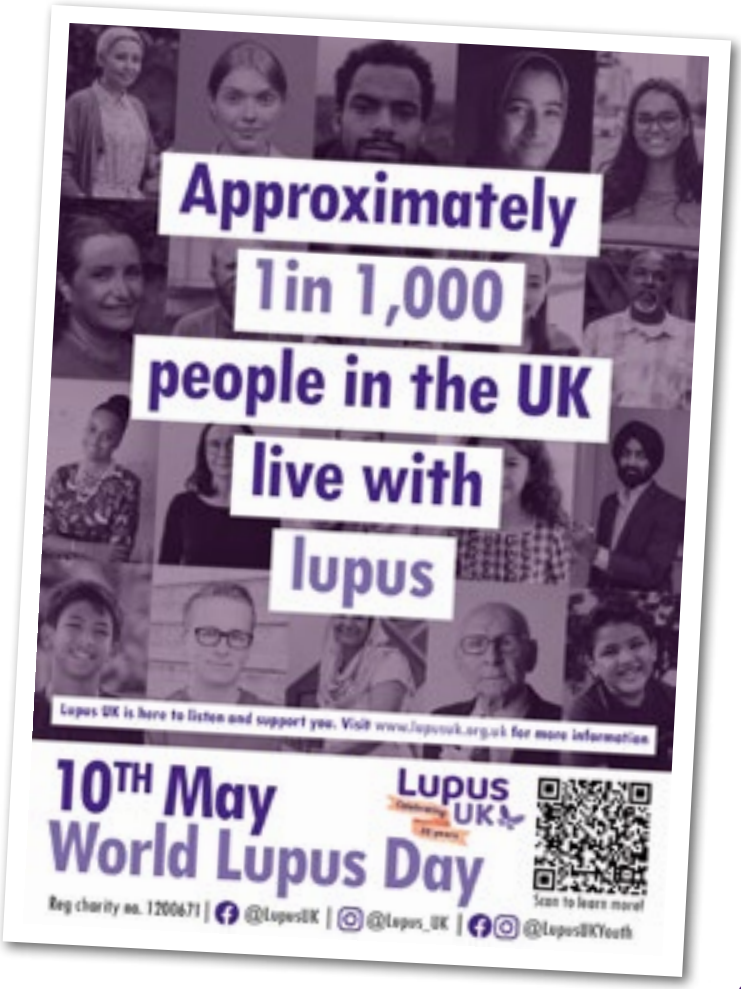
We are extremely grateful for the continued generosity of new and long-standing Trust, Foundation, and Corporate donors. Income from these sources slightly exceeded the five-year average, representing a strong performance in the context of ongoing external pressures on investment markets, arising from global geopolitical uncertainty.

During the year, we received a number of significant grants, unrestricted or restricted in line with donors' wishes. All grants are greatly valued and have supported a range of activities, including medical research projects, specialist Lupus Nurse salaries, regional services, and information days. Where appropriate, and with donors' consent, recognition has been given in News & Views, the Lupus UK supporter magazine. Our lupus community has greatly benefited from a three-year gift made by an anonymous donor to fund a subscription to Recite Me for the Lupus UK website.

Funding from trusts and foundations has played a vital role in underpinning key developments throughout the year. These include the celebration of our 35th anniversary, completion of our strategic review, the launch of the Research Network, expansion of the Support and Information Line, production of Welsh-language publications, delivery of an Information Day, and support for research activity in Scotland.

Looking ahead, the outcomes of the strategic review will shape our operational plans for 2026 and beyond. This will provide renewed focus and momentum for our cases for support, with particular emphasis on community engagement, services for young people, and the continued development of our Support and Information Line.

Our World Lupus Day 2025 poster highlighted the approximately 1 in 1,000 people in the UK who have lupus, a significant number of whom are yet to be diagnosed. We are in gratitude to our Trust, Foundation and Corporate donors whose gifts are so important in our work to help us reach all people affected by lupus.



Recite Me

Lupus UK now provide Recite Me accessibility and language support online! You can access a customisable toolbar on our website to read and understand content in a way that suits your needs.

Scan to learn more about how to use our Recite Me toolbar.

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Community development

Lupus UK's Community Development programme provides vital support, connection, and information to people living with lupus across the UK. In 2025, our services continued to grow and adapt, offering both online and in-person support, tailored to the needs of our community. We have a dedicated support phone line and email contacts, with a range of online peer support groups.



Helpline feedback:

"Thank you so much, you have been so kind and supportive, much appreciated."

"Thank you so much for getting back to me so quickly! I really appreciate how easy this process was."

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Young People's Lupus Groups



Our Young People's Lupus Groups support 18–30 year olds living with lupus or in the process of a diagnosis, providing a safe and friendly environment to connect, share experiences, and reduce isolation.

- Groups are free, remote, and open to participants across the UK. Activities include virtual meetups, talks, surveys, and fundraising.
- In 2025, we worked in partnership with the Wren Project to expand reach and support opportunities.

Parent / carer peer support groups focus on providing support to family members and carers, recognising the wider impact lupus can have on relationships and home life. Participants can access:

- peer support and advice
- information on managing lupus and navigating the healthcare system
- information which can enable their child to navigate all aspects of their lives, such as health, education and social opportunities.

Helpline (which will become SaIL - Support and Information Line in 2026)

The helpline is a core part of Lupus UK's support offer, providing direct information, guidance, and emotional support to anyone affected by lupus, those on a journey to diagnosis, and those supporting people with lupus.

In September 2025, the service was relaunched with a dedicated email address, streamlining enquiries and reducing waiting times. It provided users with greater opportunities to contact us at times which suited them and their health needs.

The helpline continues to work towards expanding access, increasing opening hours, and developing peer support opportunities, both one-to-one and in groups, to meet growing demand and the complexity of enquiries.

What we achieved in 2025:

We supported 533 people and received 2,198 calls and emails.

