**Charity Registration No 802510**
**Company Registration No 2296103**

# Bedfordshire and Northamptonshire Multiple Sclerosis Therapy Centre Limited

**Annual Report and Unaudited Financial Statements**

**For the year ended 31 December 2025**

# Bedfordshire and Northamptonshire Multiple Sclerosis Therapy Centre

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# Bedfordshire and Northamptonshire Multiple Sclerosis Therapy Centre

## Legal and Administrative information

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|---|---|
| **Trustees** | Kay Taylor (Chair) (Resigned May 2026)<br>Richard Lindley (Appointed January 2026)<br>Kevin Traynor (Treasurer) (Resigned September 2025)<br>Melanie Hawman (Secretary) (Resigned March 2026)<br>Susan Napper (Retired June 2025)<br>Jean-Pierre Brown<br>Elizabeth Toogood<br>Maggie Marshall (Retired March 2026)<br>Huseyin Huseyin<br>Luke Hopkins<br>Karen Lathaen (Appointed January 2025, Resigned March 2026) |
| **Secretary** | Melanie Hawman (Resigned March 2026)<br>Shirley Scotcher (Appointed March 2026) |
| **Chief Executive Officer** | Shirley Scotcher |
| **Charity number** | 802510 |
| **Company number** | 2296103 |
| **Principal address** | Bradbury House<br>155 Barkers Lane<br>Bedford<br>MK41 9RX |
| **Independent Examiner** | Louise Tunley FCA CTA DChA<br>Monico Tunley Limited, Chartered Accountants<br>19 Goldington Road<br>Bedford<br>MK40 3JY |
| **Bankers** | HSBC<br>12 Allhallows<br>Bedford<br>MK40 1LJ |

# Bedfordshire and Northamptonshire Multiple Sclerosis Therapy Centre

## Trustees' report
## For the year ended 31 December 2025

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

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charitable company's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)".

### Structure, governance and management

The charitable company is managed by the Executive Committee, which meets on a six to eight weekly basis. They are responsible for setting policies and procedures, deciding on budgets, salaries, therapies and services to be provided. The Executive Committee members, who are also Trustees of the company, are elected at the Annual General Meeting (AGM).

### Objectives and activities

The principal activities and charitable objectives are to provide facilities to improve the condition of people living with Multiple Sclerosis (MS). There has been no material change in the policies adopted since the lastreport.
We offer services to people living with Parkinson's as part of our aim to ensure sustainability of our primary objects.

Bedfordshire and Northamptonshire Multiple Sclerosis Therapy Centre Limited co-operates with other MS charities in the pursuit of its charitable objective.

***Established in 1983, and successfully providing services for 42 years***

***Our Purpose***

*To provide therapies, support, and community for people with MS, Parkinson's, and other neurological conditions—and their carers—helping them to feel empowered,manage their health, and live well with their condition.*

***Our Mission***

*To deliver high-quality, professional, and accessible therapies and support in a welcoming, self-help environment.*
*We work with and for people with MS, Parkinson's, and other neurological conditions and their carers, ensuring every individual feels empowered, informed, and supported throughout their journey.*

***Our Vision***

*A world where people with MS, Parkinson's, and other neurological conditions can access the treatment, tools, and support they need to live well—until a cure is found.*

The charitable company offers a range of therapies in order to further its objectives. The therapies provided are wide-ranging, and include:

- Physiotherapy, Hydrotherapy, fitness and strength coaching
- Group exercise classes: Balance, Cardio-vascular, Pilates, Qigong, boxercise
- Accessible gym
- Oxygen Therapy
- Action Potential Simulation (APS – Pain Relief)
- Complementary therapies: Massage, Bowen technique, Reflexology, Acupuncture
- Counselling
- Advice and peer support

- Accessible minibus transport
- Benefits support
- Urinary tract Infection (UTI) testing kits
- Wellbeing workshops – Art, poetry, photography, book group

Our beneficiaries can access these services for as long as needed, with minimal waiting times, all in one convenient location. The therapies provided, offer significant benefits and would otherwise be costly or inaccessible.

The impact of our services make to people living with MS is great:

- People receive advice and access to therapies to enable self-management of their condition
- People are able to maintain functional mobility
- Cognition function is maintained
- Hospital admissions may be avoided
- Hospital discharge may be accelerated and supported
- Demand for support from adult social care is reduced
- The need to apply for benefits support may be reduced
- People have someone to turn to at any time, and feel supported
- People meet others in a similar situation to themselves
- Social isolation is reduced
- Emotional wellbeing is enhanced

The benefits to society are wide-ranging, including reduced costs to the NHS and local authorities in medical and social care services. This is because individuals can maintain their independence for longer and are less likely to require hospital services when compared to those who do not have access to the MS Therapy Centre.

Furthermore, by maintaining mobility, individuals are able to remain in the workforce longer, thus contributing to the economy by paying taxes.

Additionally, the cost of benefits is reduced, with lower initial claims for PIP (Personal Independence Payment) and a delay in the transition to dependence on ESA/UC (Employment Support Allowance/Universal Credit) in the long term.

The trustees have fulfilled their duty to consider the public benefit guidance when exercising their powers and responsibilities, ensuring that the relevant considerations were taken into account.

Our therapies and treatments are provided to anyone with MS or Parkinson's, mostly living in Bedfordshire and Northamptonshire, and also to people living within a reasonable distance. MS Therapy Centres are present in other counties to serve those living elsewhere; we signpost people to these Centres and to statutory services as appropriate.

Our therapies are provided free of charge to any individual accessing the MS Therapy Centre. Service users make voluntary donations towards running costs, and they help with events and fundraising activities. We raise further funds from charitable trusts, companies, local groups and other individuals.

The therapies and treatments are provided for individuals with MS and Parkinson's to help themselves - we are a self-help charity. This means that any individual can decide for themselves which therapies they would like to access, if thought appropriate by the relevant therapist. Any therapy is undertaken with advice from the professional offering that therapy. The Trustees do not envisage any detriment or harm to anyone undertaking therapies as long as they are taken in accordance with the guidelines laid out by the MS Therapy Centre.

# Bedfordshire and Northamptonshire Multiple Sclerosis Therapy Centre

## Trustees' report
## For the year ended 31 December 2025

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### Achievements and performance

**Overview**
The Bedford MS Therapy Centre continues to build on 43 years of experience supporting people living with Multiple Sclerosis, Parkinson's, and related rare neurological conditions. This aligns with our five-year strategic plan.

An interim CEO was appointed in June 2025 to guide strategic planning, build partnerships, support fundraising, and help shape the Centre's future, strengthening sustainability and ensuring we can continue to offer high-quality support to our community.

Demand for our services continues to rise. Average monthly sessions delivered to individuals reached 1,088, up 12% on 2024, demonstrating stronger engagement and a wider range of services offered.

Our charity has exceeded expectations, surpassing most of our key targets for the year in engagement and health outcomes. We engaged with 102 new users of the MS Therapy Centre over the year which is a significant increase (42%) over the new users in 2024.

We have delivered measurable improvements in both the physical and mental wellbeing of people within the MS and Parkinson's communities. Additionally, we have increased contributions to community life through volunteering, while supporting the wellbeing of carers and families.

We have further expanded our service offerings, introducing additional group sessions and new classes tailored to management of various symptoms.

We have also made improvements to our facilities, with plans to make further renovations in order to house our expanding offering.

We were pleased to be recognised at the Bedford Sports Award 2025s, winning Best Sports Club against 23 other organisations.

Our volunteer Qigong instructor, Colin Dowding, was also nominated for Sports Coach of the Year for his voluntary work delivering Qigong sessions to our members and carers.

