

Company Registration No. NI018091
NI Charity Commission Registration No. 104170
Charity Registered with HMRC No. XN48533

Action Cancer

(A Company Limited by Guarantee and not having a Share Capital)

Reports and Financial Statements

31st March 2025

Annual Report and Accounts for the Year Ended 31st March 2025

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Office Bearers and Administrative Details of the Charity

Directors / Trustees

Mr Lawrence Fisher (Chairman - Resigned October 2024)
Dr Gwyneth Hinds (Resigned October 2024)
Mr Leslie Drew (Chairman - Appointed October 2024)
Ms Marion Rybnikar (Treasurer)
Ms Kelly McBride (Secretary)
Ms Valerie Heron
Dr Stuart McIntosh
Ms Amy Weir
Dr Kris Holte
Mr Lowry Grant (Appointed April 2024)
Dr Claire McEvoy (Appointed October 2024)

Patrons

Ms Gloria Hunniford OBE
Professor Nicola Edelstyn
Ms Zoe Salmond
Ms Lisa McGee

Honorary Life Members

Ms Myrtle Allen BEM
Ms Elizabeth Hill
Ms Angela McCrystal

Executive Management Team

Chief Executive: Mr Gareth Kirk
Head of Professional Services: Ms Geraldine Kerr
Head of Finance and Administration: Ms Arlene McGeown
Head of Fundraising and Communications: Mr Dougie King

Registered Office

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E-mail: info@actioncancer.org

Solicitors

Worthington Solicitors
24 - 38 Gordon Street
Belfast
BT1 2LG

Principal Bankers

Danske Bank Limited
Donegall Square West
Belfast
BT1 6JS

Investment Advisors

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City Quays 3
Belfast
BT1 3FE

Statutory Auditors

AAB Group Accountants Limited
The Quays
Dromalane Mill
Newry
Co Down
BT35 8QS

Trustees' Report for the year ended 31st March 2025

Introduction

Action Cancer is a Company limited by Guarantee (i.e. without share capital) (Company No. NI018091). It is recognised as a charity by the Charity Commission for Northern Ireland (Registration No NIC104170) and the Inland Revenue (Registration No XN 48533). The company is exempt under legislation from using 'limited' as part of its name. The registered principal address and the list of directors who served the company during the year are listed on page 3.

The Trustees (who are also Directors) of Action Cancer, have pleasure in presenting their Trustee Report and the Financial Statements for the year ended 31st March 2025. This Trustee Report incorporates the Directors and Strategic Report as required by company law for a medium size company.

The financial statements have been prepared in accordance with the accounting policies set out in Note 1 to the accounts and comply with the charity's Memorandum and Articles of Association, the Companies Act 2006, the Charities Act (Northern Ireland) 2008, the Charities (Accounts and Reports) Regulations (Northern Ireland) 2015 and the 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 the Republic of Ireland (Charities SORP (FRS 102)).

Reference and administrative details

See page 3.

Exemptions from disclosures

No exemptions from disclosures permitted under charity law in N. Ireland have been applied.

Background

Action Cancer is N. Ireland's leading local cancer charity, delivering unique and impactful services and programmes for the early detection of breast and skin cancer, health checks, supports for people impacted by cancer and the provision of education, information and advice on the disease.

All of the charity's services are provided free of charge to the end user and are accessible to book either online via the charity's website www.actionacancer.org or by telephone.

Action Cancer House (ACH) at 20 Windsor Avenue, Belfast is the charity's headquarters and centre of excellence providing a dedicated breast screening clinic, therapeutic, health check and skin cancer detection rooms and other service related facilities.

The charity's breast screening, skin cancer detection and health checks are available from ACH and from onboard its mobile clinic the "Big Bus". A limited number of health checks are also available in workplace settings.

A range of psychological, physiological and therapeutic services are provided from ACH, from 17 community and hospital locations across N. Ireland, on-line and virtually.

The charity's cancer awareness, information and promotion activities alongside its health improvement programmes to schools, workplaces and community are delivered virtually via the charity's website and supplemented through the active and targeted use of social media, press and outdoor advertising.

Mission, Vision and Values

Vision: *“A future where cancer risk is reduced, cancers are detected early, successfully treated and people impacted are supported and empowered”.*

Mission: *“To save lives, support and improve quality of life for people in N. Ireland through cancer awareness, prevention, detection and support”.*

Critical to the success of the Plan and how the charity operates are its Guiding Principles, Values and Behaviours. These are:

Guiding Principles:

1. Our services and programmes are provided **free of charge** to the end user.
2. We deliver innovative services and programmes **proven to make a difference**.
3. Location, impairment, poverty or other disadvantages **should not be barriers to access**.

Values:

1. **Putting People First:** People are at the centre of everything we do.
2. **Making a Difference:** Having a positive impact on everything we do.
3. **Being Accountable:** Operating with full transparency, honesty and fairness in everything we do.

Behaviours: We will...**treat everyone with respect, care, dignity and consideration by...**

1. Listening, hearing and responding to what people say.
2. Working together, supporting, adding value, learning from, and sharing with others.
3. Embracing and developing new ideas, ways of working and technologies.
4. Nurturing, supporting, developing and equipping our people to reach their full potential.
5. Learning from the past, building upon and celebrating our success.
6. Welcoming scrutiny and examination, taking ownership and responsibility for our actions.

Charitable Purposes

The key charitable purpose of Action Cancer is to save lives and to support people and families directly or indirectly affected by cancer. The charity exists for the public benefit of citizens living primarily in N. Ireland. The strategic aims of the charity and the activities directed towards their achievement are detailed in this report. The achievements and measurable outputs of the charity's activities demonstrate very substantial and tangible benefits to the public in areas of breast and skin cancer detection, psychological / mental health support and cancer awareness and prevention. All services are provided at their point of delivery free of charge. The charity's charitable purposes, as defined by the 2008 Northern Ireland Charities Act, are to;

Protect health and wellbeing through the provision of services, equipment and facilities for the treatment and screening against cancer and allied diseases, particularly, but not wholly, in N. Ireland.

The benefit from this purpose is the earlier detection of breast and skin cancers. All research proves that the earlier a cancer is detected, the higher the 5-year survivorship rate and the less aggressive and expensive the treatment path.

Action Cancer is the only charity in the UK to provide a free breast screening service for women aged between 40 to 49 and 70 plus, aiming to screen approximately 7,500 women annually. To qualify women must have a N. Ireland Health and Social Care number, be registered with a GP in N. Ireland and not be

eligible for breast screening under the NI Breast Screening Programme. The breast cancer screening service is available from ACH in Belfast and on board the charity's "Big Bus" which aims to travel annually to circa 175 rural and "hard to reach" communities across the country. It is anticipated that for every 1,000 women screened, approximately 6 early stage breast cancers will be detected.

Action Cancer is also the only charity in N. Ireland to provide a free skin cancer detection service which is available at ACH and onboard the Big Bus, aiming to carry out around 1,500 initial virtual assessments followed up by circa 1,000 face to face assessments. It is anticipated that circa 20% of the people assessed face to face will be directly referred into an HSC Trust for further assessment and of this cohort, circa 10% will have a melanoma or non-melanoma skin cancer.

Health checks, for anyone above the age of 16 years old, are available at ACH and onboard the Big Bus and at workplace and community-based locations.

The benefits of these services are captured through an ongoing process whereby all services are regularly audited, evaluated and assessed for impact and in relation to the Breast Screening service, the results of people referred into HSC secondary care are recorded, documented, analysed and audited.

Provide help, support and assistance through the development and provision of counselling, coaching, complementary therapies and similar interventions to people directly or indirectly affected by cancer, including children and young people.

The service is accessible from ACH and at other locations across N. Ireland. Evaluations of the interventions provided clearly and consistently show that clients have an improved capacity to deal with the impact of cancer and related treatment. Specifically, our support interventions are proven to improve quality of life, aid sleep, reduce stress and anxiety and, depending on the intervention, can reduce pain, sickness and nausea.

The charity captures the benefits of the service through an ongoing process of client feedback surveys. This data is recorded, documented, analysed and reported upon. The effectiveness of individual programmes is assessed and evaluated and the results are used to revise existing programmes or to develop new ones.

Develop an awareness of cancer, its allied diseases and related illnesses through the provision of education, diagnostic services, equipment and facilities, the promotion and support of research and the dissemination of information.

Most of the health information, promotion and awareness activity is delivered online and is thus accessible to a wide population. Very specific programmes have been developed for school children and workplaces aimed at educating on the causes of cancer and the steps that can be taken to reduce cancer risk and improve general health and wellbeing.