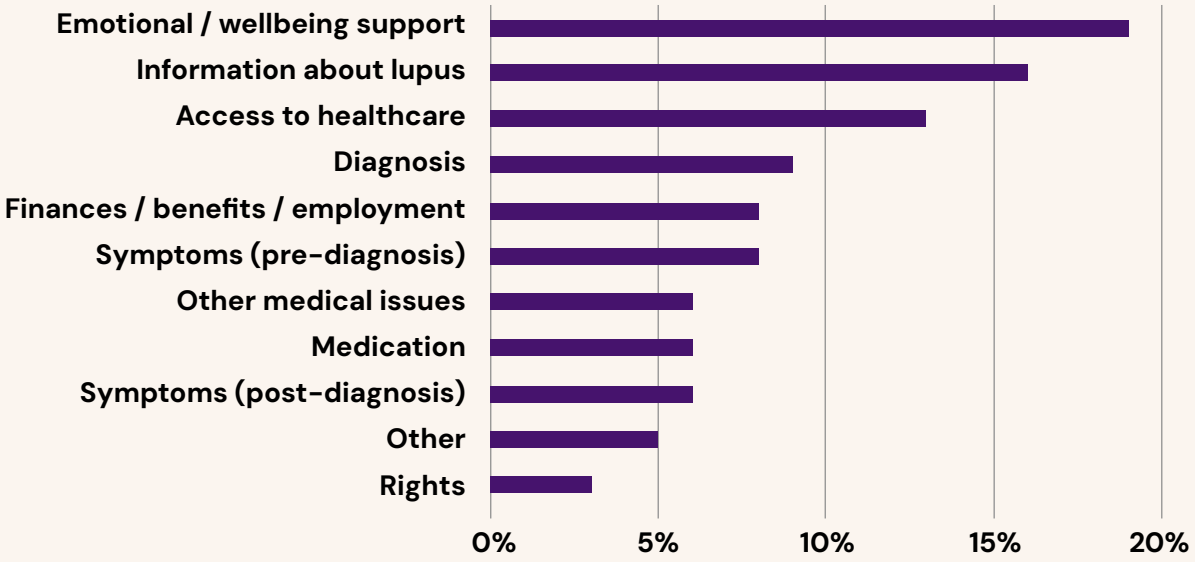
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Helpline feedback:

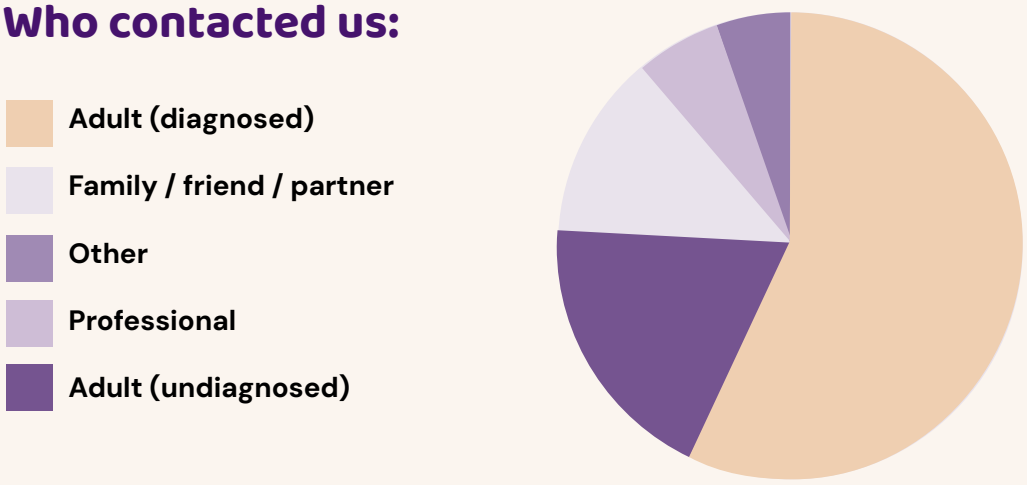
"Thank you so much for your response, that is incredibly helpful. I'm going to contact my GP now and ask about the tests, and then go from there. Fingers crossed I finally get somewhere, but I can't tell you how much I appreciate the help and advice."

"Just to let you know I have read the information, it is really useful and have given me some more questions to ask when I join the group. Once again, many thanks for your support, I just wanted to reiterate how much I appreciate your help."

What people contacted us about:



Who contacted us:



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Regional support groups

Across the UK, our regional support groups provide localised, community-driven opportunities for people living with lupus to meet, socialise, and access information. Locations we held groups in 2025 include:



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In 2025, we worked with our volunteers to produce a suite of supporting materials to enable them to deliver a consistent approach across the UK.

- Volunteers are supported with role descriptions, handbooks, and ongoing guidance from the National Office.
- Groups operate as social, support, and friendship networks, with activities such as crafts, talks, coffee chats, fundraising, and virtual meetings.
- New staff-led online daytime groups were piloted successfully in 2025, with plans to expand to monthly daytime and evening groups in 2026.

New branding feedback:

"The new branding looks fantastic, and it's wonderful to celebrate (soon) 35 years of Lupus UK... It reflects the strong and growing impact of the charity."

Impact and looking ahead

Community Development services remain central to reducing isolation and improving the wellbeing of people affected by lupus. In 2025, Lupus UK successfully expanded both online and in-person support, including the SalL relaunch, growth of Young People Lupus Groups, and strengthened regional networks.

Building on this success in 2026

In 2026, Lupus UK will continue to strengthen and expand its community support services, ensuring that people living with lupus can access the help they need when they need it. Key priorities include:

- Recruiting additional volunteers to increase capacity and support the growing number of groups and SalL enquiries.
- Extending opening times of the SalL service to ensure timely access to support for all who need it.
- Responding to growing needs by adapting services and developing new initiatives to address the increasing complexity and variety of enquiries.
- Delivering peer support opportunities, both in group settings and one-to-one, to reduce isolation and build meaningful connections across the lupus community.

These plans will build on the successes of 2025, including the SalL relaunch, expansion of Young People Lupus Groups, and strengthened regional support networks, ensuring services remain accessible, inclusive, and impactful across the UK.

Groups feedback:

"It truly was an excellent day. The progress of the national council over the past 18 months has been great!"

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Health information, policy and research



The Health Information, Policy and Research team advocates for the needs of people living with lupus in healthcare and policy systems, provides the community with trusted health information, works in collaboration with other organisations, and aims to increase the amount of successful and representative lupus research.

Our work in all of these areas increased over 2025, and is only set to expand further in 2026 as we are increasing our capacity to deliver our strategic aims.

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Health information

Trusted, accessible, and evidence-based health information is vital to support people with lupus (and others) to understand their condition and to support self-advocacy and self-management. In 2025, we were proud to achieve renewal of our PIF Tick certification and to begin to use this quality mark on our new and updated resources.

Health information projects in 2025 included:

- Two new videos related to research, treatment, and lupus:
  - A series of three animated videos on CAR-T and clinical trials:
    - What is Lupus?
    - What is CAR T-Cell Therapy?
    - Clinical Trials with CAR T-Cell Therapy
  - A video on clinical trials which includes clinician and patient perspectives on what a clinical trial is, why they are important, and what happens in them.
- An update of our main website information landing pages, including "What is lupus", "Diagnosis", and "Treatments", to improve the accessibility of the language and add information in response to frequently asked questions on these topics. More extensive updates will be included in a 2026 review.

In 2026, we will be reviewing our health information offering as a whole, including topic areas and formats, co-developed and informed by the lupus community, in order to create a prioritised work plan for Health Information development and to develop new and updated resources with the content and format the community needs.

Policy

Policy work includes advocating for people with lupus at a systems level, particularly the healthcare system, ensuring the experiences of people with lupus are included in specific projects such as guideline development, and collaborative work with other organisations, communities, and professionals.