#### FIVE STRATEGIC IMPERATIVES

#### 1. Better Outcomes for our Service Users

***Objectives:***
*To empower people to manage their symptoms holistically, providing an increased range of therapies and other support services, thus enabling informed choice and sustained changes where desired by the individual. This will include developing a suitable service for those people who are still working.*

*To provide information and advice to our service users such that they become experts by experience in their conditions and can self-manage their illness.*

# Bedfordshire and Northamptonshire Multiple Sclerosis Therapy Centre

## Trustees' report
## For the year ended 31 December 2025

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**Achievements:**
We have increased health benefits by providing more therapies including:

- Additional Parkinson's exercise sessions and balance classes, both tailored to varying ability levels.
- Qigong sessions for service users and carers, both in person and online
- Additional boxercise classes – seated and standing
- Renewed acupuncture sessions.
- An increased number of oxygen sessions.
- Massage therapy – we have employed a therapist working four days per week to work on stiffness and oedema.
- The introduction of the iSTEPMS programme – this programme, delivered in collaboration with Brunel University, explores ways to reduce sedentary behaviour and fatigue, with outcomes measured at three months and follow-up at nine months.
- Choir - service users join to support breathing and fellowship.
- A continence supplies company provided talks and clinics run by a trained continence nurse.
- Counsellors - we have maintained a team of approximately 4 counsellors, including student counsellors from Bedford and other Colleges.
- Increased numbers of 'Art as Therapy' workshops, alongside other community activities such as a book club, poetry and photography workshops.
- Purchase of specialised physiotherapy equipment – including an additional tilt table, weights and Blaze pods
- Staff training has taken place including a training session for on MS research. First Aid and advanced Care training.

**Providing information:**
The following information sessions were delivered in 2025:

- The Bedford MS Community Nurse visited the Centre to host two talks around Holistic management of MS: How to become stress proof with Heart Rate Variability Biofeedback (HeartMath)
- Talk by Dr Floriana De Angelis: Managing MS through diet and exercise.
- Talk on Foot Heath with Luke from MYFOOTMEDIC
- Talk by Specialist Nurse: Pain in MS and how using microcurrent (APS) for drug free pain relief.
- Holistic management of MS, talk by Specialist Nurse
- Talk by Specialist Nurse: Managing emotions and stress with Bach flower remedies.
- Talk on MS management through exercise by our exercise therapist.
- A talk on lifestyle measures to help stay well with MS and Parkinson's.
- Several of these talks were followed by clinics offering one to one appointments for members to try out new therapies.

We maintained contact with our service users through monthly online newsletters and social media activity. Regular service users are contacted by email to keep them informed of any new developments, and by email for appointment reminders.

# Bedfordshire and Northamptonshire Multiple Sclerosis Therapy Centre

## Trustees' report
## For the year ended 31 December 2025

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*"The Centre offers therapies to help with symptoms. There is a wealth of experience at the Centre. This can be seen when you compare a visit to your GP who, with all the will in the world, cannot have the knowledge and experience of staff and sometimes even the members at the Centre. They now offer Art sessions which creates a sense of being in a club with members who enjoy similar subjects. I feel these groups encourage friendships to emerge."*

**Further developments in 2026 will include:**

- A timetable of educational sessions.
- The Bedford MS Community Nurse will be visiting the Centre more often.
- Additional group exercise sessions and 'fine motor skills' sessions
- Provision of a podiatry service located at our premises.
- Research and Training Partnership -We are supporting a new MS research project with the University of Wolverhampton, exploring diagnosis timelines and delays.
- Remote services -We are looking at offering remote services, outside of the Centre, for people who perhaps just attend infrequently or to those whose condition has deteriorated and can no longer visit the Centre. This includes working with existing gym facilities to educate them on what is needed for our service users.

*"Angela says: "Balance classes have helped me more than anything else. When I first started, I needed help just to get up from a chair. Now I can stand up on my own and walk without my stick. I put this down to working on my posture, learning how to shift my weight properly, and doing balance exercises on mats and cushions. These have been the quickest and most noticeable improvements I've had — I just wish I could come more often.*
*Other therapies have helped too. Pilates has given me the strength to move from all fours to standing without holding onto anything, which I couldn't do before. Physiotherapy keeps me motivated with personalised challenges. APS therapy has really improved my sleep and reduced my pain, and I now help to run these sessions for other members.*
*Reflexology helps me relax, eases stiffness and improves my sleep. Oxygen therapy isn't an instant fix, but I definitely notice the difference when I miss it — and so does my husband, who says I'm much more tired and sluggish without it."*

# Bedfordshire and Northamptonshire Multiple Sclerosis Therapy Centre

## Trustees' report
## For the year ended 31 December 2025

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*Figure 1. Number of different therapy sessions delivered during 2025*

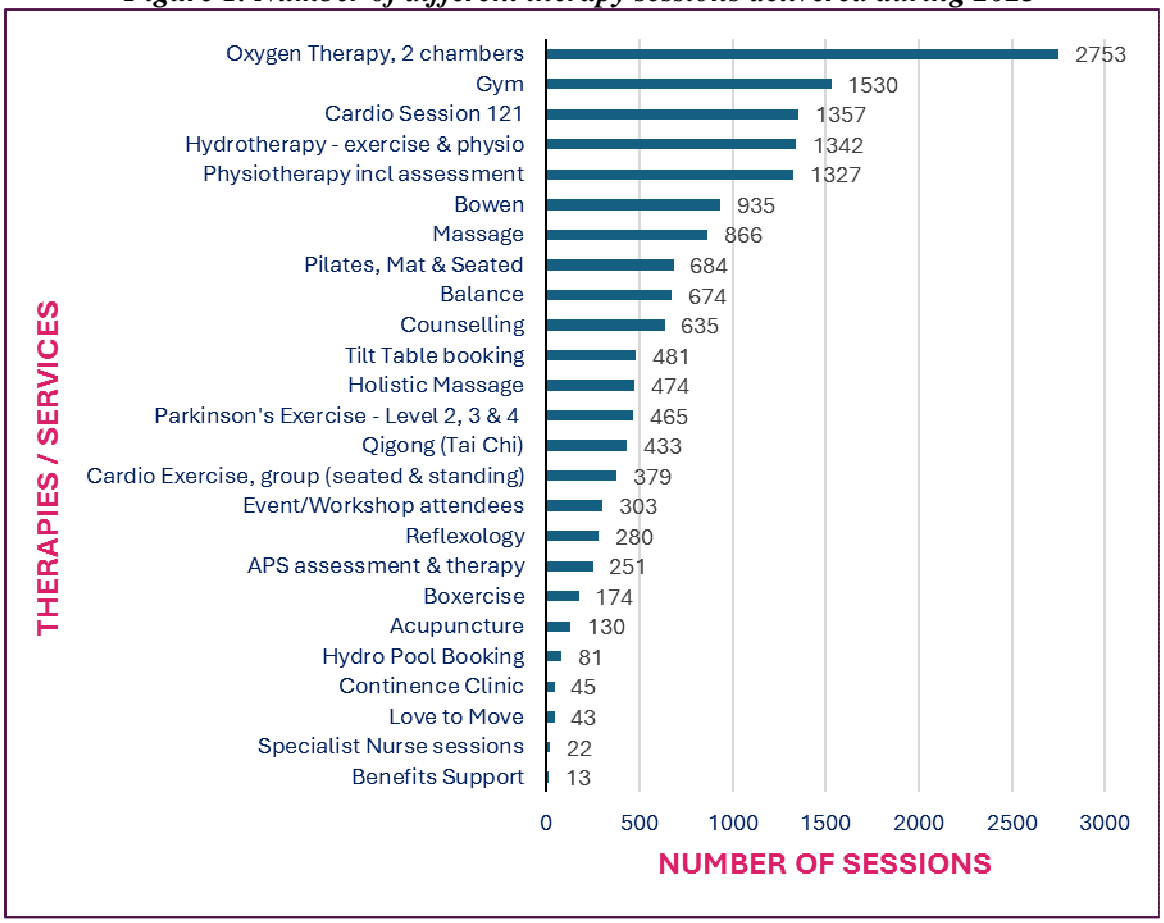



Figure 1 - *The increase in therapy sessions in 2025 (increased by 4,015 from 2024) was driven by the increase in number of therapy sessions provided, and the introduction of massage therapy and Qigong. 15,677 sessions in total were provided.*

**Therapy usage**: Some service users access several therapies each week. Some therapy slots are taken up by different service users in a 2 or 3 weekly cycle in order to maximise the number of people who are able to access each therapy.
We are also aiming to introduce more group sessions that will provide more sessions for service users to access. We measure this by recording the average number of users per session this has increased by 12% since 2024.