Effect positive change to people living in N. Ireland through promoting, campaigning, lobbying and the general influencing of opinion formers, stakeholders and the general public on issues relating and pertaining to health and specifically cancer, its allied diseases and related illnesses.

The charity continues individually and collaboratively to be active in promoting, campaigning and lobbying in relation to cancer and general health, including with the N. Ireland Executive Health Minister, relevant MLAs and senior Departmental and Trust officials. The benefit of this work is an increased awareness amongst the public of N. Ireland and influential stakeholders and opinion formers on the issues relating and pertaining to health and specifically cancer.

Strategic Report

Objectives and Activities

In 2022, the Trustees/directors developed a 5-year Strategic Plan 'For now...and the future 2022 -2027'. The Plan can be downloaded from the charity's website at www.actioncancer.org.

A thematic approach to the Plan was adopted and three key objectives (themes) developed:

Saving and Supporting: To design, develop and deliver proven services and activities that raise awareness, reduce risk, save lives and support people affected by cancer.

People and Partnership: To have highly valued, trained, passionate and committed staff and volunteers, working creatively and in partnership with others to make a difference.

Strength and Sustainability: To effectively manage all resources and be fully accountable, financially strong, robust in governance, processes and procedures and be recognised for our excellence.

Each theme is underpinned by a Key Goal and four Key Supporting Actions.

Key Goals:

- To design, develop and deliver proven services and activities that raise awareness, reduce risk, save lives and support everyone affected by cancer.
- To have highly valued, trained, passionate and committed staff and volunteers, working together creatively and in partnership with others to make a difference.
- To effectively manage all of our resources and be fully accountable, financially strong, robust in governance, processes and procedures and be recognised for our excellence.

Key Actions: Saving and Supporting

1. Continue to deliver, assess and revise our current services and programmes and where possible increase their availability and impact.
2. Through co-design research, develop and where possible, introduce new evidence-based services and programmes.
3. Through the use of technology, develop and provide cancer related interactive and dynamic courses, programmes and information.
4. Continue to raise awareness of cancer and contributory factors through research, education and campaigning, lobbying and direct engagement with key stakeholders.

Key Actions: People and Partnership

1. Continually seek to support and develop all our people through personal development, job enhancement and the provision of appropriate reward and recognition.
2. Recruit, retain and develop volunteers by ensuring quality training, support & recognition.
3. Work collaboratively with others in pursuit of our Mission and common goals.
4. Work with, and support individuals and organisations, by adding value to their fundraising and Corporate Social Environmental Responsibility activities.

Key Actions: Strength and Sustainability

1. Retain robust governance policies, processes and procedures that are externally verified and recognised for their excellence.

2. Continuously review and evaluate the use of all resources, assessing and developing plans for the introduction of new systems, IT and digital platforms, new and replacement assets.
3. Seek to maintain a mixed and diverse income portfolio, raising sufficient income to cover all costs and maintaining distributable reserves at a level commensurate with policy.
4. Through the use of media, PR campaigns and direct engagement, increase the awareness and reputation of our services, programmes and brand.

The charity operates a system of annual Operating Plans. The operational activities for the year are directly aligned to each of the Key Themes, Goals and Supporting Actions of the Strategic Plan. The Operating Plan identifies the activities necessary to achieve the Key Actions, as well as the timeframe and resources required to achieve the required outcomes.

2024 - 2025 Achievements and performance

Service and Programme Review

All of the charity's services and programmes are provided free of charge to the end user and are accessible to book either online via its website or by telephone.

Breast screening, skin cancer detection, health checks and motivational change programmes are available from Action Cancer House (ACH) and from the Big Bus. Therapeutic Services are provided from ACH and as at 31st March 2025, from 16 community and hospital locations across N. Ireland. Health improvement programmes, including health checks are also available in workplace and community settings. Health improvement and cancer awareness programmes are delivered virtually via the charity's website.

The charity has in place a robust IT based system for the collection and measurement of data, information and KPI's in relation to the demand, usage and efficiency of all its services. Demand for all services continued to exceed supply with an 80% average utilisation of all services and programmes scheduled (2023/2024 - 78%). Of the 16,969 appointments attended, 85.25% were delivered face to face and 14.75% virtually (2023/2024 - 86.4% and 13.6% respectively).

In total, 12,466 people engaged in services or programmes during the year, a decrease of 1,456 (10%) compared to 13,922 in 2023/2024. This was due in part to reduced resources, planned downtime resulting from the replacement of both Mammomats and a number of operational issues with both the old and new Mammomats. The number of women screened for breast cancer at 6,363 was 958 (13%) below last year. Health checks were also down by 885 (41%) due to staff resources and a refocusing of the team's limited resource towards the delivery of the Integrative Cancer Care model for people with cancer.

The performance of Therapeutic (Integrated Cancer Care) services was very good in terms of the number of appointments scheduled, favourable by 1,388 (20%) whilst the number of people using the services at 1,835 was in line with target and last year (2023/2024 - 1,871).

The number of people accessing online information, advice and Tier 3 Integrated Cancer Care programmes is estimated at 1,694, 409 above last year.

The Big Bus was operational for 104 days during the year (2023/2024 - 117 days). A total of 2,893 people were examined onboard (2023/2024 - 3,238): 2,057 (2023/2024 - 2,034) women were screened for breast cancer, 703 (2023/2024 - 997) individuals received a health check and 133 a face-to-face skin cancer assessment (2023/2024 - 207).

Impact Reporting

It is estimated during 2024/2025, that 38 breast cancers (circa 6.3 cancers per 1,000 women screened) and 120 skin cancers, including 15 melanomas, have been detected. For clients having a health check, almost 55% were referred to their GP for further assessment whilst 76% of clients attending a motivational programme, Step into Action reported improvements in mental, emotional, social and psychological wellbeing, and 55% increased their physical activity levels.

64% of clients engaging in mind-body / complementary therapies reported an improvement in their Quality of Life (QOL) score at the end of their support compared to their pre-commencement state. During 2024/2025 the Big Bus visited 104 locations across N. Ireland (2023/2024 -117) of which 56 days (55%) were to areas located within the top 50% of deprivation in N. Ireland (2024/2025 - 50%).

Using client questionnaires all services consistently receive a 98% plus satisfaction rating of either being very good or excellent. Client comments and feedback received during the year included:

- *The nurse who examined me at my face-to-face appointment provided a first-class service. Thorough examination and lots of useful information. Thanks for all your help and support. (Skin Cancer detection)*
- *What a brilliant service. Everyone should support Action Cancer. (Skin Cancer detection)*
- *I am so thankful to have this service, I am 47yrs old and know women under the age of 50 who have had breast cancer, some of whom have since lost their lives to the disease. It is very reassuring for me that this service is available. (Breast Screening)*
- *I found my counselling sessions to be extremely professional and caring. My counsellor was very trusting and sincere and caring which made me feel very at ease and I was able to work through my fears and worries. She helped me explore ways in which I can cope with my situation and also provided me with all the different services Action Cancer has to offer. (Counselling)*
- *What an invaluable service Action Cancer provides - Complimentary therapies, positive living program and life coaching. When I started my life coaching sessions, I was struggling to accept myself and see myself as whole after my cancer diagnosis treatment and the ongoing effects of same. My coach provided me with a safe space to express my feelings and concerns about how I am now in comparison to how I was prior to my breast cancer experience and to walk through how cancer has impacted my life. Being treated as a 'Person' rather than a 'Patient' made this process feel so much more personal than a cancer journey can feel and whilst baring your soul is certainly not a comfortable activity, my coach made me feel at ease each and every time we met. I cannot thank Action Cancer and my coach in particular enough, as without this service I do not believe I would be in the positive head space that I am in now. I am a survivor!! (Coaching)*
- *The holistic therapies I have received have been amazing. I have been sleeping better, my moods have been lifted, and I feel brighter and more relaxed. (Complementary Therapy)*
- *Having acupuncture has had an extremely positive impact on my life and my ability to make it through my 6 weeks of head and neck radiotherapy. Not only did the acupuncturist work on my saliva glands, but she also focussed on my pain levels, ability to sleep and my general wellbeing. The medical professionals were amazed at how healthy my mouth stayed during my treatment, and I firmly believe this was down to the acupuncture because my mouth remained healthy, I was able to speak, eat and drink which enabled me to remain out of hospital and recovery was much quicker following treatment. (Acupuncture)*

Financial Performance Review

Financially, the year was good with both the earnings before interest, tax, depreciation (EBITDA) and transfer to Reserves substantially exceeding budget and last year. The cashflow position also remained strong throughout the whole year whilst the unrestricted (free) reserve position at 31st March 2025 at circa 8 months was 2 months above policy of retaining 6 months of free and unrestricted reserves. The vast majority of financial targets and KPI's set for the year were achieved.