Our policy work in 2025 included:

- acting as a key stakeholder, submitting evidence and nominating experts, in the successful NICE appraisal of obinutuzumab for lupus nephritis
- working collaboratively with other organisations:
  - as part of RAIRDA, ARMA, and CMAC
  - on specific projects such as a survey of experiences of people with immune-mediated inflammatory conditions living in Scotland, led by NRAS (due to be published in 2026), and on joint responses to consultations, such as the DWP PIP consultation
- we collaborated with CEDAR on an evaluation of lupus services in NHS Wales, commissioned by Welsh Government on a survey of the experiences of people living in Wales, which was published in 2025 and is being used to shape service development
- we represented the needs of the community as an active member of the working group for the forthcoming update to the BSR guidelines for lupus
- we attended key conferences to understand the latest updates and research in the field of lupus, and make connections with key professionals and other organisations, including the BSR, EULAR, and Lupus Europe conferences.

In mid-2026, we will be welcoming our first dedicated Policy & Comms Officer to help us better deliver our strategic aims at a systemic level for the whole lupus community, including communications about policy changes which may impact those with lupus as well as our updates and inclusion in our own policy work. Following mapping and scoping work, we will have a strategic policy work plan to continue and develop our work advocating for the needs of the lupus community, facilitating change, and collaborative working.

Research – Patient & Public Involvement and Engagement (PPIE)

In 2025, we continued to support the voice of people living with lupus in research development and

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share opportunities to participate in research. In May 2025, we welcomed our first dedicated PPIE Officer, which has greatly increased our capacity to support representative research.

Projects supported included:

- Running focus groups to review and provide feedback on community-facing materials for trials and studies
- Supporting Expert Patients in regulatory processes, including Scientific Advice sessions and treatment appraisals
- Supporting Expert Patient speakers at pharmaceutical events to aid company understanding of lived experience
- Sharing studies open to recruitment, including qualitative, mixed method, biobank, and clinical trials.

In 2026, Lupus UK is launching a Lupus Research Network, which will be a patient-centred point of collaboration and connection between the community of people impacted by lupus, and the community of researchers and clinicians working in lupus research.
The Network will support patient and public involvement in research and in disseminating research participation opportunities, and will include some specific work to support better representation of under-served communities in lupus PPIE and research opportunities.
The Network is being co-developed with the community, to ensure it meets their needs in information provision and activities.

In 2026, we will also be continuing to develop the way we share recruiting studies with the community. We will also publish a 'research opportunities' webpage and will be increasing information for both the community and researchers as we develop this area of the website.

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Research grants



Advancing research and improving access to specialist care remain central to Lupus UK's mission. In 2025, we held two grant rounds and committed a total of £361,926 across eight research grants, many of which span more than one financial year. This funding supports a diverse portfolio of projects aimed at improving diagnosis, deepening understanding of disease mechanisms, and enhancing treatment outcomes for people living with lupus, reflecting both scientific innovation and a strong focus on patient experience.

Our research grant scheme focuses on pump-prime funding: small-scale grants to enable initial exploratory work or pilot studies, providing essential data which can be used for larger-scale funding applications. Projects funded in 2025 included feasibility of developing a new diagnostic test for lupus, studies exploring how damaged DNA influences B cell activity, improving cardiovascular risk prediction in lupus, the role of the gut microbiome in symptoms and resistance to B-cell therapies, and exploring novel dietary interventions to support management of lupus. Importantly, 2025 also saw a growing emphasis on under-researched areas, including a study into the impact of lupus on men's mental health and wellbeing, and research investigating sex bias in lupus, examining the genetic and biological mechanisms that contribute to differences in how the disease affects individuals.

Alongside grants for specific studies, in 2025, we also developed a partnership with the JSLE Cohort Study and Repository, based at the Experimental Arthritis Treatment Centre for Children (EATC4Children) co-ordinated by Alder Hey Children's Hospital. This two-year partnership will support what is one of the longest-running and largest studies of lupus in children and young people in the world, and aims to improve the understanding and treatment of lupus in young people, an area of critical need.

In 2026 we will have one grant round and use the remainder of the year to significantly update our grant-making processes and paperwork to achieve Full Membership of the AMRC. This will include introducing peer review from those with lived experience of lupus alongside our existing clinical review processes.

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Shaping the next 35 years of lupus research

This year, Lupus UK turns 35. It's a chance to celebrate how far we've come in understanding lupus – but also look forward to what could be achieved if every voice in the lupus community was heard.

Our next chapter is about making this happen. By working with the community, we can ensure future studies deliver the treatments and care you really want.

A new chapter: the Lupus UK Research Network

The community has told us they want research to reflect their experiences, focus on the issues they care about, and represent the full diversity of people with lupus. So, we're launching the *Lupus UK Research Network*. It will bring together people living with lupus, those who support them, and researchers.

Our starting aims are to:

- Share opportunities to take part in lupus research
- Connect people with researchers so studies are designed together
- Present research updates and stories clearly.

The network will grow around what matters to you. Your feedback will guide what it offers and how it works.

But I don't know anything about research?
For many people, the word 'research' can sound intimidating. You might picture white coats and microscopes or complicated data. But you don't need science training to get involved. Your lived experience of lupus makes you an expert in ways that only living with the condition can teach.

When lived experience and research skills come together, we can make sure the right questions are asked, design studies that work in real life, and share results in ways people can understand. This approach is called *'patient and public involvement and engagement' (PPIE)*. If you want to know more about what this means, read our website article 'What is PPIE?' **www.lupusuk.org.uk/2025/10/14/ppie/**

Why get involved?
Getting involved in research isn't just about improving studies –it can also bring real benefits for you and your community.



"These opportunities are important as it gives us back the power that the disease can take away. By participating, we are fighting back, using it to grow, learn, gain confidence, and more significantly, help our community."

Maryann Coker, Research Contributor (Living with Lupus)

"Hearing from people with lupus was incredibly helpful and has given us plenty of food for thought!"

Dr Chris Wincup, Researcher and Consultant Rheumatologist

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"Collaborating with lupus researchers and seeing their extraordinary dedication showed me a different side of lupus, helping me in this emotional journey and contributing to a better future for people living with lupus. I'm immensely grateful and hope everyone can experience the positive impact of collaborating with research."

Dalila Tremarias, Research Contributor (Living with Lupus)

People tell us it helps them:

- have their say in how research is done
- turn their experiences into positive change for future generations
- feel part of a community working for a better future
- stay informed about research
- find hope for better care and treatments.

For research to truly improve care, it also needs to include the full diversity of the lupus community. That means hearing from people of all ages, genders, and types of lupus, across every nation of the UK. We especially want to include perspectives that have often been missing – particularly people from Black, African, Caribbean and Asian communities. Whatever your background or experience, your voice matters. The more voices we include, the stronger lupus research will be for everyone.