**Ensuring that our therapies meet the needs of our service users**

Effectiveness of therapies delivered is measured in a number of ways: A general annual survey, 6-monthly MS and Parkinson's-specific surveys and exercise-specific monitoring conducted by our therapists.

**General Survey (all users)**
Survey results indicate that the MS Therapy Centre's services are delivering wide-ranging and meaningful benefits. Over 90% of respondents reported improvements in fatigue, overall wellbeing, mobility, and stiffness, while more than 85% experienced benefits to mood, balance, independence, and cognition. Positive outcomes were also reported by over 80% for stress, anxiety or depression pain, and confidence, with 74% noting improvements in bladder and bowel function.
Engagement with services was exceptionally high. 100% of users reported benefiting from physiotherapy, gym-based exercise, Qigong, Counselling, transport support, balance sessions, and Parkinson's-specific exercise programmes. Strong outcomes were also reported across a wide range of complementary and wellbeing services, with 87–97% of users benefiting from acupuncture, hydrotherapy, massage, oxygen therapy, information, and creative workshops.
This highlights the overall effectiveness of our charity's holistic support.

**MS-specific survey**
The MSIS-29 (MS29) survey is a validated, patient-reported questionnaire designed to measure how MS affects a person's daily life. It consists of 29 questions covering physical and psychological impact, helping services track changes in wellbeing and the lived experience of people with MS over time.
The 6-monthly surveys assessed how users felt their condition was affecting their lives during two separate 2-week periods. Results from the MS29 survey in December 2025 completed by members attending the Bedford MS Therapy Centre show a small, expected year-on-year change in reported impact of MS on daily life.
At the end of 2025, the average MS29 score indicated a 7% increase in impact, compared with a 6% increase recorded at the end of 2024. Given the progressive nature of MS, some degree of worsening over time is anticipated.
Importantly, the similarity between the 2024 and 2025 results suggests a stable and consistent rate of change, with no evidence of accelerated decline. Considering that MS typically leads to deterioration over time, these findings are encouraging and provides reassurance that outcomes have remained steady, broadly in line with expectations.

**Parkinson's-specific survey**
The Parkinson's survey demonstrates strong and consistent outcomes. Across all measures, 69% to 100% of respondents reported maintained or improved function, indicating that the services are effectively helping people to manage their symptoms.
Physical outcomes were particularly encouraging, with 92% reporting the same or improved ability to undertake physically demanding tasks and 100% maintaining or improving their ability to carry objects. Balance, grip, and indoor mobility remained stable or improved for 92%, while even in more challenging areas such as tremors and spasms, around 83–85% reported no deterioration.
Wellbeing outcomes were also positive, with 82-85% reporting stable or improved general health, sleep and mood, and 75% maintaining participation in work or meaningful activities.

Importantly, only a small minority (18%) reported worsening in any area. Given the progressive nature of Parkinson's, maintaining stability for the majority represents a meaningful and positive outcome.

*"I have the opportunity to access exercise and therapies that would not normally be available to me.*
*Having the Centre opened up to people with Parkinson's has changed my life for the better.*
*All the staff are knowledgeable, helpful and very friendly and I have made some good friends with other members."*

**Quantitative measures**
Our clinical team has been measuring mobility outcomes using the Timed Up and Go (TUAG) test and lower-body strength and functional mobility using the Sit to Stand (STS) assessment.

11 participants were tested over the year; additional participants were added for whom comparative outcome data is not yet available. Each participant was assessed at two or more time points and change over time was calculated by comparing the earlier recorded score (baseline) with recent scores for each member.

Timed Up and Go (TUAG)
On average, participants demonstrated a 2.1 second improvement in TUAG performance, indicating an overall improvement in functional mobility.

Sit to Stand (STS)
All participants demonstrated improvements in Sit to Stand performance over time. The average increase of 8.7 repetitions indicates a substantial improvement in lower-body strength and functional capacity across the group.

## 2. Better Outcomes for more people

***Objectives***:
*To increase the number of people using us for support to manage their condition.*
*To reach out to more people in the community who are living with conditions that we can help.*
*To provide therapies to people living with Parkinson's.*
*To ensure that the range of therapies we offer covers the broad spectrum of need in our user community, and that we have capacity to meet the demand.*

**Achievements:**
We engaged with 102 new service users over the year compared with 72 in 2024. (48 with MS, 29 with Parkinson's and 25 with other conditions. Figure 2).
The increases were due to our increased engagement with MS and Parkinson's specialist. Nurses in the community, alongside offering classes and use of our hydrotherapy pool to people with other conditions. We aim to remain well known in the community in order to make sure that as many people as need our services know about us.

Typically, we maintain contact with over 500 people, 300 of whom attended the Centre over the year. Around 200 people attend regularly.
Around 78% of our service users live in Bedfordshire, with 18% living in Northamptonshire, and around 4% in surrounding counties.
We are additionally offering therapies to people living with rare neurological conditions where the symptoms are closely related to, if not indistinguishable from MS. Conditions identified as needed support are: Neuromyelitis Optica Spectrum Disorder (NMOSD), Transverse Myelitis, anti-myelin oligodendrocyte glycoprotein (anti-MOG) syndrome and Clinically Isolated Syndrome (CIS). The number of people diagnosed with these conditions is small, and there is currently no provision for them elsewhere in terms of what is available at the MS Therapy Centre.

Parkinson's users have access to all therapies, exercise sessions, and treatments at the Centre, including additional Parkinson's-specific exercise classes each week.

**Support for carers**

- Carers participated in counselling sessions
- Our 'Art as Therapy' and other workshops are available to carers
- Online 'Love to Move' sessions and new Qigong sessions are open to carers

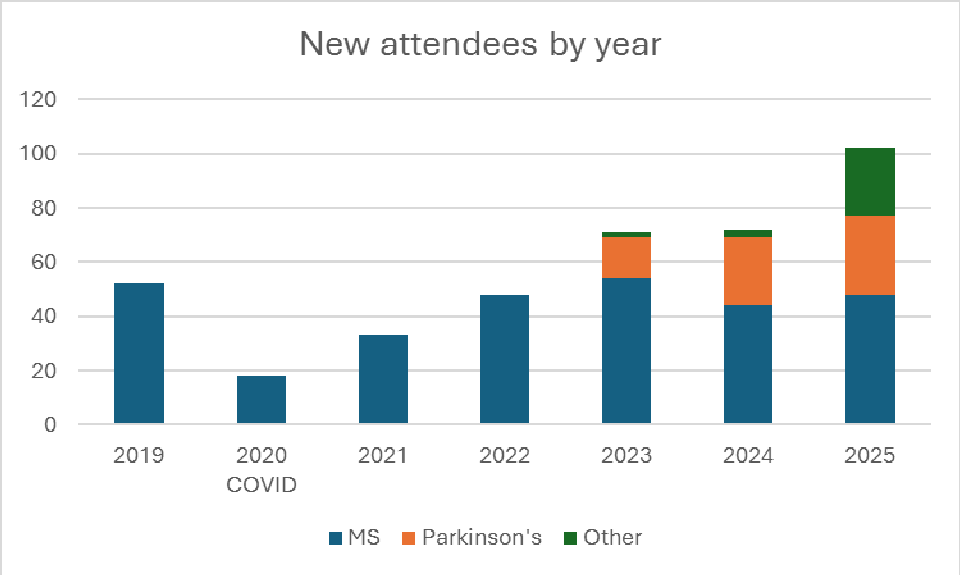



***Figure 2.*** *The number of people seen for the first time by year.*

Demand for the Centre's services continued to grow throughout 2025, with monthly attendance consistently exceeding levels seen in previous years. This sustained increase demonstrates the vital role the Centre plays in supporting people living with neurological conditions across Bedfordshire and Northamptonshire, and we anticipate demand will continue to rise in the years ahead.