Total income in the year amounted to a very good £4,377,777 (2023/2024 - £4,336,801). Total expenditure, including depreciation, decreased by £282,292 (6%) to £4,333,983 (2023/2024 - £4,616,275) resulting in an operating surplus for the year of £43,794 (2023/2024 deficit of £279,474).

During the year equity-based investments purchased at a cost of £975,423 were sold for £1,205,014, realising a gain of £229,591, however resulting from global market turbulence at 31st March 2025 an unrealised loss of £188,964 was recorded on investments held. The charity also disposed of two Mammomats realising a profit on disposal of £50,000. As a result of these capital movements and the operating surplus, £134,421 was transferred to total reserves (2023/2024 - transfer from total reserves of £147,263).

Debtors at £632,253 (2023/2024 - £195,842) increased by £436,411 of which £325,702 related to known legacies receivable at 31st March 2025 and £50,000 receivable from Siemens on the sale of the old mammomats. Creditors falling due within one year at £879,421 (2023/2024 - £425,419) increased by £454,002 due primarily to £416,000 payable to Siemens for the purchase of a new breast screening system.

Total reserves at 31st March 2025 were £5,581,105 (31st March 2024 - £5,446,684) of which £2,915,188 (2023/2024 - £3,009,054) are deemed unrestricted and usable at the discretion of the Trustees. Throughout the year, the charity's liquidity position remained strong. Total investments and cash held at 31st March 2025 amounted to £3,144,939, a reduction of £62,283 on the opening position at 1st April 2024 of £3,207,222.

Details of the movement and source and application of funds are set out in the Cashflow Statement on page 23 and in the related notes.

Legacy Income: Legacy income is an extremely important element of the charity's revenue mix. Legacy income for 2024/2025 at £642,695 was an excellent £196,746 (44%) above the £445,949 received in 2023/2024 and £85,412 (15%) above the prior 5-year annual average of £557,283.

The charity's accounting policy is to recognise legacy income when the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) that a distribution will be made.

To help maintain and grow legacy income, the charity's partnership with NI Solicitors and its annual participation in the Will to Give Campaign remain critical components of its legacy strategy. This was supplemented in 2024/2025 with the development of a Legacy marketing campaign. The campaign, involved a telephoned based outbound Gifts in Wills campaign targeting 1,000 regular donors supported by the sending out to interested parties an A4 Brochure highlighting the difference a legacy makes to the charity. A radio campaign with a Call to Action is planned for 2025/2026.

Grants: Increasingly the charity is becoming more reliant upon grant support from public bodies, philanthropic trusts and foundations and the National Lottery. In 2024/2025 total grant income of £612,057 (2023/2024 - £520,308) was credited to the SOFA comprising:

Source	Amount £	Service / Programme
Ulster Garden Villages Trust	60,000	Capital - Replacement Mammomats
Garfield Weston Foundation	60,000	Capital - Replacement Mammomats
McClay Foundation	70,000	Capital - Replacement Mammomats
Total Capital Grants	190,000	
Community Foundation NI Cancer Fund	75,005	Skin Cancer Detection
The Grace Trust	15,000	Skin Cancer Detection
Walk the Walk worldwide	100,000	Integrated Cancer Care development
National Lottery	67,608	Therapeutic Services
CLEAR (PHA)	21,497	Positive Living Programme
National Lottery (Viz Derry Well Women)	3,596	Therapeutic Services -Western HSCT
National Lottery - Awards for All	9,975	Positive Living Programme
Eoin Henry Foundation	3,000	Therapeutic Services
Total Revenue Grants (Restricted Income)	295,681	
Dept of Communities (Restricted Income)	126,376	Retail Job Support Scheme
Grand Total	612,057	

The Trustees wish to formally place on record their sincere thanks for the support proved by the above trusts and foundations, charities, public bodies and National Lottery.

They are also very appreciative of the continued support of a number of corporate businesses who provide 'in kind' support. These include Clear Channel NI who donate billboard and adshel advertising space at an estimated commercial value of £161,738 (2023/2024 - £146,387), Manfreight, Dennison Commercials and A1 Tyres who provide support to ensure the "The Big Bus" remains on the road safely delivering is onboard lifesaving services.

The Trustees also wish to thank the thousands of people who have supported the charity through regular giving, by donating goods for sale in our charity shops, undertaking fundraising activities, through leaving a legacy, a gift in memory of a loved one or through a contribution having used one of our many services.

Capital Expenditure and Grant Support

Total capital expenditure incurred during the year amounted to £358,468 relating primarily to the purchase of two replacement X-Ray Machines (Mammomats) at a cost of £348,000. To offset this very considerable capital expenditure, grant support of £60k each was received from Ulster Garden Villages and the Garfield Weston Foundation and £70k from the McClay Foundation. The Trustees are indebted to these Trusts and Foundations for the invaluable support received.

Investment Policy and Strategy

The charity has an Ethical Investment Policy which is required to be reviewed every three years and an Investment Strategy required to be reviewed at least annually by the Trustees.

The charity's Policy is to adopt a **cautious / medium risk** approach to investment whilst seeking to achieve an optimum return/yield on cash and investments without exposing initial capital to any undue risk. The Policy also requires its Investment Brokers to screen all proposed corporate investments with regards to their ESG ratings. Investments in companies with below average ratings are not to be made

nor should investments made either directly or indirectly, as far as can be reasonably ascertained, in the following:

- Companies significantly involved in tobacco, animal testing, armaments, alcohol, and money lending, or located in or connected to Governments or States with oppressive regimes and systemic, proven human rights violations.
- Industries and companies with proven poor human rights.
- Industries with poor and proven environmental practices which are likely to have a significant impact on world climate change, irrespective of global location.

The charity's Investment Strategy for 2024/2025 was:

- The Investment Policy to remain unchanged.
- All income earned and cash from the sale of investment to be returned and not re-invested.
- Investment decisions to be made at the discretion of the charity's Investment Broker's as guided by the charity's Investment Policy.

In March 2025 the Trustees agreed, given the turbulence in global stock markets, to liquidate circa 50% of the charity's equity-based investments and for the proceeds to be invested in various short-term bank deposits. As a result, investments purchased at a cost of £975,423 were sold for £1,205,014, realising a gain of £229,591.

Reserve Policy and Reserves

To allow the charity to be managed efficiently and to provide a buffer for uninterrupted services, the Trustees annually review the reserves of the charity. For 2025/2026 the Trustees have concluded that a reserve equivalent to six months of running and salary costs should be held.

Total Reserves at 31st March 2025 are £5,581,105 (31st March 2024 - £5,446,684) of which £2,915,188 (2023/2024 - £3,009,054) are designated as unrestricted and usable at the discretion of the Trustees. With this level of unrestricted reserves, the charity's unrestricted reserve cover remains a healthy circa 8 months, 2 months above policy (31st March 2024 – 7.8 months).

The Trustees, are satisfied that the current level of free reserves and available liquidity remains adequate to meet the foreseeable requirements of the charity.

Funds held as holding Trustee on behalf of others

Neither the charity nor its Trustees are acting in the capacity as agents or as "Holding Trustee."

Other Achievements

In addition to the ongoing work of delivering services and income generation, several key actions towards the development of new services, the refinement of existing services and the securing of their long-term sustainability, were successfully progressed during the year, these included the:

1. Development of the Charity as a Centre of Excellence for Integrative Cancer Care (ICC). It is planned the ICC model will be further rolled out during 2025/2026. ICC is a holistic support model for people affected by cancer which focuses on the needs of the person around the 3 Key Pillars of (1) Pain, Symptoms and Sleep, (2) Mental Health and Wellbeing, (3) Nutrition and Physical Activity.
2. Research and preparation of a very substantial report in conjunction with QUB into People's Cancer Journey/Experience in N Ireland, was finalised, published and presentation to the Stormont All-Party Group on Cancer.

3. Tendering for the replacement of two X-Ray Machines (Mammomats) used for the detection of breast cancer. Following detailed submissions and assessment a contract at a cost of £348k was awarded to Siemens for their very latest B Brilliant machines. Both machines were installed at ACH and onboard the charity's mobile screening unit (the Big Bus) towards the end of 2024/2025.
4. Research, development and successful submission to the National Lottery for a £500k grant over the 2024-2027 period in support of the development and rollout of the charity's proposed Integrative Cancer Care model and, the awarding of a "Core Grant" for 2025/2026 of £100,000 from the Department of Health.