Join us in shaping the next 35 years

Signing up is simple and free, and there's no pressure to take part in any study. For more information about the Network, read our website article *'Introducing the Lupus UK Research Network'* at **www.lupusuk.org.uk/2025/10/14/research-network/**

Recite Me

Lupus UK now provide Recite Me accessibility and language support online! You can access a customisable toolbar on our website to read and understand content in a way that suits your needs.

Scan to learn more about how to use our Recite Me toolbar.

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Financial review

Income

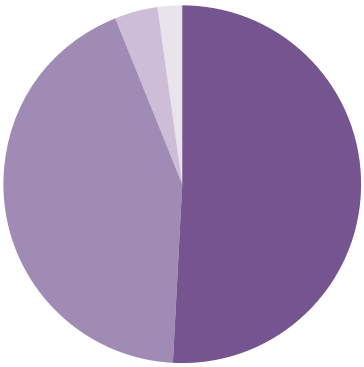
The charity generated total income of £942,757 during the year (2024: £1,926,506) and incurred total expenditure of £1,067,648 (2024: £1,148,372).

This resulted in a net expenditure before investment gains of £124,891. After accounting for investment gains of £105,818, the overall net movement in funds for the year was a deficit of £19,073.

The Trustees consider this outcome to be consistent with planned financial management and long-term sustainability objectives, with investment performance continuing to play an important role in supporting overall financial resilience.

Income

The charity's income for the year was generated from a diversified range of sources, with the largest proportion coming from donations and legacies. Fundraising events also continued to play a significant role in supporting core activities, alongside investment income and membership subscriptions.



Donations & legacies
(51%) £477,808

Fundraising events
(43%) £404,809

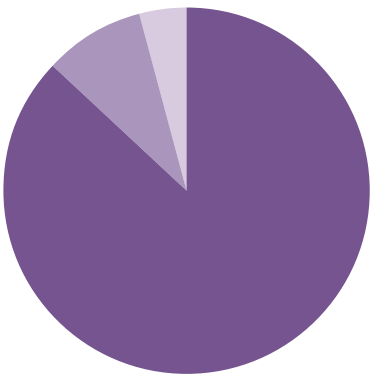
Investments (Dividends)
(4%) £41,677

Other charitable activities
(2%) £18,463

(comprising membership subscriptions and e-commerce sales)

Expenditure

Expenditure during the year was primarily focused on delivering charitable activities and supporting beneficiaries. Support costs form the largest proportion of expenditure, reflecting the infrastructure required to deliver services effectively across the charity.



Charitable Activities support costs
(87%) £923,683

Grants expensed in 2025
(9%) £99,682

Direct costs
(4%) £44,283

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Investment

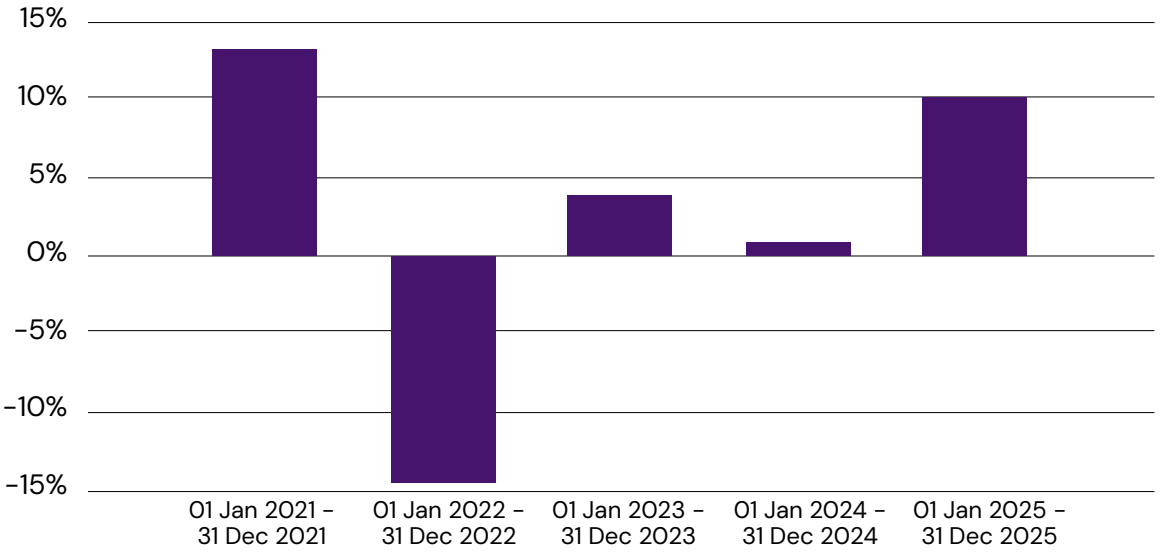
Lupus UK maintains a long-term investment portfolio to support its mission and provide financial stability. The trustees review investment performance annually and monitor portfolio value and returns as part of financial oversight.

At 31st December 2025, long-term investments were valued at £1,352,423 (2024: £1,230,063), including reinvested dividends and a net increase in value during the year. Trustees remain confident in the long-term value of the portfolio and its contribution to sustaining Lupus UK's activities.

Performance Overview (01 Jan 2021 – 31 Dec 2025)

The chart below illustrates portfolio growth and fluctuations over the five-year period:

Portfolio total return for 5 years (since 01 Jan 2021)



Total Return (net of Rathbones fees, 01 Jan – 31 Dec 2025): 9.9%

Comparators

- Peer group / similar charities (ARC Charity Steady Growth GBP TR): 8.6%
- Long-term return objective (CPI +3%, 1M lagged): 6.3%
- Cash: 4.3%

The Trustees are satisfied that the portfolio continues to meet the charity's long-term investment objectives, balancing growth potential with prudent risk management. Investments are selected to preserve capital, maintain liquidity, and align with Lupus UK's ethical and charitable values.

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Reserves

The Trustees are mindful of the need to balance financial prudence with the importance of delivering impactful frontline work.

At 31st December 2025, total charity reserves were £2,175,753 (2024: £2,194,826), comprising restricted and unrestricted funds. Reserves are held to ensure Lupus UK can fulfil its current programmes and meet longer-term commitments. Lupus UK continues to build reserves to support financial sustainability, programme impact, and strategic objectives.

Reserves aim

To enable the charity to deliver upon its commitments to the community we are here to support and to avoid risk of interruptions to programmes, the aim is to hold unrestricted reserves equivalent to one year of core operating costs, providing a financial buffer to maintain essential services in the event of unforeseen shortfalls.

As at 31st December 2025, the Trustees have internally earmarked £204,000 of unrestricted funds for future programme development, strategic initiatives, and other commitments identified in the charity's medium-term plans. These amounts are not formally designated and remain available at the Trustees' discretion.

Short-term reserves policy

Unrestricted funds are maintained at a level sufficient to cover core operating costs for a planned period, ensuring continuity of essential services.