As at December 2025, the Centre was supporting **365 active service users**, representing a significant increase from **304 in 2024, 276 in 2023, 241 in 2022, and 218 in 2021**. This continued growth reflects both the increasing need for our services and the trust that members place in the support, therapies, and community we provide.

**Awareness:**

- Television documentary - Our Centre took part in a new documentary in partnership with North Hertfordshire College. The programme followed Natalie Cassidy (best known in Eastenders) as she spent the day at our Centre, filming with one of our service users and their carer. The episode, which will air in 2026 is a brilliant way to show the wider public the work we do and the difference it makes.
- We continued to work with BeActive to improve visibility, including sharing information and presenting the Centre's services at their *Live Longer Better* meeting.
- We are included in the MiDoS system referral portal, making our services accessible to GPs, healthcare professionals, and the Council.
- We continued to raise awareness in the community through talks in collaboration with the MS Society, and enhanced social media presence.
- We engaged with health organisations such as the BLMK (Bedfordshire, Luton, and Milton Keynes Health and Care Partnership) and BeActive to improve the Charity's visibility, including sharing information and presenting at the 'Live Longer Better' meeting.

- We are the charity partner of the Bedford Park Summer Sessions – concerts with attendance of 60,000 people.
- We held an online postcard-sized art event. 150 local artists donated their works for sale. This raised over £3,500 so far and has raised awareness amongst the artists involved and also the purchasers, who are spread around the country,
- We continue to be involved with the activities of the Neuro Therapy Network (NTN) and support their aims to raise national awareness of MS, and excellence in service provision for people living with MS.

**Expanding to other conditions**

- The reasons for doing this would be to ensure the long-term viability of our facility and to make full use of any spare capacity.
  Before extending services to other conditions, our management took time to carefully consider whether they could be supported in a way that felt right for everyone.
- Discussions with the Stroke Association highlighted that stroke recovery follows a very different path. Unlike MS and Parkinson's, which are lifelong conditions, many people recover following a stroke, and it was felt that this recovery-focused journey would not fit comfortably within our existing model of long-term, ongoing support
- Fibromyalgia is currently under consideration. We are looking at starting a trial with a small group of people. We are aware that the high levels of widespread, persistent pain can have a major impact on emotional wellbeing, increasing the risk of low mood, anxiety and depression. This differs from the experience of people with MS and Parkinson's, which does not generally involve sudden declines (except in cases of MS relapses) or end-of-life care. As a result, we remain cautious about any future expansion, taking care to ensure that the Centre continues to meet members' needs in a safe, balanced and supportive way.

## 3. Financial viability

***Objective:***
*To develop potential new and existing income streams as part of a robust funding framework to meet our short and long term, funding needs.*
*To continue to manage our services efficiently and proactively, delivering quality services in a cost-effective manner.*

# Bedfordshire and Northamptonshire Multiple Sclerosis Therapy Centre

## Trustees' report
## For the year ended 31 December 2025

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### Financial Review

We receive no statutory funding and rely entirely on the generosity of our donors and the efforts of our volunteers and staff to sustain and develop the wide range of services and therapies we have been providing for the benefit of people living with MS in Bedfordshire, Northamptonshire and surrounding areas.

Following a successful pilot scheme, we opened our doors to new members who are living with Parkinson's. This project has been generously supported by funding from the Harpur Trust.

2025 produced a surplus of £4,996 inclusive of unrealised gains on investments, with an operating deficit of £14,471. Total revenue was £567,598 with costs of £582,069. Member donations rose to £115,821 and charity shop proceeds rose to £55,620. We continue to benefit from funding granted to us by The National Lottery.

For 2026, we have budgeted for a deficit of £64,000, based on total income of £567,000. Wage costs are expected to amount to £382,000 as we build the model of the number of therapy hours available based on the staff base into the future.

We are immensely grateful to all our supporters who help us raise income in many ways:

- Applying for funding from grant-making Charitable Trusts and Foundations
- Voluntary donations and associated gift aid from service users
- Organising an annual programme of fundraising events and activities, with the help of our volunteer fundraising groups and individuals
- Seeking funding and sponsorship from local organisations and companies.

**Reserves**

At the end of the year our reserves were:

- Restricted - £27,000, being the funds carried forward which will be spent in the following period
- Designated funds include:
- A. Escape ramp from upper floor - £170,000
- B. Replacement minibus- £70,000
- C. Property/lease renewal - £260,000
- D. Refurbishment fund - £100,000
- Unrestricted reserves - £295,831 which includes free reserves of £204,861

The Centre is currently reviewing its property requirements and knows that any improvements may in the first instance be paid for from existing reserves.

This is in line with our reserves policy, a copy of which may be found on our website, of having 6 to 12 months of running costs within free reserves. The average of this for the 2025 FY is approx. £400k and after removing the budgeted deficit there are still sufficient funds available.

We are deeply grateful for the generous support of our donors, some of whom have been supporting us over several years. The trust fund income has been pivotal in advancing our five-year strategy with confidence, strengthening our mental health and wellbeing services, and expanding our support to individuals with Parkinson's.

In 2025 we were especially thankful to receive generous support from:

| | |
|---|---|
| E A Timson Family Trust<br>Bedfordshire Golf Club<br>Potton Consolidated Charity<br>Maud Elkington Trust<br>Douglas Arter Foundation<br>Harpur Trust<br>Gale Family CT<br>Panacea CT | Albert Hunt Charitable Trust<br>Roger & Jean Jefcoate Trust<br>James Tudor Foundation<br>Ivan & Rebecca Twigden Charitable Trust<br>Amateurs Trust<br>Gale Family Charitable Trust<br>Northampton Municipal Church Charity |

**The National Lottery Community Fund**: We are immensely grateful for support from the National Lottery Community Fund for generously part-supporting our services for five years commencing in 2024 and enabling us to continue making a positive impact on the lives of those affected by MS and Parkinson's.

**National Highways**: We are also thankful to the National Highways whose generous grant has enabled us to purchase equipment and update our kitchen.

**Harpur Trust**: We are grateful to the Harpur Trust for continuing to support our services to the Parkinson's community for the second year.

The following funding was restricted to these specific purposes:

| Name of Trust | Details | Amount |
|---|---|---|
| Douglas Arter Foundation | Hydrotherapy project, 26 weeks | £500 |
| Harpur Trust | Parkinson's health initiative | £30,715 |
| Gale Family CT | Physio & Hydro sessions, 26 week programme | £2,500 |
| Panacea CT | Mental health & wellness | £12,000 |
| Albert Hunt CT | Mental health & wellness | £5,000 |
| National Highways | Restricted to equipment, and kitchen | £45,388 |
| Amateurs Trust | Exercise Instructor role | £15,000 |
| Northampton Municipal Church Charity | Northampton members only | £3,000 |

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### 4. Development of our facilities so that they continue to meet our needs whilst both membership and therapies grow and diversify

***Objectives***:
*To create a facility management plan that can meet our needs for additional space to accommodate the significant growth in numbers of service users and therapies that are forecast by year 5 of our plan. Our facility development plan will be designed to be viable in terms of capital investment and impact on future running costs. The facility will become a valuable asset to our community.*

Volunteers have given the upstairs area a fresh new look with repainting and small murals. One has MS and the other has fibromyalgia, and it was their way of helping the charity.
The reception area has been painted, with new furniture, two new push-bar fire doors have also been installed, and a new therapy room created from a storage room in the gym, with a shed in place for storage.

We are actively engaging with the local council, who hold our lease, to resolve the issue of our shortening lease (currently 19 years remaining).
Once a solution is found, we will be able to progress our plans to build an external access ramp that will enable service users to exit from upstairs in the event of a fire thus expanding the parts of the building that can be used by people with limited mobility.