Plans for the future periods (2025/2026)

The Operating Plan and budget for 2025/2026 was approved by the Trustees in March 2025. The more significant activities to be delivered in 2025/2026 include:

- The final rollout of the ICC model.
- The opening of two new retail stores in Greater Belfast.
- Rollout of Phase two of the Legacy marketing strategy.
- Further development of digital systems, including the use of Artificial Intelligence.
- Environmental / carbon footprint assessment of ACH.

The budget for 2024/2025 is for a transfer from reserves of circa £400k. As at 31st March 2026, the charity's unrestricted reserve cover is projected at 7.5 months, 1.5 months above policy.

There is no significant capital expenditure planned for 2025/2026.

Uncertainties and Going Concern

It is recognised by the Trustees that the charity is operating in challenging times and that these conditions are likely to remain for the foreseeable future. However, the reputation of the charity is high, its services and programmes impactful and proven to make a difference, the loyalty of its supporters and clients good and its' income streams robust and diverse. In addition, the charity has in place a very experienced and well qualified management team and good people and governance protocols.

The Trustees are satisfied that the charity's current level of reserves and liquidity are adequate to ensure the ongoing and uninterrupted performance of the charity throughout 2025/2026 and beyond. The Trustees consider there are no material uncertainties that cast significant doubt on the charity's ability to continue as a going concern and the financial accounts have been prepared on that basis.

Sustainability (Environmental)

The charity takes its own Corporate, Social and Environmental Responsibility (CSER) seriously, having in place a CSER Strategic Plan based around responsibility for Our People, Our Community and Our Environment. A key environmental action for 2025/2026 is the completion of an environmental audit of ACH and the development of a strategy and actions to reduce the charity's carbon footprint. To facilitate this the charity has applied to the National Lottery under the Dormant Bank Account Sustainability Programme for assistance and financial support.

Structure, Governance and Management

The charity's principal governing document is its Memorandum and Articles of Association, which were last reviewed and approved by members at the charity's 2021 AGM and are next scheduled for review in 2026.

Trustees

Action Cancer is a membership-based charity with assigned voting rights. All Trustees are members of the charity. The legal and regulatory affairs of the charity are managed by the Trustees acting collectively as the Council of Management (the Council). The structure of the Council is governed by the Articles of Association which state the Council should be comprised of at least nine but no more than ten members, its members to be elected by the members at the charity's AGM.

- 1) Three of the elected members are required to be representatives appointed from the local Groups, three from the business community and three from a medical, nursing or related caring profession.
- 2) Members of Council are required to stand down three years after their last appointment but are eligible for re-election, subject to their term on Council not exceeding 9 years from first being elected at an AGM.
- 3) The positions of Chair, Treasurer, Secretary and Chair of the Group Forum, are to be elected annually from amongst the members of Council.
- 4) The Council is required to meet at least four times per year. Audit and Governance including Health and Safety and Professional Services issues are delegated to sub-committees, which operate under specific Terms of Reference.

When new Trustees/directors are appointed, they are provided with an in-depth introduction to the work of the charity. A robust induction process briefs them on all key aspects of the charity and the regulatory framework within which it operates. Trustees are also briefed on their individual and collective legal responsibilities as directors and charity Trustees.

During 2024/2025 Trustee and Chairman of Council, Mr Lawrence Fisher and Trustee, Dr Gwyneth Hinds, having served nine years on Council were required in accordance with the Articles of Association to retire, being replaced by Dr Claire McEvoy. Mr Lowry Grant who was co-opted onto Council in April 2024, was also formally appointed to Council. The Trustees wish to express their sincere thanks and appreciation for the commitment and service of the retiring Trustees the charity throughout their tenure.

The Trustees of the charity receive no private benefit from their involvement in the charity. In 2024/2025 no Trustee or connected persons received remuneration, expenses or payment (2023/2024 - £nil).

There were no conflicts of interests declared by Trustees during the year (2023/2024 - none).

Council / Board Composition

The Council of Management is required to meet at least four times per year. It delegates aspects of finance, governance and services to sub-committees comprising of Trustees and senior management. Operational matters are delegated to the charity's management team.

The Council met on six (six in 2023/2024) separate occasions during the year to monitor performance against plan, to consider the overall governance regime of the charity and to consider its future strategic direction and long-term sustainability. The Audit and Governance Committee met on five (five in 2023/2024) occasions whilst the Professional Services Committee met on two (three in 2023/2024) occasions. An Annual General Meeting was held in Belfast in October 2024 to which all members were invited. The principal business transacted at the AGM was the appointment of new Trustees and the updating of Members on current and future planned activity.

Management and staff

The Chief Executive is responsible for managing the charity's day to day operations and resources on behalf of the Trustees. The Senior Management Team of the charity comprises the Chief Executive along with the Head of Finance and Administration, the Head of Fundraising and Communications and the Head of Professional Services.

The Trustees recognise that the staff employed by the charity and the volunteers who assist in many activities across the whole charity are critical to its success and sustainability. The charity seeks to employ only the very best in each role and then to provide training and development opportunities to ensure that every staff member is competent and confident in what they do and appropriately developed to maximise their own personal potential.

In 2024/2025 the charity employed an average of 72 persons (62 FTE) and availed of the services of circa 275 volunteers. It also engaged in the Dept of Communities Job Start scheme offering short term employment opportunities to 13 people in its retail division.

Volunteers

The trustees wish to acknowledge their sincere appreciation to all involved in the charity throughout the year particularly the many volunteers, who freely and regularly give of their time. The tasks undertaken by volunteers are many and include trusteeship, fundraising, stewarding at events, staffing of shops, peer mentoring, reception duties, gardening, etc. It is estimated that in 2024/2025 a total of 34,500 hours were contributed pro bono by 275 volunteers. Based on the 2024 National Living Wage, the benefit to the charity contributed by volunteers was circa £400,000.

Governance - Principal Risks and Uncertainties - Risk Management

At the February 2025 Council of Management meeting, the Trustees approved a new Risk Management Policy, the purpose of which is, to help manage risk which, if not assessed and managed, may impact on the charity's operations, financial resilience, reputation and sustainability. The policy's aim is to:

- assess the Charity's appetite to embrace risk.
- provide guidance on the management of risk in order to protect charity beneficiaries, staff, volunteers, assets and reputation.
- highlight the importance of considering risk in strategic, financial, fundraising, service planning and project management.
- help embed across the whole of the charity a better understanding of risk, its management and collective and individual roles and responsibilities.

The policy recognises that the ultimate responsibility for the management and control of the charity resides with the Trustees and as such, their involvement in the key aspects of the risk management process is essential, particularly in setting the parameters of the process and in the review and consideration of the results. The Trustees have delegated elements of the risk management process to the Chief Executive and management team, whilst ensuring that they, as Trustees, review and consider the key aspects of the process and results. The task of monitoring the charity's corporate governance systems and procedures is delegated to the Audit and Governance Committee. Prior to the commencement of each financial year the Audit and Governance Committee is required to review the charity's Risk Policy and Risk Management programme.

As at 31st March 2025, the charity had identified 88 risks. Using a scoring matrix of Likelihood (1-5) x Impact (1-5) x Controls (1- 3):

- 78 (89%) of the risks are assessed as low risk (weighted score of 12 or less).
- 10 (11%) of the risks are assessed as medium risk (weighted score of between 13 to 24).
- No (-%) risks have then been assessed as high risk (weighted score of 25 or above).

The highest risks measured by weighted score are:

1. Cyber-attack on systems leading to failure or corruption of CID or other programmes. Weighted score 24 (Amber).
2. Corporate Resilience. Weighted score 24 (Amber).
3. Ageing SMT. Weighted score 24 (Amber).
4. Lack of Shop Volunteers. Weighted score 24 (Amber).
5. Failure to maintain or retain appropriate resource to maintain bespoke (in-house and external) systems. Weighted score 18 (Amber).
6. Insufficient income to cover costs. Weighted score 18 (Amber).
7. Advances in Breast Cancer Research making Mammograms redundant or ineffective. Weighted score 16 (Amber).
8. Group fatigue. Weighted score 16 (Amber).
9. The rapid movement in society towards a cashless society. Weighted score 16 (Amber).
10. Security of Data and Information. Weighted score 16 (Amber).

There were no health and safety nor vulnerable persons/child protection issues arising during the year requiring reporting to statutory and regulatory authorities, including the Charity Commission for Northern Ireland.

In June 2024 the charity's Boutique Retail store in Bangor, Co. Down was unfortunately destroyed in an arson attack resulting in alternative temporary premises in the City being acquired under a licence agreement. Following reinstatement, the store relocated back to its original premises in July 2025. The additional expense was largely compensated through insurance.

