Charity registration number: 1201447

WHISPERING ANGELS
TRUSTEE'S REPORT AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

Roy Pinnock & Co LLP

Whispering Angels
Contents

	Page
Trustee's Report	1—3
Accountants' Report	4
Statement of Financial Activities	5
Statement of Financial Position	6
Notes to the Financial Statements	7—9
The following pages do not form part of the statutory accounts:	
Detailed Statement of Financial Activities	10

Whispering Angels
Trustee's Report For The Year Ended 31 December 2025

The trustee presents his report and the financial statements for the year ended 31 December 2025.

Objectives and Activities

Aims and Objectives

The objectives of The Whispering Angels are :
The relief of poverty among people living in impoverished areas by providing short term financial support through grants of money to pay for items, services or facilities, which the recipients could not otherwise afford.

Public Benefit

The trustees have given due consideration to Charity Commission published guidance on the operation of the Public Benefit requirement.
The Whispering Angel foundation has been setup up to provide benefit to those in the poorest communities with our main focus being in Africa and Latin America.
Whispering Angels are people that have direct connections with poor communities and each Whispering Angel is recruited through known third parties that provide references and statements of "Good Character" supporting each application.
Whispering Angels are not paid, but agree to establish those in greatest need of financial support in the communities that they have contact in and to provide them with funds for to assist them as they arise.
Sponsorship provided by High Net Worth individuals who can "adopt" a number of Whispering Angels.
100% of "sponsor funds" are donated directly to the beneficiaries through the Whispering Angels with the charity founders funding the cost of running the administration.
The purposes of the financial support provided is not specifically defined as community needs will vary but every payment to a beneficiary is reported on through the central administration portal and the beneficiary is contacted to confirm the funds have been received.

The trustees confirm that they have complied with the requirements of Section 17 of the Charities Act 2011 to have due regard to the Charity Commission’s guidance on public benefit.

Achievements and Performance

Main Achievements

The achievements of the charity for the year included making several donations in El Salvador to help build a house for a young family, as well as the first donation of several to restore a school.

Financial Review

Financial Position

During the year the charity received donations of £15,042 of which £18,148 was paid out as grants to individuals and £925 was carried forward. £1,315 is held in the charity's bank accounts . £1,020 was donated by Scarborough House to cover the independent examiner's fee.

Reserves Policy

Money that has been received is held until there is a definitive donation to be made. All donations and grants made to beneficiaries and other costs incurred by the charity are covered by sponsoring donors, so the trustees do not consider it necessary for the charity to hold reserves.

Structure, Governance and Management

Governing Document

The charity is controlled by its governing document a Constitution of a Charitable Incorporated Organisation (CIO) dated 22nd December 2022

Trustee Selection Methods

The initial trustees are appointed for terms of four years at the initial meeting of trustees. There is a limit of two years for any additional trustees to ensure diversity, challenge and new thinking. New trustees are provided with the current constitution , latest annual report, organisational annual plans, recent accounts and current budget. The Chair provides a substantive induction regarding governance, compliance and operations of the organisation.

Additional Note

Organisational structure
The governance of the charity is provided by the board of trustees. We are fortunate to have a board of trustees with skills and experience from a range of backgrounds in the humanitarian and private sectors.

Reference and Administrative Details

Trustee

Mr Graham Hellier - Chair

Charity Number

1201447

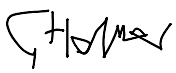
Principal Address

Wren House
68 London Road
St Albans
Hertfordshire
AL1 1NG

Accountants

Roy Pinnock & Co LLP
Chartered Certified Accountants
Wren House
68 London Road
St. Albans
Hertfordshire
AL1 1NG

The trustee's report was approved by the board of trustees and signed on its behalf by:



Mr Graham Hellier

Trustee
01/10/2026

02 Oct 2026

Accountant's report to the board of trustees on the preparation of the unaudited statutory accounts of Whispering Angels for the year ended 31 December 2025.

In order to assist you to fulfil your duties under the Charities Act 2011, we have prepared for your approval the financial statements of Whispering Angels for the year ended 31 December 2025 which comprise the Statement of Financial Activities (including Income and Expenditure Account), Statement of Financial Position and the related notes from the charity's accounting records and from information and explanations which you have provided us with.

This report is made solely to the board of trustees of the charity, as a body, in accordance with our letter of engagement dated 31 December 2024. Our work has been undertaken solely to prepare for your approval the financial statements of Whispering Angels , and state those matters that we have agreed to state to the board of trustees of the charity, as a body, in this report. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than Whispering Angels and its board of trustees, as a body, for our work or for this report.

It is your duty to ensure that Whispering Angels has kept sufficient accounting records and to prepare statutory financial statements that give a true and fair view of the assets, liabilities, financial position and surplus or deficit of the charity. You consider that Whispering Angels is exempt from the requirement to have a statutory audit or an independent examination for the year ended 31 December 2025.

We have not been instructed to carry out an audit of the financial statements. For this reason, we have not verified the accuracy or completeness of the accounting records or information and explanations you have given to us and we do not, therefore, express any opinion on the financial statements.

01/10/2026

Roy Pinnock & Co LLP
Chartered Certified Accountants
Wren House
68 London Road
St. Albans
Hertfordshire
AL1 1NG

Whispering Angels
Statement of Financial Activities
For The Year Ended 31 December 2025

	Notes	2025 Unrestricted funds £	2024 Unrestricted funds £
INCOME AND ENDOWMENTS FROM:			
Donations and legacies	**3**	16,062	31,179
EXPENDITURE ON:			
Charitable activities:	**4**		
Relief of poverty		(19,399)	(26,917)
NET (EXPENDITURE)/INCOME		(3,337)	4,262
NET MOVEMENT IN FUNDS		(3,337)	4,262
RECONCILIATION OF FUNDS:			
Total funds brought forward		4,262	-
TOTAL FUNDS CARRIED FORWARD	**10**	925	4,262

The notes on pages 7 to 9 form part of these financial statements.