### 5. Increased engagement with our key stakeholders to make them an integral part of the MS Therapy Centre's future

***Objectives***:
*To ensure that service users are an integral part of our development process, and that their voice is heard when evaluating the organisation's performance at each step of the way forward.*
*To include staff members, the local community and the business community in our decision making and service delivery.*
*To build on our success with volunteers by incorporating volunteering opportunities, that give value to both the individual and the MS Therapy Centre, in all aspects of our work.*
*To continue to develop partnerships with sympathetic organisations so that we can provide a wide range of services and resources as possible.*

**Achievements**:
Our Members' Forum was set up in 2024 and has continued to meet every two months with attendance by service users and carers from both our MS and Parkinson's communities. The group receives information from the trustee meetings and feeds their ideas into the management team.

*The Centre is unmatched for MS resources, information and therapies. I've been a member for ten years and, hopefully, I will go on benefiting in the future."*

*"The MS Centre has been a life saver for me. It has enabled me to come to terms with my condition. I was in denial when I first joined the centre. I would feel very lost without the it, both physically and mentally. There is no other place like it for people with a condition that will never go away."*

**Staff Members:**
We are very appreciative of our dedicated and skilled team who are essential to providing an excellent service for our users.
We do not use any externalfundraising companies.

We contract sessions with self-employed counsellors and other complementary therapists who provide Massage, Bowen Technique, Reflexology, Pilates and Acupuncture.

**Volunteers**
Our services are supported by a team of committed volunteers who continue to be one of our greatest assets. We have not only increased regular volunteer numbers from 70 in 2024 to 86, but also formed specialised teams, such as the 'Art team,' 'Fundraising team,' and 'User Support' team. These initiatives foster teamwork, enhance volunteer satisfaction, and contribute to higher retention rates.
Volunteers run the oxygen therapy service, carry out various regular admin tasks, do gardening, odd jobs, act as Trustees and organise a large number of fundraising activities, from running our charity shops to organising monthly sales and other annual events such as the Pop-Up Art Exhibition & Sale, monthly sales, onsite shops and the craft festival.
Several of our workshops/clubs, including the Book Club, Poetry Workshop, Photography Workshop, Wreath Workshop, and some art sessions, are run by dedicated volunteers and members.
Additional volunteers are heavily involved in representing us at the local Bedford Park Summer Sessions (120+), our Pop-Up Art Exhibition and Sale (60+) and Christmas craft festival.

**Increased Community Access to Facilities at the MS Therapy Centre**
2025 has seen developments in our strategic partnerships. We are currently collaborating with 13 organisations, including three MS organisations, the Neuro Therapy Network, the DRC, Parkinson's UK, Carers in Bedfordshire, University of Bedfordshire, Bedford College, Circle Health, BeActive, University of Wolverhampton and Brunel University.

- Our partnership with BLMK and the MiDoS search tools enables local healthcare providers to refer people with other conditions.
- By opening up Oxygen Therapy, the hydro-pool and the gym to people with other conditions, we have supported people with long Covid, fibromyalgia, cancer, migraine and sleep issues, dementia/Alzheimer's, stroke and heart surgery.
- The arrangement with Circle Health to use our hydrotherapy pool has been extended benefiting musculoskeletal issues.
- The Centre hosts regular Lions Club meetings and monthly Parkinson's group sessions, attended by up to 32 members.
- We have started working with Universities on research projects and studies, offering access to our members (subject to their permission) to support neurological learning.
- Monthly educational sessions have been extended to include people living with other long-term health conditions, broadening access to information and support.
- Carers in Bedfordshire's three-month pilot at the Centre, while providing respite for carers, also provided wellbeing activities at the Centre for their loved ones who enjoyed quizzes, music, carpet bowls, and Qigong classes run by one of our volunteers.

**Improved Community Engagement**

- The Community Specialist Nurses have been visiting the Centre regularly to host talks with our users.
- Our members also access Zumba classes at the University of Bedfordshire, supporting wider community integration and physical activity.
- Presented talks and shared information with local organisations like the Rotary, Golf Clubs, Stagecoach, Inner-wheel, Wixams Retirement Village, and others.
- A student from Bedfordshire University doing her Masters in Exercise Physiology shadowed our Physiotherapist for six weeks to learn about how to plan and present balance and exercise classes for people with chronic conditions.
- Two students from Bedford College studying Health & Social Care shadowed and gained hands-on experience working alongside our Physio team and with our Neuro-Pilates instructor.
- Parkinson's monthly group sessions take place in our building, with up to 32 members attending each time.
- Creative art workshops are open to carers, volunteers and people from the community.

## Risk Management

The MS Therapy Centre is very aware of managing risk in order to provide safe and consistent therapies to our service users. The charity Trustees have given consideration to the major risks to which the charity is exposed and satisfied themselves that systems or procedures are established in order to manage those risks.

We carry out continuous monitoring and immediate response to potential risks, in particular in the areas of financial risk, risk to safety of people attending the MS Therapy Centre, and risk to our reputation. All identified risks are logged in our risk register and are reported by the CEO to the Trustees, who ensure that immediate action is taken to implement measures to reduce risk to acceptable levels.

The Trustees meet every six-eight weeks but are also available at all times to assist the CEO in assessing all risks and mitigating those risks before they evolve into serious issues.

# Bedfordshire and Northamptonshire Multiple Sclerosis Therapy Centre

## Trustees' report
## For the year ended 31 December 2025

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**Statement of Trustees' responsibilities**

The trustees (who are also directors of Bedfordshire and Northamptonshire Multiple Sclerosis Therapy Centre for the purposes of company law) 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).

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company 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 2019 (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 charitable company will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- there is no relevant information of which the charitable company's Independent Examiner 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.

The independent examiner is deemed to have been re-appointed in accordance with section 487 of the Companies Act 2006.

**Small Company Provisions**

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

Approved by the Trustees on 16 June 2026
And signed on their behalf by

PRLindley

**Mr Richard Lindley**
**Trustee**

# Independent Examiner's report to the Trustees of Bedfordshire and Northamptonshire Multiple Sclerosis Therapy Centre

I report to the charity trustees on my examination of the accounts of the company for the year ended 31 December 2025 which are set out on pages 20 to 38.

**Responsibilities and basis of report**

As the charity trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

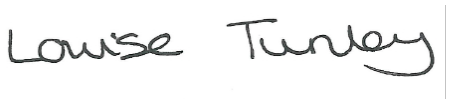
**Independent examiner's statement**

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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



Louise Tunley FCA CTA DChA

ICAEW, Chartered Accountant

19 Goldington Road
Bedford
MK40 3JY

Date: 16 June 2026

# Bedfordshire and Northamptonshire Multiple Sclerosis Therapy Centre

## Statement of financial activities (including Income and Expenditure Account)

## For the year ended 31 December 2025

| | Notes | 2025 Unrestricted Funds £ | 2025 Designated Funds £ | 2025 Restricted Funds £ | 2025 Total Funds £ | 2024 Total Funds £ |
|---|---|---|---|---|---|---|
| **Income and endowments from:** | | | | | | |
| Donations and legacies | 3 | 203,773 | - | 85,772 | 289,545 | 295,252 |
| Charitable activities | 4 | 162,754 | - | - | 162,754 | 140,984 |
| Other trading activities | 5 | 60,126 | - | - | 60,126 | 63,931 |
| Investments | 6 | 26,323 | - | - | 26,323 | 23,212 |
| Other income | 7 | 28,850 | - | - | 28,850 | 8,246 |
| **Total income** | | 481,826 | - | 85,772 | 567,598 | 531,625 |
| **Expenditure on:** | | | | | | |
| Raising funds | 8 | 116,434 | - | - | 116,434 | 86,325 |
| Charitable activities | 9 | 406,863 | - | 58,772 | 465,635 | 390,250 |
| **Total expenditure** | | 523,297 | - | 58,772 | 582,069 | 476,575 |
| Net gains/losses on investments | | 19,467 | - | - | 19,467 | 6,682 |
| **Net (expenditure)/income** | | (22,004) | - | 27,000 | 4,996 | 61,732 |
| Transfers between funds | | 104,501 | - | (104,501) | - | - |
| **Net movement in funds** | 12 | 82,497 | - | (77,501) | 4,996 | 61,732 |
| **Reconciliation of funds:** | | | | | | |
| Total funds at 1 January 2025 | | 213,334 | 600,000 | 104,501 | 917,835 | 856,103 |
| **Total funds at 31 December 2025** | | 295,831 | 600,000 | 27,000 | 922,831 | 917,835 |

All operations are continuing operations.