Data Protection and Cyber Security

The Trustees are very conscious of their responsibilities regarding the use and protection of data both in relation to client personal data and its use for fundraising and other activities. The Trustees are satisfied that appropriate systems, policies, processes and procedures are in place supported by adequate staff and volunteer training to ensure as far is possible, the charity is compliant with the requirements of GDPR 2018. To provide additional strength and assurance the charity's Client Information Management system (CID), its Breast Screening Reporting system and cyber security software and protocols were all further developed and enhanced during the year. As a measure of the controls and systems in place the Cyber Security Plus certification first awarded in January 2023, was maintained throughout the year and successfully renewed in May 2025 for a further year.

Statement of Directors' Responsibilities

The Trustees / Directors are responsible for preparing the Trustees/ Directors' Report, Strategic Report and the Financial Statements in accordance with applicable law and regulations. Company law requires the directors to prepare financial statements for each financial year. Under that law the directors have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the directors 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 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 directors are required to:

- select suitable accounting policies and then apply them consistently.
- observe the methods and principles in the Charities SORP.
- 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 company will continue in business.

The directors are responsible for keeping proper accounting records that are sufficient to show and explain the company's transactions and disclose with reasonable accuracy at any time the financial position of the 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 company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

External Audit

AAB Group Accountants Ltd and its successor firms have been the charity's external Auditor since March 2011. They were reappointed in January 2023 for a further period not exceeding three years.

Disclosure of Information to the Auditors

So far as each person who was a Trustee / director at the date of approving this report is aware, there is no relevant audit information, being information needed by the auditor in connection with preparing its report, of which the auditor is unaware. Having made enquiries of fellow directors and the company's auditor, each director has taken all the steps that they are obliged to take as a director in order to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

On behalf of the Board



Ms Kelly McBride

Secretary

Date: 18th September 2025

Independent Auditors' Report to the members of Action Cancer

Opinion

We have audited the accounts of Action Cancer (the 'charity') for the year ended 31 March 2025 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash flow statement and the notes to the accounts, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102. The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice)

In our opinion the accounts:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2025 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the accounts section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the accounts in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

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

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

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

Other information

The other information comprises the information included in the annual report, other than the accounts and our auditor's report thereon. The Trustees are responsible for the other information. Our opinion on the accounts does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the accounts, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the accounts or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether

there is a material misstatement in the accounts or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of our audit:

- the information given in the Trustees Report for the financial year for which the accounts are prepared is consistent with the accounts; and
- the Trustee's Report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the Trustees and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees Report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the accounts are not in agreement with the accounting records and returns; or
- certain disclosures of Trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of Trustees

As explained more fully in the Statement of Trustees Responsibilities, the Trustees are responsible for the preparation of the accounts and for being satisfied that they give a true and fair view, and for such internal control as the directors determine is necessary to enable the preparation of accounts that are free from material misstatement, whether due to fraud or error.

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

Auditor's responsibilities for the audit of the financial statements

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

We obtained an understanding of the legal and regulatory framework applicable to the company through enquiry of management, industry research and the application of cumulative audit knowledge. We identified the following principal laws and regulations relevant to the company – Companies Act 2006 and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

We developed an understanding of the key fraud risks to the entity (including how fraud might occur), the controls in place to help mitigate those risks, and the accounts, balances and disclosures within the financial statements which may be susceptible to management bias. Our understanding was obtained through review of the financial statements for significant accounting estimates, analysis of journal entries, walkthrough of the key controls cycles in place and enquiry of management.

Our procedures to respond to those risks identified included, but were not limited to:

- Enquiry of management, those charged with governance and the entity's solicitors around actual and potential litigation and claims.
- Enquiry of management to identify any instances of non-compliance with laws and regulations.
- Reviewing minutes of meetings of those charged with governance.
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations.
- Auditing the risk of management override of controls, including through testing journal entries and other adjustments for appropriateness, and evaluating the business rationale of significant transactions outside the normal course of business.

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

This description forms part of our auditor's report.

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006 and regulations made under that Act. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and its members as a body, for our audit work, for this report, or for the opinions we have formed.



Teresa Campbell (Senior Statutory Auditor)

For and on behalf of AAB Group Accountants Limited
Chartered Accountants & Statutory Auditors

The Quays
Dromalane Mill
Newry
Co Down
BT35 8QS

Dated: 18th September 2025

**Statement of Financial Activities
(incorporating an income and expenditure account)**

For the Year Ending 31st March 2025

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2024/2025 £	Total Funds 2023/2024 £
Income and Endowments:					
Donations and legacies	2	2,431,624	190,000	2,621,624	2,469,618
Charitable activities	3	144,061	295,681	439,742	591,774
Other trading activities	4	1,096,543	126,376	1,222,919	1,221,223
Bank interest and investment income	5	<u>93,492</u>	-	<u>93,492</u>	<u>54,186</u>
Total Income		<u>3,765,720</u>	<u>612,057</u>	<u>4,377,777</u>	<u>4,336,801</u>
Expenditure:					
Expenditure on charitable activities	6a/b	2,535,162	295,681	2,830,843	2,983,779
Cost of raising donations and legacies	6c	437,016	-	437,016	527,731
Cost of retail activities	6c	925,714	126,376	1,052,090	1,090,471
Cost of investing activities	6c	<u>14,034</u>	-	<u>14,034</u>	<u>14,294</u>
Total Expenditure		<u>3,911,926</u>	<u>422,057</u>	<u>4,333,983</u>	<u>4,616,275</u>
Operating (Deficit) Surplus		<u>(146,206)</u>	<u>190,000</u>	<u>43,794</u>	<u>(279,474)</u>
Realised Gain on sale of Investments	9	229,591	-	229,591	16,554
Net Income (Expenditure)		<u>83,385</u>	<u>190,000</u>	<u>273,385</u>	<u>(262,920)</u>
Other recognised Gains (Losses)					
Unrealised (Loss) Gain on investments	9	<u>(188,964)</u>	-	<u>(188,964)</u>	<u>115,657</u>
Realised Gain on sale of fixed assets		50,000	-	50,000	-
Transfer between reserves	7	<u>190,000</u>	<u>(190,000)</u>	-	-
Net movement in Funds		<u>134,421</u>	<u>-</u>	<u>134,421</u>	<u>(147,263)</u>
Reconciliation of Funds					
Total funds brought forward	7	<u>5,446,684</u>	-	<u>5,446,684</u>	<u>5,593,947</u>
Net movement in Funds		<u>134,421</u>	<u>-</u>	<u>134,421</u>	<u>(147,263)</u>
Total Funds carried forward	7	<u>5,581,105</u>	<u>-</u>	<u>5,581,105</u>	<u>5,446,684</u>

There was no endowment income or expenditure during the year (2023/2024 - Nil).

Balance Sheet

As at 31st March 2025

	Note	2025 £	2024 £
Fixed Assets			
Tangible fixed assets	8	2,683,334	2,469,039
Investments	9	<u>973,883</u>	<u>1,963,468</u>
Total Fixed Assets		<u>3,657,217</u>	<u>4,432,507</u>
Current Assets			
Debtors	10	632,253	195,842
Cash at bank and in hand	11	<u>2,171,056</u>	<u>1,243,754</u>
Total Current Assets		<u>2,803,309</u>	<u>1,439,596</u>
Creditors falling due within one year	12	(879,421)	<u>(425,419)</u>
Net Current Assets		<u>1,923,888</u>	<u>1,014,177</u>
Total Net Assets		<u>5,581,105</u>	<u>5,446,684</u>
Funds Employed			
Restricted Funds	7a	-	-
Unrestricted and Designated Funds:			
(ACH) - Therapeutic and Screening Centre	7b	1,910,032	1,954,391
Breast Screening System	7b	449,885	126,239
Mobile Screening Unit "The Big Bus"	7b	<u>306,000</u>	<u>357,000</u>
Total		<u>2,665,917</u>	<u>2,437,630</u>
Unrestricted Funds – other charitable funds	7b	<u>2,915,188</u>	<u>3,009,054</u>
Total Funds Employed	7	<u>5,581,105</u>	<u>5,446,684</u>

The notes on pages 24 to 35 form part of these financial statements. The financial statements were approved and authorised for issue by the Council of Trustees on 18th September 2025, and were signed on behalf of Council by:



Mr Leslie Drew
Director and Chairman
Date: 18th September 2025



Ms Kelly McBride
Director and Secretary
Date: 18th September 2025

Cash Flow Statement

For the Year Ending 31st March 2025

	Note	2025 £	2024 £
Cash provided (used) in operating activities	18	<u>112,066</u>	<u>(175,504)</u>
Interest and dividends from received from investments		93,492	54,186
Proceeds from the sale of property, plant and equipment		50,000	-
Proceeds from the sale of equity investments		1,205,014	302,198
Purchase of property, plant and equipment		(358,468)	(106,880)
Purchase of investments		<u>(163,296)</u>	<u>(279,317)</u>
Cashflows inflow (outflow) from investing activities		<u>826,742</u>	<u>(29,813)</u>
Net cash inflow (outflow)		<u>938,808</u>	<u>(205,317)</u>
Cash at the start of the year			
Cash on deposit		601,911	1,012,749
Cash at bank and in hand		641,843	369,773
Cash included within investments		<u>11,152</u>	<u>77,701</u>
		<u>1,254,906</u>	<u>1,460,223</u>
Cash at the end of the year			
Cash on deposit		538,328	601,911
Cash at bank and in hand		1,632,728	641,843
Cash included within investments	9	<u>22,658</u>	<u>11,152</u>
		<u>2,193,714</u>	<u>1,254,906</u>
Increase (Decrease) in cash in year		<u>938,808</u>	<u>(205,317)</u>

Notes to the Financial Statements

As at 31st March 2025

1. Accounting Policies

Action Cancer meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a) Basis of preparation:

The financial statements have been prepared in accordance with 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) and the Companies Act 2006.