Long-term reserves policy

Restricted funds cover future commitments and donor-specified purposes and are applied in accordance with restrictions and programme delivery plans.

Going concern

The Trustees have assessed the charity's ability to continue as a going concern. When forming their conclusion, they considered:

- key risks that could impact the charity, including fundraising performance and operational risks;
- the latest management information on reserves, cashflow, and programme delivery.

The Trustees are confident that Lupus UK has sufficient cash and reserves to maintain operations and deliver its programmes. Accordingly, it is appropriate for the financial statements to be prepared on a going concern basis.

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Principal risks and uncertainties

The Board of Trustees has overall responsibility for identifying, assessing, and managing the key risks facing the charity. Trustees review the risk register regularly and monitor the effectiveness of mitigation measures. The Chief Executive supports the Board in monitoring changes in risk levels and in implementing risk management strategies.

The main risk areas, potential risks, and the actions taken to mitigate them are summarised below:

Operational

Risk	Mitigation
Failure to safeguard beneficiaries, staff or volunteers	Robust safeguarding and health & safety policies, supported by training, risk assessments and clear reporting procedures
Loss of key staff or workforce instability	Strong HR practices including recruitment, retention strategies, succession planning and clear procedures
Insufficient volunteer capacity to deliver services	Ongoing volunteer recruitment, training and support, with oversight from staff and trustees
Cyber security breach or IT system failure	Implementation of data protection policies, system security measures, regular backups and staff training
Disruption to operations (e.g. premises or remote working issues)	Flexible working arrangements, cloud-based systems and IT support to ensure business continuity

Governance

Risk	Mitigation
Lack of appropriate skills or diversity on the Board	Regular skills audits, targeted Trustee recruitment and ongoing training and development
Ineffective Board engagement or oversight	Clear governance structures, regular communication and sub-committees
Weak governance processes (e.g. minutes, reporting)	Established procedures for meetings, documentation and compliance with governance best practice
Breakdown in relationships between Board and Executive	Defined roles, delegation frameworks and regular communication between Chair and CEO

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Legal and Regulatory

Risk	Mitigation
Breach of legal or regulatory requirements	Policies, procedures and training to ensure compliance with charity law and sector regulations
Non-compliance with data protection legislation (GDPR)	Data protection policies, secure systems, staff training and regular compliance reviews
Lack of awareness of Trustee or employer responsibilities	Ongoing training, sector membership (e.g. ACAS/ ACEVO) and access to guidance and updates

Financial Sustainability

Risk	Mitigation
Loss of key funding streams or income	Diversification of income sources and development of a fundraising strategy
Insufficient reserves or cash flow challenges	Maintenance of an appropriate reserves policy and regular financial monitoring, designated funds for strategic initiatives and other commitments
Fraud or financial mismanagement	Strong financial controls, segregation of duties, oversight and audit processes
Investment underperformance	Active monitoring of investments and use of professional investment managers
Budget shortfalls or unexpected costs	Robust budgeting processes and regular review of financial performance by Trustees

Environmental and External

Risk	Mitigation
Reputational damage or negative publicity	Proactive communications, crisis management planning and adherence to ethical standards
Damage to relationships with funders or stakeholders	Regular engagement, transparent reporting and relationship management
External economic or political changes impacting the charity	Monitoring of external environment and sector developments to inform strategy
Competition from other organisations	Demonstrating impact, maintaining strong stake-holder relationships and delivering high-quality services

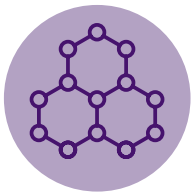
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Future plans

At Lupus UK, our vision is a world where everyone living with lupus receives timely diagnosis, high-quality care, and the support they need to live full and active lives. Building on the achievements highlighted in our Strategic Overview, our future plans focus on turning these ambitions into practical actions that make a real difference.

Focus for the next year –

The healthcare system works for everyone living with lupus across the UK



Key actions include:

- Employ a Policy & Comms officer to increase our capacity to advocate for the needs of people living with lupus in the healthcare system, including developing a prioritised policy work plan.
- Review our whole health information offering and make a plan to update our materials to better meet the needs of the whole lupus community. This includes the format (booklets/video/audio) and the content (the latest up-to-date evidence).
- Develop specific projects aimed at reducing the time to diagnosis.
- People living with lupus have the health information they need to feel empowered to self-advocate at critical points in their lupus journey.
- Our Support and Information Line will increase its quality and reach more people, with the recruitment of a dedicated staff member and increased data analysis.

AIM 2: World leading treatments are available and accessible to all



Key actions include:

- Update our grant-making processes so that we can apply for full membership of the AMRC (a quality mark of best practice in research grant-giving).
- Develop our Research Network as a place of connection between the community of people affected by lupus and the community of researchers working in lupus. The Network will aim to improve access to research and for research to better reflect the needs and priorities of people living with lupus.

AIM 3: Everyone impacted by lupus can find a place in Lupus UK



Lupus UK's community offer is expanded to include projects specifically designed to support and engage those who are:

- We will introduce national online support groups for all community members.
- We will continue to develop our offer for children and young people.
- We will introduce dedicated telephone and email contacts to ensure people are able to reach the right person, at the right time.

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Statement of Trustees' Responsibilities

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).

Charity law 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 charitable incorporated organisation (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 then apply them consistently;
- observe the methods and principles in the Charities SORP (FRS 102);
- make judgements and 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;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and 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. 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.

The Trustees are responsible for the maintenance and integrity of the charity's financial information included on its website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Disclosure of information to auditor

In so far as the Trustees are aware:

- there is no relevant audit information of which the charity's auditor is unaware; and
- the Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

Approved by order of the members of the board of Trustees and signed on their behalf by:

Ricky Chotai, Vice Chair Signed: Signed by: Ricky Chotai D620D4ED705342D... Date: 09-09-2026	**Kevin Weston,** Treasurer Signed: Signed by: Kevin Weston 881F684B82C64C5... Date: 09-09-2026

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Independent Auditor's Report

Opinion

We have audited the financial statements of Lupus UK (the 'charity') for the year ended 31 December 2025 which comprise the Statement of financial activities, the Balance sheet, the Statement of cash flows and the related notes, including a summary of 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).

The financial statements have been prepared in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standards 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.

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.

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 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 Auditors' 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 United Kingdom, including the Financial Reporting Council'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

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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 other information comprises the information included in the Annual Report other than the financial statements and our Auditors' Report thereon. The Trustees are responsible for the other information contained within the Annual Report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, 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 course of 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 where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Trustees' Report is inconsistent in any material respect with the financial statements; 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, the Trustees are responsible for the preparation of the financial statements which 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.