The notes on pages 23 to 38 form part of these financial statements.

# Bedfordshire and Northamptonshire Multiple Sclerosis Therapy Centre

## Balance sheet (Company No 2296103)
## As at 31 December 2025

| | Notes | 2025<br>£ | 2024<br>£ |
|---|---|---|---|
| **Fixed assets:** | | | |
| Tangible fixed assets | **14** | 90,970 | 122,243 |
| Fixed asset investments | **15** | 264,133 | 235,889 |
| **Total fixed assets** | | 355,103 | 358,132 |
| **Current assets:** | | | |
| Debtors | **16** | 18,935 | 18,314 |
| Cash at bank and in hand | | 574,852 | 565,314 |
| **Total current assets** | | 593,787 | 583,628 |
| **Liabilities:** | | | |
| Creditors: amounts falling due within one year | **17** | (26,059) | (23,925) |
| **Net current assets** | | **567,728** | **559,703** |
| **Total assets less current liabilities** | | **922,831** | **917,835** |
| **Total net assets** | | **922,831** | **917,835** |
| **The funds of the charity:** | | | |
| Unrestricted funds | **18** | 295,831 | 213,334 |
| Designated funds | **19** | 600,000 | 600,000 |
| Restricted funds | **20** | 27,000 | 104,501 |
| **Total charity funds** | **21** | **922,831** | **917,835** |

The notes on pages 23 to 38 form part of these financial statements.

- For the financial year in question the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies.
- No members have required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.
- The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of the accounts.

The financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

The financial statements were approved by the trustees on 16 June 2026 and signed on their behalf by

*PRLindley*

**Richard Lindley**
**Trustee**

# Bedfordshire and Northamptonshire Multiple Sclerosis Therapy Centre

## Statement of cash flows
## For the year ended 31 December 2025

| | Notes | 2025<br>£ | 2024<br>£ |
|---|---|---|---|
| **Cash flows from operating activities:** | | | |
| Net cash used in operating activities | **25** | 4,725 | 61,154 |
| **Cash flows from investing activities:** | | | |
| Investment income received | | 26,323 | 23,212 |
| Proceeds from disposal of investments | | - | 46,894 |
| Purchase of tangible fixed assets | | (12,733) | (8,426) |
| Purchase of investments | | (8,777) | (53,581) |
| **Net cash used in investing activities** | | 4,813 | 8,099 |
| **Change in cash and cash equivalents in the year** | | **9,538** | **69,253** |
| Cash and cash equivalents at the beginning of the year | | 565,314 | 496,061 |
| **Cash and cash equivalents at the end of the year** | | **574,852** | **565,314** |

# Notes to the financial statements
# For the year ended 31 December 2025

## 1 Accounting policies

Bedfordshire And Northamptonshire Multiple Sclerosis Therapy Centre Limited is a private company limited by guarantee incorporated in England and Wales. The registered office is Bradbury House, 155 Barkers Lane, Bedford, MK41 9RX.

### 1.1 Accounting convention

The financial statements have been prepared on a going concern basis under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note to these accounts.

The charity constitutes a public benefit entity as defined by FRS 102.

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

### 1.2 Going concern

The Trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern due to the current level of reserves and the fact that the charity actively tries to raise additional funds each year to cover any excess of expenditure over income.

### 1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

### 1.4 Income

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

**Accounting policies (continued)**

**1.5 Expenditure**

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non- charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities..
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

**1.6 Tangible fixed assets**

Tangible assets are initially recorded at cost and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

| | |
|---|---|
| Leasehold improvements | 10% straight line |
| Fixtures and fittings | 10% straight line |
| Hydro pool | 10% straight line |
| Minibus | 20% straight line |

**1.7 Fixed asset investments**

Unlisted equity investments are initially recorded at cost and subsequently measured at fair value. If fair value cannot be reliably measured, assets are measured at cost less impairment.

Listed investments are measured at fair value with changes in fair value being recognised in income or expenditure.

### 1.8 Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

### 1.9 Stocks

Stocks are measured at the lower of cost and estimated selling price less costs to complete and sell. Cost includes all costs of purchase, costs of conversion and other costs incurred in bringing the stock to its present location and condition.

### 1.10 Cash and cash equivalents

Cash and cash equivalents comprise cash on hand, demand deposits held with banks, and other short-term, highly liquid investments. Bank overdrafts, if any, are shown within current liabilities on the balance sheet.

### 1.11 Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instrurnents are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

**Financial instruments (continued)**

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

**1.12 Pension costs**

The charity operates a defined contribution scheme for the benefit of its employees. Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

**1.13 Government grants**

Government grants are recognised at the fair value of the asset received or receivable. Grants are not recognised until there is reasonable assurance that the charity will comply with the conditions attaching to them and the grants will be received.

Where the grant does not impose specified future performance-related conditions on the recipient, it is recognised in income when the grant proceeds are received or receivable. Where the grant does impose specified future performance-related conditions on the recipient, it is recognised in income only when the performance-related conditions have been met. Where grants received are prior to satisfying the revenue recognition criteria, they are recognised as a liability.

**1.14 Limited by guarantee**

The organisation is a charitable company limited by guarantee, incorporated in 1988 and is governed by memorandum and articles of association as renewed and dated 9th January 2008.

## 2 Critical accounting judgements and key sources of estimation uncertainty

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision only affects that period, or in the period of revision and future periods where the revision affects both current and future periods.

In the opinion of the trustees there are no critical accounting judgements or estimation uncertainties within the charity.

## 3 Income from donations and legacies

**2025**

| | Unrestricted funds £ | Restricted funds £ | 2025 Total £ |
|---|---|---|---|
| Donations and gifts | 203,135 | 85,772 | 288,907 |
| Sundry grants | 638 | - | 638 |
| | 203,773 | 85,772 | 289,545 |

**2024**

| | Unrestricted funds £ | Restricted funds £ | 2024 Total £ |
|---|---|---|---|
| Donations and gifts | 207,582 | 85,789 | 293,371 |
| Sundry grants | 1,881 | - | 1,881 |
| | 209,463 | 85,789 | 295,252 |

## 4 Income from charitable activities

| | 2025 £ | 2024 £ |
|---|---|---|
| **Charitable activities** | | |
| Fundraising events | 46,933 | 37,680 |
| Members donations | 115,821 | 103,304 |
| | 162,754 | 140,984 |

All of the above income in both 2025 and 2024 was unrestricted.

## 5 Income from other trading activities

| | 2025<br>£ | 2024<br>£ |
|---|---|---|
| Art event | 4,506 | 17,615 |
| Charity shop | 55,620 | 46,316 |
| | 60,126 | 63,931 |

All of the above income in both 2025 and 2024 was unrestricted.

## 6 Income from investments

| | 2025<br>£ | 2024<br>£ |
|---|---|---|
| Income from listed investments | 8,687 | 7,774 |
| Interest receivable | 17,636 | 15,438 |
| | 26,323 | 23,212 |

All of the above income in both 2025 and 2024 was unrestricted.

## 7 Other income

| | 2025<br>£ | 2024<br>£ |
|---|---|---|
| Other income | 28,850 | 8,246 |
| | 28,850 | 8,246 |

All of the above income in both 2025 and 2024 was unrestricted.