The financial statements have been prepared a going concern basis: Despite the prevailing economic uncertainties and the current geo-political situation, given the strength of the charity's unrestricted reserves, liquidity position and the information available, the Trustees consider the going concern basis is the most appropriate basis.

b) Recognition of Income:

Non-Exchange income is recognised when the charity has entitlement to the funds, conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Exchange Income relates to contracts with third parties. This income is recognised when any performance conditions attached to the contract have been met, the amount payable agreed and contractual entitlement to the income clear.

Income received in respect of future expenditure is credited to a deferred income account and released to income in the period to which it relates.

For legacies, income is recognised when the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received, and the amount can be measured reliably and is not deferred.

c) Donated goods, facilities and services, including volunteers:

They are recognised as income when the charity has control over them, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. The benefit in kind is recognised as income and a corresponding amount recognised as expenditure in the period of receipt. However, where it is difficult to determine a true and accurate economic value to the donate good or service, this is not recognised in financial terms in the accounts. As a result, the time committed by the charity's volunteers is not monetarised in the accounts but recognised in the Trustees' annual report for the significant and very invaluable contribution made by volunteers to the charity.

Notes to the Financial Statements

As at 31st March 2025

d) Interest receivable:

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

e) Fund Accounting:

Unrestricted funds are available to spend on activities that further any of the purposes of charity. Designated funds are unrestricted funds of the charity which the Trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are donations which the donor has specified are to be solely used for particular areas of the Charity's work.

f) Expenditure and irrecoverable VAT:

Expenditure is recognised once there is a legal or constructive obligation for payment to a third party, it is probable that settlement will be required, and the amount of the obligation can be measured reliably.

Expenditure is classified under the following activity headings:

- Costs of raising funds comprise the cost of fundraising, trading activities and support costs.
- Expenditure on charitable activities includes the costs of providing breast screening, health promotion and awareness, educational activities, therapeutic and other support services to further the purposes of the charity and their associated support costs.
- Other expenditure represents those items not falling into any other heading.

Under an agreement with HMRC a partial percentage of VAT is reclaimed on some items. Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

g) Allocation of support costs:

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include back office, finance, human resources, payroll and governance costs which support the Charity's activities. These costs have been allocated between the cost of raising funds and expenditure on charitable activities. The basis on which support costs have been allocated are set out in note 6.d.

h) Tangible Fixed and Right of Use Assets

Tangible assets are initially recorded at cost and subsequently stated at cost less any accumulated depreciation and impairment losses. It is policy not to depreciate freehold land. 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 because 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 because 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.

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

Notes to the Financial Statements

As at 31st March 2025

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.

Individual fixed assets costing £1,000 or more are capitalised at cost and are depreciated over their estimated useful economic lives on a straight-line basis as follows:

Freehold buildings (excluding land value)	2% per annum
Fixtures and fittings	20% per annum
Computer equipment	33% per annum
Mobile Unit (The Big Bus)	10% per annum
X-Ray equipment	20% per annum
Motor vehicles	25% per annum

i) Financial instruments and Investments: A financial asset or liability is recognised only when the charity becomes a party to the contractual provisions of the instrument. Financial instruments are initially recorded at their transaction value and are subsequently measured at market or actual values in the balance sheet. Any gains or losses on revaluation at the balance sheet date are recognised in the Statement of Financial Activities. 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.

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

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

l) Stock: Stock is included at the lower of cost or net realisable value. Action Cancer receives donated goods for resale. Due to the volume of low-value items and the absence of detailed stock record systems the value of these goods is recognised as income when sold.

m) Creditors and provisions: Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

n) Pensions: Employees of the charity are entitled to join a defined contribution pension scheme administered through Standard Life. The assets of the scheme are held separately from those of the charity in independently managed funds. The Pension Scheme is funded by contributions from the employee and employer. All employees are automatically enrolled into a stakeholder pension scheme, unless they have exercised their right to opt out of scheme membership. The charity contributes 6% of salary to the pension scheme and acts as agent in collecting and paying over employee pension contributions. The contributions made by the charity for the 2024/2025 year and which have been treated as an expense were £131,357 (2023/2024 - £142,980).

Notes to the Financial Statements

As at 31st March 2025

2. Income from Donations and Legacies

Activity	Unrestricted Funds £	Restricted Funds £	2025 Total Funds £	Unrestricted Funds £	Restricted Funds £	2024 Total Funds £
Fundraising & Donations	1,371,535	-	1,371,535	1,621,099	-	1,621,099
Legacies	642,695	-	642,695	445,949	-	445,949
Capital Grants	-	190,000	190,000	-	-	-
In kind Donations*	161,738	-	161,738	146,397	-	146,397
Gift Aid	224,381	-	224,381	219,673	-	219,673
Give as you earn	<u>31,275</u>	-	<u>31,275</u>	<u>36,500</u>	-	<u>36,500</u>
Total	<u>2,431,624</u>	<u>190,000</u>	<u>2,621,624</u>	<u>2,469,618</u>	-	<u>2,469,618</u>

*In kind donations from Clear Channel Ltd for Bill Board, Adshel and BT Kiosk advertising space.

3. Income and donations from charitable activities

Activity	Unrestricted Funds £	Restricted Funds £	2025 Total £	Unrestricted Funds £	Restricted Funds £	2024 Total £
Breast screening	80,421	-	80,421	49,962	-	49,962
Skin cancer detection	-	90,005	90,005	5,000	174,709	179,709
Therapeutic supports	42,153	205,676	247,829	37,715	224,739	262,454
Health Improvement	<u>21,487</u>	-	<u>21,487</u>	<u>38,879</u>	<u>60,770</u>	<u>99,649</u>
Total	<u>144,061</u>	<u>295,681</u>	<u>439,742</u>	<u>131,556</u>	<u>460,218</u>	<u>591,774</u>

The charity receives exchange income from several contracts with third parties for the supply of the Big Bus, the provision of breast screening services, health checks and therapeutic support services. This income is included within Unrestricted Funds under charitable activities and for 2024/2025 amounted to £97,707 (2023/2024 - £80,747).

4. Income from other trading activities

Activity	Unrestricted Funds £	Restricted Funds £	2025 Total £	Unrestricted Funds £	Restricted Funds £	2024 Total £
Retail trading	1,011,930	-	1,011,930	1,058,906	-	1,058,906
Grants	-	126,376	126,376	-	60,090	60,090
Fundraising	<u>84,613</u>	-	<u>84,613</u>	<u>102,227</u>	-	<u>102,227</u>
Total Income	<u>1,096,543</u>	<u>126,376</u>	<u>1,222,919</u>	<u>1,161,133</u>	<u>60,090</u>	<u>1,221,223</u>

Notes to the Financial Statements

As at 31st March 2025

5. Income from bank and investments

	2025 £	2024 £
Investment income	51,975	32,681
Bank interest	<u>41,517</u>	<u>21,505</u>
	<u>93,492</u>	<u>54,186</u>

6. Expenditure

6.a. Expenditure on charitable activities by type

Activity	Direct Costs £	Allocated Support Costs £	Total 2025 £	Direct Costs £	Allocated Support Costs £	Total 2024 £
Breast screening	659,567	326,577	986,144	627,450	347,706	975,156
Skin cancer detection	206,623	130,263	336,886	216,280	140,578	356,858
Therapeutic supports	498,893	148,400	647,293	546,533	160,920	707,453
Health checks & education	254,873	143,229	398,102	300,561	154,429	454,990
Promotion & campaigning	306,955	55,506	362,461	332,525	60,800	393,325
Governance costs	-	<u>99,957</u>	<u>99,957</u>	-	<u>95,997</u>	<u>95,997</u>
Total Costs	<u>1,926,911</u>	<u>903,932</u>	<u>2,830,843</u>	<u>2,023,349</u>	<u>960,430</u>	<u>2,983,779</u>