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Auditors' 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 Auditors' 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.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

- We have assessed the nature of the industry and sector, control environment and business performance including the remuneration incentives and pressures of key management;

- The primary responsibility for the prevention and detection of fraud rests with both those charged with governance of the entity and management. We consider the results of our enquiries of management about their own identification and assessment of the risks of irregularities;

- **Any matters we identified having obtained and reviewed the Company's documentation of their policies and procedures relating to:**
    - identifying, evaluating and complying with laws and regulations and whether they were aware of any instances of non-compliance;
    - detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected or alleged fraud;
    - the internal controls established to mitigate risks of fraud or non-compliance with laws and regulations;

The matters discussed among the audit engagement team regarding how and where fraud might occur in the financial statements and any potential indicators of fraud.

As a result of these procedures, we considered the opportunities and incentives that may exist within the organisation for fraud and identified the greatest potential for fraud. In common with all audits under ISAs (UK), we are also required to perform specific procedures to respond to the risk of management override, including testing journals and evaluating whether there was evidence of bias by the directors that represented a risk of material misstatement due to fraud.

We also obtained an understanding of the legal and regulatory frameworks that the Company operates in, focusing on provisions of those laws and regulations that had a direct effect on the determination of material amounts and disclosures in the financial statements. We focused on laws and regulations that could give rise to a

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material misstatement in the financial statements, including, but not limited to the relevant tax legislation.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance.

The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

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 Auditors' Report.

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 Auditors' 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 its trustees, as a body, for our audit work, for this report, or for the opinions we have formed.

Hillier Hopkins LLP
Chartered Accountants
Radius House
51 Clarendon Road
Watford
Hertfordshire
WD17 1HP

Signed: DocuSigned by: Hillier Hopkins LLP EE8C801899F74CE...
Date: 11-09-2026

Hillier Hopkins LLP is eligible to act as auditors in terms of section 1212 of the Companies Act 2006.

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Financial Statements for the year ended 31 December 2025

Statement of Financial Activities

		Unrestricted funds 2025	Restricted funds 2025	Total funds 2025	*Total funds 2024*
	Note	**£**	**£**	**£**	**£**
Income from:					
Donations and legacies:	3				
Other donations and legacies		470,558	7,250	477,808	*1,392,936*
Charitable activities:	4				
Other charitable activities		14,637	–	14,637	*112,820*
Other trading activities:	5				
Other trading activities		372,885	35,750	408,635	*375,245*
Investments:	6				
Other investments		41,677	–	41,677	*45,505*
Total income:		**899,757**	**43,000**	**942,757**	***1,926,506***
Expenditure on:					
Raising funds					
Charitable activities:	8				
Other charitable activities		1,005,141	62,507	1,067,648	*1,148,372*
Total expenditure:		**1,005,141**	**62,507**	**1,067,648**	***1,148,372***
Net (expenditure) / income before net gains on investments		**(105,384)**	**(19,507)**	**(124,891)**	**778,134**
Net gains on investments		105,818	–	105,818	*25,649*
Net movement in funds:		**434**	**(19,507)**	**(19,073)**	***803,783***

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Reconciliation of funds:					
Total funds brought forward		2,164,849	29,977	2,194,826	*1,391,043*
Net movement in funds		434	(19,507)	(19,073)	*803,783*
Total funds carried forward:		**2,165,283**	**10,470**	**2,175,753**	***2,194,826***

The Statement of financial activities includes all gains and losses recognised in the year. The notes on 49 to 61 form part of these financial statements.

Balance Sheet

			2025		*2024*
	Note		£		*£*
Fixed assets:					
Tangible assets	13		6,078		*7,677*
Investments	14		1,352,423		*1,230,063*
			1,358,501		*1,237,740*
Current assets:					
Stocks	15	6,265		14,577	
Debtors	16	472,891		468,941	
Cash at bank and in hand		1,383,416		1,557,401	
		1,862,572		2,040,919	
Current liabilities:					
Creditors: amounts falling due within one year	17	(864,882)		(790,046)	
Net current assets:			**997,690**		***1,250,873***
Total assets less current liabilities:			**2,356,191**		***2,488,613***
Creditors: amounts falling due after more than one year	18		(180,438)		(293,787)

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Net assets excluding pension asset:			**2,175,753**		***2,194,826***
Total net assets:			**2,175,753**		***2,194,826***
Charity funds:					
Restricted funds	19		10,470		*29,977*
Unrestricted funds	19		2,165,283		*2,164,849*
Total funds:			**2,175,753**		***2,194,826***

The financial statements were approved and authorised for issue by the Trustees on 16th May 2026 and signed on their behalf by:

Ricky Chotai, Vice Chair
Signed: Signed by: Ricky Chotai D620D4ED705342D... Date: 09-09-2026

The notes on pages 49 to 61 form part of these financial statements.

Statement of Cash Flows

	2025	*2024*
	£	£
Cash flows from operating activities:		
Net cash used in operating activities	(196,149)	647,321
Cash flows from investing activities:		
Dividends, interests and rents from investments	122,360	*21,698*
Purchase of tangible fixed assets	2,971	*(10,256)*
Payments to acquire fixed assets investments	(126,302)	*(21,698)*
Interest received	23,135	*23,826*
Net cash provided by investing activities	**22,164**	***13,570***
Cash flows from financing activities		
Net cash provided by financing activities	**–**	**–**
Change in cash and cash equivalents in the year	**(173,985)**	***660,891***
Cash and cash equivalents at the beginning of the year	1,557,401	*896,510*
Cash and cash equivalents at the end of the year	**1,383,416**	***1,557,401***

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Notes to the Financial Statements for the Year Ended December 2025

1. General information

The charity is registered as a Charitable Incorporated Organisation with Charity Commission in England and Wales. The registered office is shown on the information page of the financial statements.

2. Accounting policies

2.1. Basis of preparation of financial statements

The financial statements are prepared on the accruals basis and under the historical cost convention with the exception of investments, which are included at market value. The financial statements have been prepared in accordance with the Statement of Recommended Practice, Accounting Standards and Reporting by Charities SORP (FRS102) effective 1 January 2019, and applicable accounting standards and the Charities Act 2011.

Lupus UK is a charity registered in England and Scotland. The address of the charity is detailed on page one of the accounts. The nature of the charity's operations is to help relieve persons who have lupus and to advance the education of the public and the medical profession in all aspects of the disease.

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The Trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

2.2. Incoming resources

Donations & Legacies, Charitable Activities, Investments and Other Trading Activities are included in incoming resources when they are receivable, except when the donors specify that they must be used in future accounting periods or donors conditions have not been fulfilled, then the income is deferred. The income and fundraising ventures are shown gross, with the associated costs included in fundraising costs. Grants are treated as income irrespective of the source of the grant.