## 8 Expenditure on raising funds

| | 2025 £ | 2024 £ |
|---|---|---|
| **Fundraising and publicity** | | |
| Direct fundraising costs | 8,074 | - |
| Staff costs | 79,933 | 65,080 |
| Insurance | 3,674 | 2,594 |
| Legal and professional fees | 3,706 | 820 |
| Miscellaneous costs | 2,455 | 4,587 |
| Depreciation and loss on disposal of fixed assets | 3,622 | 2,428 |
| Investment management | - | 268 |
| Share of support costs (see note 10) | 14,114 | 9,605 |
| Share of governance costs (see note 10) | 856 | 943 |
| | 116,434 | 86,325 |

All of the above costs in both 2025 and 2024 were unrestricted.

## 9 Expenditure on charitable activities

| 2025 | Therapies £ | Fundraising and publicity £ | 2025 Total £ |
|---|---|---|---|
| Staff costs | 181,097 | 63,786 | 244,883 |
| Depreciation, impairment and loss on disposal of fixed assets | 37,495 | 2,889 | 40,384 |
| Oxygen treatment and day care cost | 22,203 | - | 22,203 |
| Therapists | 64,534 | - | 64,534 |
| Insurance | 8,325 | 2,932 | 11,257 |
| Motor vehicle expenses | 5,498 | - | 5,498 |
| Legal and professional fees | 11,146 | 3,923 | 15,069 |
| Miscellaneous costs | 5,555 | 10,385 | 15,940 |
| | 335,853 | 83,915 | 419,768 |
| Share of support costs (see note 10) | 31,979 | 11,264 | 43,243 |
| Share of governance costs (see note 10) | 1,940 | 684 | 2,624 |
| | 369,772 | 95,863 | 465,635 |
| **Analysis by fund** | | | |
| Unrestricted funds | 311,000 | 95,863 | 406,863 |
| Restricted funds | 58,772 | - | 58,772 |
| | 369,772 | 95,863 | 465,635 |

**Expenditure on charitable activities (continued)**

| 2024 | Therapies £ | Fundraising and publicity £ | 2024 Total £ |
|---|---|---|---|
| Staff costs | 147,445 | 51,933 | 199,378 |
| Depreciation, impairment and loss on disposal of fixed assets | 25,138 | 1,937 | 27,075 |
| Oxygen treatment and day care cost | 23,347 | - | 23,347 |
| Therapists | 61,270 | - | 61,270 |
| Insurance | 5,877 | 2,070 | 7,947 |
| Motor vehicle expenses | 5,776 | - | 5,776 |
| Legal and professional fees | 2,466 | 868 | 3,334 |
| Miscellaneous office costs | 10,390 | 19,417 | 29,807 |
| | 281,709 | 76,225 | 357,934 |
| Share of support costs (see note 10) | 21,762 | 7,665 | 29,427 |
| Share of governance costs (see note 10) | 2,136 | 753 | 2,889 |
| | 305,607 | 84,643 | 390,250 |
| **Analysis by fund** | | | |
| Unrestricted funds | 280,534 | 84,643 | 365,177 |
| Restricted funds | 25,073 | - | 25,073 |
| | 305,607 | 84,643 | 390,250 |

## 10 Support and governance costs

| | Fundraising £ | Therapies £ | Fundraising and publicity £ | Total 2025 £ | Total 2024 £ |
|---|---|---|---|---|---|
| **Support costs** | | | | | |
| Light and heat | 2,864 | 6,490 | 2,286 | 11,640 | 13,049 |
| Printing and stationery | 61 | 137 | 48 | 246 | 543 |
| Telephone and postage | 399 | 905 | 318 | 1,622 | 1,895 |
| Repairs and maintenance | 9,317 | 21,111 | 7,437 | 37,865 | 16,975 |
| Rates and water | 1,121 | 2,538 | 894 | 4,553 | 6,183 |
| Bank charges | 351 | 799 | 281 | 1,431 | 387 |
| | 14,113 | 31,980 | 11,264 | 57,357 | 39,032 |
| **Governance costs** | | | | | |
| Independent Examiner's fees | 856 | 1,940 | 684 | 3,480 | 3,832 |
| | 14,969 | 33,920 | 11,948 | 60,837 | 42,864 |

All of the above costs in both 2025 and 2024 were unrestricted.

## 11 Trustees

None of the Trustees (or any persons connected with them) received any remuneration or benefits from the charitable company during the year.

## 12 Net (expenditure)/income for the year

The net movement in funds is stated after charging/(crediting):

| | 2025<br>£ | 2024<br>£ |
|---|---|---|
| Independent Examination fees | 3,480 | 3,832 |
| Depreciation of tangible fixed assets | 17,457 | 29,503 |
| Impairment of tangible fixed assets | 20,252 | - |

## 13 Employees

The average monthly number of employees during the year was:

| | 2025<br>No | 2024<br>No |
|---|---|---|
| Number of Therapists, Clinical and Care staff | 6 | 6 |
| Number of fundraisers | 2 | 2 |
| Number of Administrative staff | 2 | 2 |
| Number of Management staff | 2 | 2 |
| Number of Cleaners | 1 | 1 |
| Number of Minibus Drivers | 1 | 1 |
| | 14 | 14 |

| **Employment costs** | 2025<br>£ | 2024<br>£ |
|---|---|---|
| Salaries | 291,302 | 247,953 |
| Social Security costs | 20,414 | 12,519 |
| Pension Costs | 5,374 | 3,986 |
| | 317,090 | 264,458 |

No employees earned more than £60,000 (2024: none).

Termination payments in the form of redundancy payments of £2,836 were made during the period.

The charity considers its key management personnel to comprise the roles of trustees, Centre Manager and Chief Executive Officer. The total employment benefits of the key management personnel, including social security and pension costs, during the year were £80,036.

## 14 Fixed assets

| | Leasehold Improvements £ | Fixtures and Fittings £ | Hydro Pool £ | Motor Vehicles £ | Total £ |
|---|---|---|---|---|---|
| **Cost** | | | | | |
| At 1 January 2025 | 174,193 | 209,709 | 109,093 | 41,086 | 534,081 |
| Additions | - | 12,733 | - | - | 12,733 |
| Disposals | - | (108,743) | - | - | (108,743) |
| At 31 December 2025 | 174,193 | 113,699 | 109,093 | 41,086 | 438,071 |
| **Depreciation** | | | | | |
| At 1 January 2025 | 172,136 | 180,859 | 30,547 | 28,296 | 411,838 |
| Charge for the year | 1,447 | 6,147 | 7,304 | 2,558 | 17,456 |
| Impairment charge for the year | 610 | 9,410 | - | 10,232 | 20,252 |
| Eliminated on disposal | - | (102,445) | - | - | (102,445) |
| At 31 December 2025 | 174,193 | 93,971 | 37,851 | 41,086 | 347,101 |
| **Net book values** | | | | | |
| 31 December 2025 | - | 19,728 | 71,242 | - | 90,970 |
| 31 December 2024 | 2,057 | 28,850 | 78,546 | 12,790 | 122,243 |

Impairment costs have been recognised in the year to the extent that the carrying value of the assets exceeded their recoverable amount and the balances were therefore adjusted accordingly.

## 15 Fixed asset investments

| | Overseas Index-Linked Securities £ | Other UK Investments £ | Cash or Cash Equivalents £ | Total £ |
|---|---|---|---|---|
| **Cost or valuation** | | | | |
| At 1 January 2025 | 219,146 | 10,073 | 6,670 | 235,889 |
| Additions | 8,777 | - | - | 8,776 |
| Revaluations | 19,176 | 291 | - | 19,467 |
| Disposals | - | - | - | - |
| Transfers to and from cash account | (7,418) | - | 7,418 | - |
| At 31 December 2025 | 239,681 | 10,364 | 14,088 | 264,133 |

All investments shown above are held at valuation.

**Listed investments**
The aggregate market value of listed investments is £250,045 (2024: £229,219).

**Financial assets held at fair value**
Investments less cash were originally acquired at a cost value of £200,789 (2024: £196,793). The market value of the investments at the year end amounted to £250,045 (2024: £229,219).