6.b. Direct Expenditure on charitable activities by fund type

Activity	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Unrestricted Funds £	Restricted Funds £	Total 2024 £
Breast screening	659,567	-	659,567	627,450	-	627,450
Skin cancer detection	116,618	90,005	206,623	117,985	98,295	216,280
Therapeutic supports	293,216	205,676	498,893	264,484	282,049	546,533
Health checks & education	254,872	-	254,872	220,687	79,874	300,561
Health promotion & campaign	306,955	-	306,955	332,525	-	332,525
Support costs (see 6.d)	<u>903,931</u>	-	<u>903,931</u>	<u>960,430</u>	-	<u>960,430</u>
Total Costs	<u>2,535,162</u>	<u>295,681</u>	<u>2,830,843</u>	<u>2,523,561</u>	<u>460,218</u>	<u>2,983,779</u>

Notes to the Financial Statements

As at 31st March 2025

6.c. Expenditure on generating funds

	2025	2024
	£	£
Retail costs	1,017,526	1,054,325
Retail depreciation	3,227	3,227
Retail support costs (note 6d)	<u>31,336</u>	<u>32,919</u>
Total Retail costs	<u>1,052,090</u>	<u>1,090,471</u>
Salaries	89,721	93,937
Training and recruitment	779	2,779
Travel	3,733	2,962
Events and challenges	132,691	205,494
Corporate fundraising	53,106	55,727
Raffle, lottery, payroll and regular giving	48,903	75,038
Communication costs	22,227	16,828
Legacy campaign	13,308	-
Other fundraising costs	4,750	5,115
IT and telephony costs	19,190	21,630
Postage and stationery	8,189	6,337
Support costs (note 6d)	<u>40,420</u>	<u>41,884</u>
Fundraising and Income generation costs	<u>437,016</u>	<u>527,731</u>
Finance and Investment charges	<u>14,034</u>	<u>14,294</u>
Total cost of income generation	<u>1,503,320</u>	<u>1,632,496</u>

6.d. Support Costs

The charity allocates its support costs on the basis of staff time spent on those activities.

Charitable Activities:	Salaries	Recruitment & Training	Establishment costs	Other	Total 2025	Total 2024
	£	£	£	£	£	£
Breast screening	222,077	5,973	84,908	13,619	326,577	347,706
Skin cancer detection	105,341	2,499	16,389	6,034	130,263	140,578
Therapeutic supports	116,968	2,951	23,037	5,444	148,400	160,920
Health checks & education	117,200	2,428	16,982	6,619	143,229	154,429
Health promotion & campaign	46,741	1,285	5,463	2,017	55,506	60,800
Governance	<u>46,973</u>	<u>762</u>	<u>3,028</u>	<u>49,194</u>	<u>99,957</u>	<u>95,997</u>
Service support costs	<u>655,300</u>	<u>15,898</u>	<u>149,807</u>	<u>82,927</u>	<u>903,932</u>	<u>960,430</u>
Retail	23,486	381	5,463	2,006	<u>31,336</u>	<u>32,919</u>
Fundraising	<u>23,487</u>	<u>381</u>	<u>14,547</u>	<u>2,005</u>	<u>40,420</u>	<u>41,884</u>
Income support costs	<u>46,973</u>	<u>762</u>	<u>20,010</u>	<u>4,011</u>	<u>71,756</u>	<u>74,803</u>
Total 2025	<u>702,273</u>	<u>16,660</u>	<u>169,817</u>	<u>86,938</u>	<u>975,688</u>	-
Total 2024	<u>768,083</u>	<u>15,461</u>	<u>161,347</u>	<u>90,342</u>	=	<u>1,035,233</u>

Notes to the Financial Statements

As at 31st March 2025

7. Funds

7.a. Restricted Funds

At 31st March 2025, restricted funds of the charity were Nil (2024 - £Nil).

7.b. Total Reserve Funds

	Reserve Funds		Designated Capital Funds			Total
	Free Reserves £	Restricted Reserves £	ACH Premises £	X Ray Equip £	Mobile Unit £	£
At start of year	<u>3,009,054</u>	=	<u>1,954,391</u>	<u>126,239</u>	<u>357,000</u>	<u>5,446,684</u>
Income	<u>3,765,720</u>	612,057	-	-	-	4,377,777
Expenditure (ex Depn)	<u>(3,767,753)</u>	(422,057)	-	-	-	(4,189,810)
Depreciation	(19,425)		(44,359)	(29,389)	(51,000)	(144,173)
Gain on sale of Fixed Assets	50,000	-	-	-	-	50,000
Gain on sale of Investments	229,591	-	-	-	-	229,591
Unrealised loss on Investments	(188,964)	-	-	-	-	(188,964)
Transfer between funds	<u>(163,035)</u>	<u>(190,000)</u>	=	<u>353,035</u>	=	=
At end of year	<u>2,915,188</u>	=	<u>1,910,032</u>	<u>449,885</u>	<u>306,000</u>	<u>5,581,105</u>

7.c. Transfer between Funds

£190,000 by way of capital grant received during the year for the purchase of two new mammomats (X-Ray Machines) was transferred from Restricted Reserves to "Breast Screening System" to offset future depreciation on the capitalised cost of the machines (2023/2024 Transfer- Nil).

7.d. Analysis of net assets between funds

Fund balances at 31 March are represented by:	2025 £	2024 £
Tangible Fixed Assets (unrestricted)	17,417	31,409
Tangible Fixed Assets (designated)	2,665,917	2,437,630
Investments	973,883	1,963,468
Current Assets	2,803,309	1,439,596
Current Liabilities	<u>(879,421)</u>	<u>(425,419)</u>
Total Net Assets	<u>5,581,105</u>	<u>5,446,684</u>

Notes to the Financial Statements

As at 31st March 2025

8. Tangible Fixed Assets

	Buildings (ACH) £	Fixtures & Computer Fittings £	Computer Equip £	Mobile Unit £	X-ray Equip £	Motor Vehicle £	Total Fixed Assets £
Cost							
At start of year	<u>2,217,969</u>	<u>33,056</u>	<u>52,221</u>	<u>510,000</u>	<u>675,940</u>	<u>77,480</u>	<u>3,566,666</u>
Additions	-	2,353	3,080	-	353,035	-	358,468
Disposals	-	-	-	-	(491,000)	-	(491,000)
Total Cost	<u>2,217,969</u>	<u>35,409</u>	<u>55,301</u>	<u>510,000</u>	<u>537,975</u>	<u>77,480</u>	<u>3,434,134</u>
Depreciation							
At start of year	<u>263,578</u>	<u>24,116</u>	<u>37,551</u>	<u>153,000</u>	<u>549,701</u>	<u>69,681</u>	<u>1,097,627</u>
Charge of year	44,359	3,333	12,865	51,000	29,389	3,227	144,173
Disposals	-	-	-	-	(491,000)	-	(491,000)
Total Depn	<u>307,937</u>	<u>27,449</u>	<u>50,416</u>	<u>204,000</u>	<u>88,090</u>	<u>72,908</u>	<u>750,800</u>
At 31/3/2025	<u>1,910,032</u>	<u>7,960</u>	<u>4,885</u>	<u>306,000</u>	<u>449,885</u>	<u>4,572</u>	<u>2,683,334</u>
At 31/3/2024	<u>1,954,391</u>	<u>8,940</u>	<u>14,670</u>	<u>357,000</u>	<u>126,239</u>	<u>7,799</u>	<u>2,469,039</u>

8.a Capital Expenditure

Expenditure on tangible fixed assets during the year relates to the purchase of two new replacement X Ray Machines (Mammomats) at a cost of £348,000 and £5,034 on supporting IT and fixtures and fittings. Assets are depreciated in accordance with Policy Note 1(h).

8.b. Freehold Land and Buildings

The carrying value of the charity's headquarters at 20 Windsor Avenue, Belfast at 31st March 2025 is £1.910m being its historical cost of £2.218m less accumulated depreciation of £0.308m. The Trustees are satisfied the carrying value reflects current market value.