The recognition of income from legacies is dependent on establishing entitlement, the probability of receipt and the ability to estimate with sufficient accuracy the amount receivable. Evidence of entitlement to a legacy exists when the Charity has sufficient evidence that a gift has been left to them (through knowledge of the existence of a valid will and the death of the benefactor) and the executor is satisfied that the property in question will not be required to satisfy claims in the estate. Receipt of a legacy must be recognised when it is probable that it will be received and the fair value of the amount receivable, which will generally be the expected cash amount to be distributed to the Charity, can be reliably measured.

Grants are included in the Statement of Financial Activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance Sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

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Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

2.3. Resources expended

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure which is directly attributable to specific activities, has been included in these cost categories. Where costs are attributable to more than one activity, they have been apportioned across the cost categories on a basis consistent with the use of these resources.

Grants payable are charged in the year when the conditions attaching to the grant is fulfilled. Grants offered subject to conditions which have not been met at the year end are noted as a commitment, but not accrued as expenditure.

2.4. Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

2.5. Tangible fixed assets and depreciation

Tangible fixed assets costing £NIL or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, using the straight-line method.

Depreciation is provided on the following basis:

Fixtures and fittings - 33%

2.6. Investments

Investments are stated at market value at the balance sheet date. The statement of financial activities includes the net gains and losses arising on revaluations and disposals throughout the year.

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2.7. Stocks

Stocks are valued at the lower of cost and net realisable value after making due allowance for obsolete and slow-moving stocks. Cost includes all direct costs and an appropriate proportion of fixed and variable overheads.

2.8. Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

2.9. Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

2.10. Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

2.11. Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at there settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest rate.

2.12. Operating leases

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight-line basis over the lease term.

2.13. Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

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2.14. Estimates and 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.

3. Income from donations and legacies

	Unrestricted funds 2025	Restricted funds 2025	Total funds 2025	*Total funds 2024*
	£	£	£	£
Donations	185,090	7,250	192,340	*90,905*
Legacies	281,252	–	281,252	*1,298,278*
Grants	4,216	–	4,216	*3,753*
Total 2025:	**470,558**	**7,250**	**477,808**	***1,392,936***
Total 2024:	***1,391,936***	***1,000***	***1,392,936***	

4. Income from charitable activities

	Unrestricted funds 2025	Total funds 2025	*Total funds 2024*
	£	£	£
Membership subscriptions	14,637	14,637	*112,820*

5. Income from other trading activities

Income from fundraising events:

	Unrestricted funds 2025	Restricted funds 2025	Total funds 2025	*Total funds 2024*
	£	£	£	£
Fundraising events	369,059	35,750	404,809	*367,494*
Total 2024:	***367,494***	**–**	***367,494***	

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Income from non-charitable trading activities:

	Unrestricted funds 2025	Total funds 2025	*Total funds 2024*
	£	£	£
Charity trading income	3,826	3,826	*7,751*

6. Investment income

	Unrestricted funds 2025	Total funds 2025	*Total funds 2024*
	£	£	£
Income from listed investments	16,542	16,542	*21,698*
Bank interest	25,135	25,135	*23,807*
	41,677	41,677	*45,505*

7. Analysis of grants

	Grants to Institution 2025	Total funds 2025	*Total funds 2024*
	£	£	£
Costs relating to grants	99,682	99,682	*(201,092)*
Total 2024:	**(201,092)**	**(201,092)**	

8. Analysis of expenditure on charitable activities

Summary by fund type:

	Unrestricted funds 2025	Restricted funds 2025	Total funds 2025	*Total funds 2024*
	£	£	£	£
Direct costs – charitable activities	1,005,141	62,507	1,067,648	*1,148,372*
Total 2024:	***1,136,092***	***12,280***	***1,148,372***	

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9. Analysis of expenditure by activities

	Activities undertaken directly 2025	Grant funding of activities 2025	Support costs 2025	Total funds 2025	*Total funds 2024*
	£	£	£	£	£
Costs relating to charitable activities	44,283	99,682	923,683	1,067,648	*1,148,372*
Total 2024:	***7,594***	***(201,092)***	***1,341,870***	***1,148,372***	

10. Auditors' remuneration

	2025	*2024*
	£	£
Fees payable to the Charity's auditor for the audit of the Charity's annual accounts	8,000	*6,550*
Fees payable to the Charity's auditor in respect of: All non-audit services not included above	3,250	*5,000*

11. Staff costs

The average number of persons employed by the Charity during the year was as follows:

	2025	*2024*
	No	No
Fundraising	3	*5*
Support	7	*7*
CEO	1	–
Total:	**11**	***12***

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The number of employees whose employee benefits (excluding employer pension costs) exceeded £60,000 was:

	2025	*2024*
	No	No
In the band £80,001 - £90,000	1	–

The Charity considers its key management personnel comprise the Trustees and Chief Executive Officer. The total employment benefits including employer pension contributions of key management personnel were £85,846 (2024: £87,233).

12. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2024 - £NIL-). During the year ended 31 December 2025, expenses totalling £5,734 were reimbursed or paid directly to trustees (2024: £4,211).

13. Tangible fixed assets

	Office equipment
	£
Cost or valuation:	
At 1 January 2025	59,540
Additions	2,971
At 31 December 2025	62,511
Depreciation:	
At 1 January 2025	51,863
Charge for the year	4,570
At 31 December 2025	56,433
Net book value:	
At 31 December 2025	6,078
At 31 December 2024	*7,677*

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14. Fixed asset investments

	Listed investments
	£
Cost or valuation:	
At 1 January 2025	1,230,063
Additions	653,325
Disposals	(641,648)
Revaluations	110,683
At 31 December 2025	1,352,423
Net book value:	
At 31 December 2025	1,352,423
At 31 December 2024	*1,230,063*

15. Stocks

	2025	*2024*
	£	£
Goods for resale	6,265	14,577

16. Debtors

	2025	*2024*
	£	£
Trade debtors	10,876	*260*
Other debtors	328,015	*41,503*
Prepayments and accrued income	134,000	*427,178*
Total:	**472,891**	***468,941***

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17. Creditors: Amounts falling due within one year

	2025	*2024*
	£	£
Trade creditors	89,477	*202,411*
Other taxation and social security	15,483	*9,483*
Research grants	732,495	*548,710*
Accruals and deferred income	27,427	*29,442*
Total:	**864,882**	**790,046**

18. Creditors: Amounts falling due after more than one year

	2025	*2024*
	£	£
Research grants	180,438	293,787

19.1. Statement of funds – current year

	Balance at 1 January 2025	Income	Expenditure	Gains/ (Losses)	Balance at 31 December 2025
	£	£	£	£	£
Unrestricted funds:					
General Funds - all funds	2,164,849	899,757	(1,005,141)	105,818	2,165,283
Unrestricted funds comprise those funds which the Trustees are free to use in accordance with the charitable objectives.					
Restricted funds:					
Restricted Funds - all funds	29,977	43,000	(62,507)	–	10,470

A summary of the restricted funds can be found overleaf:

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Summary of the restricted funds