## 16 Debtors

| | 2025 | 2024 |
|---|---|---|
| | £ | £ |
| **Amounts falling due within one year:** | | |
| Trade debtors | 6,935 | 948 |
| Prepayments and accrued income | 12,000 | 17,366 |
| | 18,935 | 18,314 |

## 17 Creditors: amounts falling due within one year

| | 2025 | 2024 |
|---|---|---|
| | £ | £ |
| Trade creditors | 9,706 | 11,462 |
| Taxation and social security | (936) | - |
| Other creditors | - | 847 |
| Accruals and deferred income | 17,289 | 11,616 |
| | 26,059 | 23,925 |

Included in other creditors is an amount in respect of pension contributions of £nil (2024: £847). outstanding at the year end.

## 18 Unrestricted funds

| | | Movement in year | | | | |
|---|---|---|---|---|---|---|
| | Balance at 1 Jan 2025 | Incoming resources | Resources expended | Transfers | Gains and Losses | Balance at 31 Dec 2025 |
| | £ | £ | £ | £ | £ | £ |
| General funds | 213,334 | 481,826 | (523,297) | 104,501 | 19,467 | 295,831 |
| | 213,334 | 481,826 | (523,297) | 104,501 | 19,467 | 295,831 |

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used.

## 19 Designated funds

| | Balance at 1 Jan 2025 £ | Movement in year: Incoming resources £ | Movement in year: Resources expended £ | Transfers £ | Balance at 31 Dec 2025 £ |
|---|---|---|---|---|---|
| Escape ramp | 170,000 | - | - | - | 170,000 |
| Replacement of minibus | 70,000 | - | - | - | 70,000 |
| Property/lease renewal | 260,000 | - | - | - | 260,000 |
| Refurbishment fund | 100,000 | - | - | - | 100,000 |
| | 600,000 | - | - | - | 600,000 |

These are designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes. These are designated funds which are material to the charitable company's activities.

## 20 Restricted funds

| | Balance at 1 Jan 2025 £ | Movement in year: Incoming resources £ | Movement in year: Resources expended £ | Transfers £ | Balance at 31 Dec 2025 £ |
|---|---|---|---|---|---|
| Restricted fixed asset fund | 104,501 | - | - | (104,501) | - |
| Parkinsons initiative | - | 24,500 | (24,500) | - | - |
| Mental health and wellness | - | 17,000 | (17,000) | - | - |
| Therapies for neurodegenerative conditions | - | 10,000 | (10,000) | - | - |
| Newly-diagnosed fund | - | 9,000 | - | - | 9,000 |
| Exercise instructor fund | - | 15,000 | - | - | 15,000 |
| Other restricted funds | - | 10,272 | (7,272) | - | 3,000 |
| | 104,501 | 85,772 | (58,772) | (104,501) | 27,000 |

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

The funds carried forward will be spent in the following period due to timing of receipt of the income.

A transfer of £104,501 was made from restricted funds to unrestricted funds to represent the fact that the restricted fixed assets are now fully written down in value and any depreciation has been charged to unrestricted funds which is reimbursed via the transfer.

During the year the following restricted funds were in operation:

| Name of Trust | Purpose of fund |
|---|---|
| Douglas Arter Foundation | Hydrotherapy project, 26 weeks |
| Harpur Trust | Parkinson's health initiative |
| Gale Family CT | Physio & Hydro sessions, 26 week programme |
| Panacea CT | Mental health & wellness |
| Albert Hunt CT | Mental health & wellness |
| National Highways | Restricted to equipment, and kitchen |
| Amateurs Trust | Exercise Instructor role |
| James Tudor Trust | Therapies for neurodegenerative conditions |
| Potton Charities | SG19 members only |
| Childwick Trust | Newly diagnosed members |
| Northampton Municipal Church Charity | Northampton members only |

**21 Net assets held by funds**

| At 31 December 2025 | Fixed Assets £ | Cash at bank & Investments £ | Other Assets £ | Creditors £ | Total £ |
|---|---|---|---|---|---|
| General funds | 90,970 | 211,985 | 18,935 | (26,059) | 295,831 |
| Designated funds | - | 600,000 | - | - | 600,000 |
| Restricted funds | - | 27,000 | - | - | 27,000 |
| | 90,970 | 838,985 | 18,935 | (26,059) | 922,831 |

| At 31 December 2024 | Fixed Assets £ | Cash at bank & Investments £ | Other Assets £ | Creditors £ | Total £ |
|---|---|---|---|---|---|
| General funds | 17,742 | 201,203 | 18,314 | (23,925) | 213,334 |
| Designated funds | - | 600,000 | - | - | 600,000 |
| Restricted funds | 104,501 | - | - | - | 104,501 |
| | 122,243 | 801,203 | 18,314 | (23,925) | 917,835 |

## 22 Financial commitments

At 31 December 2025 the charity had no outstanding commitments under non-cancellable operating leases (2024: none).

## 23 Contingent liabilities

There are no contingent liabilities at the year end (2024: £nil).

## 24 Related party transactions

Donations of £3,840 were received from trustees during the year.

## 25 Notes to the Statement of Cash Flows

### Reconciliation of net (expenditure)/income to net cash flow from operating activities

| | 2025<br>£ | 2024<br>£ |
|---|---|---|
| Net income for the year | 4,996 | 61,732 |
| Less investment income shown in investing activities | (26,323) | (23,212) |
| Add back depreciation | 17,456 | 29,503 |
| Add back impairment charges | 20,252 | - |
| Add back loss on disposal of fixed assets | 6,298 | - |
| Less gain on disposal of investments | - | (5,666) |
| Fair value gains and losses on investments | (19,467) | (1,016) |
| (Increase)/decrease in debtors | (621) | (1,373) |
| Increase/(decrease) in creditors | 2,134 | 1,186 |
| Net cash flow from operating activities | 4,725 | 61,154 |

### Cash and cash equivalents

| Year ended 31 December 2025 | 2025<br>£ | 2024<br>£ |
|---|---|---|
| Cash and cash equivalents | 574,852 | 565,314 |

| Year ended 31 December 2024 | 2024<br>£ | 2023<br>£ |
|---|---|---|
| Cash and cash equivalents | 565,314 | 496,061 |

### Analysis of changes in net funds

| | 2024<br>£ | Cash flow<br>£ | 2025<br>£ |
|---|---|---|---|
| **Net cash** | | | |
| Cash at bank and in hand | 565,314 | 9,538 | 574,852 |
| | 565,314 | 9,538 | 574,852 |
| | 565,314 | 9,538 | 574,852 |

## 26 Comparative Statement of Financial Activities

The Statement of Financial Activities for the year ended 31 December 2024 is presented for illustrative purposes.

| | 2024 Unrestricted Funds £ | 2024 Designated Funds £ | 2024 Restricted Funds £ | 2024 Total Funds £ |
|---|---|---|---|---|
| **Income and endowments from:** | | | | |
| Donations and legacies | 209,463 | - | 85,789 | 295,252 |
| Charitable activities | 140,984 | - | - | 140,984 |
| Other trading activities | 63,931 | - | - | 63,931 |
| Investments | 23,212 | - | - | 23,212 |
| Other income | 8,246 | - | - | 8,246 |
| **Total income** | 445,836 | - | 85,789 | 531,625 |
| **Expenditure on:** | | | | |
| Raising funds | 86,325 | - | - | 86,325 |
| Charitable activities | 365,177 | - | 25,073 | 390,250 |
| **Total expenditure** | 451,502 | - | 25,073 | 476,575 |
| Net gains/losses on investments | 6,682 | - | - | 6,682 |
| **Net (expenditure)/income** | 1,016 | - | 60,716 | 61,732 |
| Transfers between funds | (522,638) | 600,000 | (77,362) | - |
| **Net movement in funds** | (521,622) | 600,000 | (16,646) | 61,732 |
| **Reconciliation of funds:** | | | | |
| Total funds at 1 January 2024 | 734,956 | - | 121,147 | 856,103 |
| **Total funds at 31 December 2024** | 213,334 | 600,000 | 104,501 | 917,835 |