8.c. The net book value at 31st March 2025 represents fixed assets used for:

	Buildings (ACH) £	Fixtures & Fittings £	Computer Equip £	Mobile Unit £	X-ray Equip £	Motor Vehicles £	Total Fixed Assets £
Breast screening	573,000	2,390	1,465	183,600	449,885	762	1,211,102
Skin Cancer	95,500	400	245	61,200	-	762	158,107
Health Checks	191,000	800	490	61,200	-	762	254,282
Therapeutic Services	477,500	2,000	1,220	-	-	762	481,482
Income generation	286,500	1,185	732	-	-	762	289,179
Governance	<u>286,532</u>	<u>1,185</u>	<u>733</u>	-	-	762	<u>289,212</u>
At 31/3/2025	<u>1,910,032</u>	<u>7,960</u>	<u>4,885</u>	<u>306,000</u>	<u>449,885</u>	<u>4,572</u>	<u>2,683,334</u>
At 31/3/2024	<u>1,954,391</u>	<u>8,940</u>	<u>14,670</u>	<u>357,000</u>	<u>126,239</u>	<u>7,799</u>	<u>2,469,039</u>

Notes to the Financial Statements

As at 31st March 2025

9. Fixed Asset Investments - Listed Securities and Cash on Deposit

The investments of the charity are managed and held on its behalf by Rathbones Limited. The value of £973,883 reflects the market value at 31st March 2025. (2024 - £1,963,468)

	2025	2024
	£	£
Market value of investments at start of year	<u>1,952,316</u>	<u>1,842,986</u>
Additions in year	163,296	279,317
Disposals in year	(1,205,014)	(302,198)
Net realised Gain on investments	229,591	16,554
Net unrealised investment (Loss) Gain	<u>(188,964)</u>	<u>115,657</u>
Market value of investments at end of year	<u>951,225</u>	<u>1,952,316</u>
Cash held on deposit for investment	<u>22,658</u>	<u>11,152</u>
Market value of Investments and cash at end of year	<u>973,883</u>	<u>1,963,468</u>
Categorisation of investment holding		
United Kingdom Listed Securities and Fixed Interest	273,865	491,193
Non - United Kingdom listed securities	677,360	1,461,123
Cash held on deposit for investment	<u>22,658</u>	<u>11,152</u>
	<u>973,883</u>	<u>1,963,468</u>
Historical Cost of Investments	<u>1,126,432</u>	<u>1,926,501</u>

10. Debtors

	2025	2024
	£	£
Trade debtors	100,582	49,109
VAT receivable	17,661	8,807
Other debtors and prepayments	517,544	141,460
Less provision for doubtful debt	<u>(3,534)</u>	<u>(3,534)</u>
Total Debtors	<u>632,253</u>	<u>195,842</u>

11. Bank and Cash Balances

Included in cash on deposit and in hand are monies held by local Action Cancer Fundraising Groups which at 31st March 2025 amounted to £19,692 (31st March 2024 - £33,569). These monies are held for the direct benefit of and are under the control of Action Cancer and whilst not yet transferred to Head Office bank accounts are included within these financial statements.

Notes to the Financial StatementsAs at 31st March 2025**12. Creditors: amounts falling due, within one-year****12.a Creditors: amounts falling due, within one-year**

	2025 £	2024 £
Trade creditors	534,437	147,717
Taxes and social security	58,125	47,371
Salary Accruals	83,412	69,628
Accruals	98,238	38,886
Deferred income (see note 13.b)	<u>105,209</u>	<u>121,817</u>
Total	<u>879,421</u>	<u>425,419</u>

12.b Movement of deferred income

	2025 £	2024 £
At start of year	121,817	178,869
Arising during the year	105,209	121,817
Applied during the year	<u>(121,817)</u>	<u>(178,869)</u>
At end of year	<u>105,209</u>	<u>121,817</u>

12.c Creditors: amounts falling due between one and five yearS

There are no creditors falling due after more than one year.

12.d Lease commitments

At 31st March 2025 the charity had annual commitments under various leases for shop premises and office equipment. Several of the leases are being held over pending negotiations with landlords. Current live leases have future expiry dates between June 2026 and April 2030.

The cumulative lease commitments at 31st March 2025 are £311,177 (31st March 2024 - £167,818) analysed as follows.

Operating leases which expire:	2025 £	2024 £
Within one year	114,783	51,168
In two to five years	<u>196,394</u>	<u>116,650</u>
Total Commitment	<u>311,177</u>	<u>167,818</u>

12.e Capital Commitments

There are no capital commitments, outside those which have been provided for in the Financial Statements (31st March 2024 - Nil).

Notes to the Financial Statements

As at 31st March 2025

12.f Contingent Liabilities

On 5th March 2020, the charity accepted a grant offer of £360,000 towards the capital cost of a new mobile clinic (The Big Bus) from Walk the Walk Worldwide (WTW). WTW is a charity and company limited by guarantee registered in Scotland that supports all aspects of care for those with cancer and provides grants, subject to certain terms and conditions.

In relation to the grant offer received, Action Cancer is required, unless otherwise agreed by WTW, to repay the grant should it sell, lease, sublet, transfer, mortgage, pledge or dispose of any interest in the mobile unit to which the grant was applied from 5th March 2020 until the tenth anniversary of completion of the work undertaken in respect of the mobile unit to which the Grant is applied, save that the amount of the repayment shall reduce by 10% in each of the years from the fifth anniversary to the tenth anniversary of completion of the work in respect of the mobile unit. At 31st March 2025, the liability to repay the grant to WTW on to the realisation of the above events amounted to £357,400 (Contingent Liability at 31st March 2024 - £360,000).

12.g Taxation:

No provision for corporation taxation is required for year ended 31 March 2025 (31st March 2024 - Nil).

13. Audit, independent and other financial services fees

Action Cancer accrued £7,500 plus VAT for the charity's Statutory Audit by AAB Group Accountants Ltd.

14. Trustee and Staff remuneration, related party and other transactions

	2025 £	2024 £
Wages and salaries	2,222,116	2,354,248
Social security costs	195,176	207,202
Employers pension contribution	131,367	142,980
WPA - NHS Cash Top Up Scheme	<u>13,002</u>	<u>10,377</u>
Total Cost	<u>2,561,661</u>	<u>2,714,807</u>

Staff salaries are based on national salary scales – either the National Joint Council (NJC) scales or the NHS Agenda for Change scales. Pension costs are allocated to activities in proportion to the related staffing costs incurred.

No Trustee received remuneration or any other benefits from their Trusteeship with the charity in the year (2023/2024 - £nil). No Trustee received travel expenses during the year ended 31st March 2025 (2023/2024 - £nil). No Trustee received payment for professional or other services supplied to the charity (2023/2024 - £nil). There were no related party transactions during the year (2023/2024 - £nil).

The employee benefits of the key management personnel of the charity (including employer National Insurance and Pension contributions) were £320,613 (2023/2024 - £311,733). The number of employees whose total employee benefits (including basic pay, allowances, overtime and excluding employer NI and pension costs) were £60,000 - £70,000: two people and £80,000 - £90,000: one person.

Notes to the Financial Statements

As at 31st March 2025

14.a The average number of employees during the year was as follows:

	No 2025	No 2024
Services	34	38
Fundraising and Communications	9	11
Retail	20	24
Administration	<u>9</u>	<u>10</u>
Average number employed	<u>72</u>	<u>83</u>
Number of full Time Equivalent (FTE) Employees (based on a 35-hr week)	<u>62</u>	<u>68</u>

14.b Ex-Gratia payments

There were no material ex-gratia payments made during the year (2023/2024 - £nil).

14.c Defined Contributions Pension Scheme

The charity has a defined contribution pension scheme where the assets of the scheme are held separately from those of the charity in independently administered funds. There were no unpaid contributions outstanding at the year end, apart from normal trade creditors (paid April 2025).

15. Guarantors

The company is a company limited by guarantee and not having a share capital. The liability of Members (guarantors) is limited to £10 per member in the event of the company being wound up.

16. Non-adjusting events after the financial period

There are no non-adjusting events between the end of the financial period and signing of the accounts.

17. Reconciliation of net outgoing resources to net cash outflow from operating activities

	2025 £	2024 £
Net inflow (outflow) in funds for the reporting period (SOFA)	<u>134,421</u>	<u>(147,263)</u>
Net depreciation on tangible fixed assets	144,173	138,761
Profit on disposal of fixed assets	(50,000)	-
Bank interest and investment income	(93,492)	(54,186)
Unrealised Loss (Gain) on investments	188,964	(115,657)
Realised (Gain) on investments	(229,591)	(16,554)
Movement in debtor's (increase)	(436,411)	(16,379)
Movement in creditors increase	<u>454,002</u>	<u>35,774</u>
Net cash provided by / (used in) operating activities	<u>112,066</u>	<u>(175,504)</u>