	Balance at 1 January 2025	Income	Expenditure	Balance at 31 December 2025
	£	£	£	£
Helen Rayner Memorial Fund	*10,470*	*–*	*–*	*10,470*
Naomi Tate Memorial	*16,507*	*–*	*(16,507)*	*–*
Johnson & Johnson, formerly Janssen- Cilag Ltd	*2,000*	*–*	*(2,000)*	*–*
WM Mann Foundation 2025	*1,000*	*–*	*(1,000)*	*–*
Chapman Charitable Trust	*–*	*2,000*	*(2,000)*	*–*
Christopher Lang Foundation	*–*	*500*	*(500)*	*–*
Cruden Trust (Scotland)	*–*	*1,000*	*(1,000)*	*–*
KKL Charity	*–*	*1,000*	*(1,000)*	*–*
N Smith Charitable Settlement	*–*	*1,000*	*(1,000)*	*–*
Pilkington Trust	*–*	*1,000*	*(1,000)*	*–*
Sylvia Aitken Charitable Trust	*–*	*1,500*	*(1,500)*	*–*
TBF & KL Thompson Trust	*–*	*1,000*	*(1,000)*	*–*
The Brian Shaw Memorial Trust	*–*	*750*	*(750)*	*–*
The Edward Cadbury Charitable Trust	*–*	*7,500*	*(7,500)*	*–*
The Grace Trust	*–*	*2,000*	*(2,000)*	*–*
The Lady Marian Gibson Trust	*–*	*3,000*	*(3,000)*	*–*
The Lockett Trust	*–*	*1,000*	*(1,000)*	*–*
The Squire Patton	*–*	*500*	*(500)*	*–*
The Thriplow Charitable Trust	*–*	*5,000*	*(5,000)*	*–*
The Willie and Mable Morris Charitable Trust	*–*	*2,000*	*(2,000)*	*–*
UKH Foundation	*–*	*5,000*	*(5,000)*	*–*
PSL Premia Donation	*–*	*7,250*	*(7,250)*	*–*
	29,977	***43,000***	***(62,507)***	***10,470***

Total of funds:	***2,194,826***	***942,757***	***(1,067,648)***	***105,818***	***2,175,753***

Purpose of restricted funds:
The Helen Rayner Memorial Fund is to be used to support training days for GPs.

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19.2. Statement of funds – prior year

	Balance at 1 January 2024	Income	Expenditure	Gains/ (Losses)	Balance at 31 December 2024
	£	£	£	£	£
Unrestricted funds:					
Reserves	*1,349,786*	*1,925,506*	*(1,136,092)*	*25,649*	*2,164,849*
Restricted funds:					
Helen Rayner Memorial Fund	*10,470*	*–*	*–*	*–*	*10,470*
Naomi Tate Memorial	*16,507*	*–*	*–*	*–*	*16,507*
Johnson & Johnson, formerly Janssen-Cilag Ltd	*1,000*	*–*	*(1,000)*	*–*	*–*
WM Mann Foundation 2025	*2,400*	*–*	*(2,400)*	*–*	*–*
Chapman Charitable Trust	*6,500*	*–*	*(6,500)*	*–*	*–*
Christopher Lang Foundation	*4,380*	*–*	*(2,380)*	*–*	*2,000*
Cruden Trust (Scotland)	*–*	*1,000*	*–*	*–*	*1,000*
Total of restricted funds	*41,257*	*1,000*	*(12,280)*	*–*	*29,977*
Total of funds:	***1,391,043***	***1,926,506***	***(1,148,372)***	***25,649***	***2,194,826***

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20.1. Summary of funds – current year

	Balance at 1 January 2025	Income	Expenditure	Gains/ (Losses)	Balance at 31 December 2025
	£	£	£	£	£
General Funds	2,164,849	899,757	(1,005,141)	105,818	2,165,283
Restricted Funds	29,977	43,000	(62,507)	–	10,470
Total of funds	**2,194,826**	**942,757**	**(1,067,648)**	**105,818**	**2,175,753**

20.2. Summary of funds – prior year

	Balance at 1 January 2024	*Income*	*Expenditure*	*Gains/ (Losses)*	*Balance at 31 December 2024*
	£	£	£	£	£
General Funds	*1,349,786*	*1,925,506*	*(1,136,092)*	*25,649*	*2,164,849*
Restricted Funds	*41,257*	*1,000*	*(12,280)*	–	*29,977*
Total of funds:	***1,391,043***	***1,926,506***	***(1,148,372)***	***25,649***	***2,194,826***

21. Analysis of net assets between funds - current year

	Unrestricted funds 2025	Restricted funds 2025	Total funds 2025
	£	£	£
Tangible fixed assets	6,078	–	6,078
Fixed asset investments	1,352,423	–	1,352,423
Current assets	1,852,102	10,470	1,862,572
Creditors due within one year	(864,882)	–	(864,882)
Creditors due in more than one year	(180,438)	–	(180,438)
Total:	**2,165,283**	**10,470**	**2,175,753**

Docusign Envelope ID: CBFBFD07-2ACD-87A9-83CB-9B09D6CDE5C0

22. Reconciliation of net movement in funds to net cash flow from operating activities

	2025	*2024*
	£	£
Net income/expenditure for the year (as per Statement of Financial Activities)	(19,073)	*803,783*
Adjustments for:		
Depreciation charges	4,570	*4,598*
Interest receivable	(25,135)	*(23,807)*
Gains on investments	(105,818)	*(25,649)*
Dividends received	(16,542)	*(21,717)*
Decrease in stocks	8,312	*2,125*
Increase in debtors	(3,950)	*(80,698)*
Decrease in creditors	(38,513)	*(11,314)*
Net cash provided by/(used in) operating activities:	**(196,149)**	**647,321**

23. Analysis of cash and cash equivalents

	2025	*2024*
	£	£
Cash in hand	1,383,416	*1,557,401*
Total cash and cash equivalents:	**1,383,416**	***1,557,401***

24. Analysis of changes in net debt

	At 1 January 2025	Cash flows	At 31 December 2025
	£	£	£
Cash at bank and in hand	1,557,401	(173,985)	*1,383,416*
Total:	**1,557,401**	***(173,985)***	***1,383,416***

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25. Pension commitments

The Charity operates defined contribution pension schemes. The assets of the schemes are held separately from those of the Charity in independently administered funds. The pension cost charge represents contributions payable by the Charity to the fund and amounted to £20,020 (2024: £14,100). Contributions were payable to the fund at the balance sheet date of £97 (2024: £nil).

26. Operating lease commitment

At 31st December 2025, the Charity had commitments to make future minimum lease payments under non-cancellable operating leases as follows:

	2025	2024
	£	£
Not later than 1 year	1,150	–
Later than 1 year and not later than 5 years	2,569	–
Total:	**3,719**	**–**

27. Related party transactions

There were no related party transactions during the year (2024: £nil), other than expenses paid to trustees as per note 12.

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