Whispering Angels
Statement of Financial Position
As At 31 December 2025

	Notes	2025 Unrestricted funds £	2024 Total funds £
CURRENT ASSETS			
Debtors	**8**	37	37
Cash at bank and in hand		1,316	4,225
		1,353	4,262
Creditors: Amounts Falling Due Within One Year	**9**	(428)	-
NET CURRENT ASSETS (LIABILITIES)		925	4,262
TOTAL ASSETS LESS CURRENT LIABILITIES		925	4,262
NET ASSETS		925	4,262
FUNDS OF THE CHARITY			
Unrestricted Funds		925	4,262
TOTAL FUNDS	**10**	925	4,262

On behalf of the board

Mr Graham Hellier

Trustee
01/10/2026

02 Oct 2026

The notes on pages 7 to 9 form part of these financial statements.

1. General Information

Whispering Angels is a charitable incorporated organisation registered with the Charity Commission, registered charity number 1201447 . The principal address is Wren House, 68 London Road, St Albans, Hertfordshire, AL1 1NG.

2. Accounting Policies

2.1. Basis of Preparation of Financial Statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)", Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities Act 2011.

The charity is a Public Benefit Entity as defined by FRS 102.

2.2. Going Concern Disclosure

After making appropriate enquiries, the trustees have a reasonable expectation that the CIO has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

2.3. Fund Accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustee.

Designated funds comprise unrestricted funds that have been set aside by the trustee for a specific purpose.

Restricted funds are to be used for specific purposes as laid down by the donor.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2.4. Incoming Resources

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

2.5. Resources Expended

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, 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 accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.
Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

2.6. Cash and Cash Equivalents

Cash and cash equivalents are basic financial assets and include cash in hand and deposits held at call with banks, other short-term highly liquid investments that mature in no more than three months from the date of acquisition and are readily convertible to a known amount of cash with insignificant risk of change in value, and bank overdrafts.

2.7. Foreign Currencies

Monetary assets and liabilities in foreign currencies are translated into sterling at the rates of exchange ruling at the statement of financial position date. Transactions in foreign currencies are translated into sterling at the rate ruling on the date of the transaction. Exchange differences are taken into account in arriving at the operating surplus.

2.8. Taxation

The charity is exempt from tax as all its income is charitable and applied for charitable purposes.

3. Income from Donations and Legacies

	2025 Unrestricted funds £	2024 Unrestricted funds £
Other	16,062	31,179

4. **Analysis of Expenditure**

	Activities undertaken directly £	Grant funding of activities (see note 5) £	Support costs (see note 6) £	2025 Total £
Relief of poverty	110	18,148	1,141	19,399

	Activities undertaken directly £	Grant funding of activities (see note 5) £	Support costs (see note 6) £	2024 Total £
Relief of poverty	588	25,309	1,020	26,917

5. **Grants Payable**

	2025 Grants to Individuals £	2024 Grants to Individuals £
Relief of poverty	18,148	25,309

6. **Support Costs**

	2025 Relief of poverty £	2024 Relief of poverty £
General administration	121	1,020
Governance costs	1,020	-
	1,141	1,020

7. **Average Number of Employees**

Average number of employees during the year was: NIL (2024: NIL)

8. Debtors

	2025	2024
	£	£
Due within one year		
Other debtors	37	37

9. Creditors: Amounts Falling Due Within One Year

	2025	2024
	£	£
Trade creditors	428	-

10. Movement in Funds

	As at 1 January 2025	Income	Expenditure	As at 31 December 2025
	£	£	£	£
Unrestricted funds				
General:				
General unrestricted fund	4,262	16,062	(19,399)	925
Total funds	4,262	16,062	(19,399)	925

	As at 1 January 2024	Income	Expenditure	As at 31 December 2024
	£	£	£	£
Unrestricted funds				
General:				
General unrestricted fund	-	31,179	(26,917)	4,262
Total funds	-	31,179	(26,917)	4,262

11. Transactions with Trustees

None of the trustees received any remuneration or any other benefits from an employment with the charity or a related entity during the current or previous year.

During the year the expenses reimbursed to the trustees or paid directly to third parties were as follows:

	2025	2024
	£	£
Travel	-	629

12. Related Party Disclosures

There have been no related party transactions in the reporting period that require disclosure, except for those disclosed in the Transactions with Trustees note.

Whispering Angels
Detailed Statement of Financial Activities
For The Year Ended 31 December 2025

	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM:		
Donations and legacies		
Income from donations and legacies	16,062	31,179
	16,062	31,179
	16,062	31,179
EXPENDITURE ON:		
Charitable Activities:		
Relief of poverty		
Travel and subsistence expenses	-	(629)
Grants to individuals	(18,148)	(25,309)
Foreign exchange (deficit)/surplus	(110)	41
Independent examiner's fees	-	(1,020)
Bank charges	(121)	-
Accountancy fees	(1,020)	-
	(19,399)	(26,917)
	(19,399)	(26,917)
NET (EXPENDITURE)/INCOME	(3,337)	4,262

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SIGNATURE CERTIFICATE

Document

Name	**Whispering Angels, Financial Statements, 01 January 2025 to**
Creator	**Mary Carp (mary@pinnockco.co.uk)**
Date	**01 October 2026 16:39:32 UTC**
Identifier	**da007c46-12fd-45cf-8d71-bd637db02b98**

Signers

helliergroup@gmail.com

E-mail	**helliergroup@gmail.com**
Signed	**02 October 2026 8:45:08 UTC**
IP address	**90.213.69.144**