

# ST GEORGE'S KIDNEY PATIENTS ASSOCIATION

England & Wales · Charity number 1021655

## Details

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Other names	ST GEORGE'S KIDNEY PATIENTS' ASSOCIATION, TOOTING KIDNEY PATIENTS ASSOCIATION
Status	Registered
Legal form	Other
Registered	1993-05-25
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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Address	Rosemullion Woodlands Road Bromley BR1 2AP
Phone	07785732428
Email	<a href="mailto:stephen@changclan.com">stephen@changclan.com</a>
Website	<a href="http://www.sgkpa.org.uk">www.sgkpa.org.uk</a>

## Activities

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**Objects:** (1) TO PROMOTE THE RELIEF OF PERSONS WITH KIDNEY DISEASE OR RENAL FAILURE;(2) TO ADVANCE EDUCATION OF THE PUBLIC IN MATTERS RELATING TO KIDNEY DISEASE.

**Activities:** Look after the welfare of kidney (Renal) patients of St George's Hospital in Tooting in South London

## Classification

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- **How:** Provides Other Finance, Provides Services, Other Charitable Activities
- **What:** The Advancement Of Health Or Saving Of Lives
- **Who:** The General Public/mankind

## Geography

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- **Area of benefit:** IN PRACTICE TOOTING
- Throughout London

## Finances

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Period end	Income	Expenditure	Assets	Employees
2024-12-31	£33,162	£8,663	-	-
2023-12-31	£24,755	£22,126	-	-
2022-12-31	£18,962	£5,961	-	-
2021-12-31	£21,847	£16,503	-	-
2020-12-31	£23,637	£12,763	-	-

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## Trustees

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Name	Role	Appointed
<b>MICHAEL JAMES GREATOREX</b>	Chair	2016-02-11
Charles Adomako Basoah		2023-09-02
STEPHEN WEN KAI CHANG		

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**ST GEORGE'S KIDNEY PATIENTS ASSOCIATION**

England & Wales - Charity number 1021655

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# Accounts

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# **ST. GEORGE'S KIDNEY PATIENTS ASSOCIATION**

**UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31, DECEMBER 2024**

**Charity Registration number - 1021655**

# ST. GEORGE'S KIDNEY PATIENTS ASSOCIATION

## FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

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# ST. GEORGE'S KIDNEY PATIENTS ASSOCIATION

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

## CHARITY INFORMATION

**Legal Status : Unincorporated Charity**

**Charity Registration number - 1021655**

**REGISTERED OFFICE** St. George's Hospital  
Blackshaw Road  
Tooting  
London SW17 0QT

**WEBSITE ADDRESS** [www.sgkpa.org.uk](http://www.sgkpa.org.uk)

### TRUSTEES

Michael James Greatorex  
Stephen Wen Kai Chang  
Charles Adomako Basoah

### BANKERS

HSBC PLC  
184, High Street  
Bromley  
Kent BR1 1HE

### ACCOUNTANTS

ADOMAKO BASOAH & CO.  
Chartered Certified Accountants  
Registered Auditors  
45, Tindale Close  
Sanderstead  
South Croydon  
Surrey. CR2 0RT

### INDEPENDENT EXAMINER

Louise Hallsworth FCA  
Affinia  
Crofton Road  
Lynwood House  
Orpington  
BR6 8QE

## **TRUSTEES REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2024**

The Trustees present their report together with the financial statements for the year ended 31, December 2024

### ***BASIS OF ACCOUNTS 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 ) (Second Edition)", the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2015.

The financial statements have been prepared to give a "true and fair" view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a "true and fair view".

This departure has involved following "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 ) ( Second Edition ) rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April which has since been withdrawn.

The financial statements have been prepared in accordance with the accounting policies set out in Note 2 to these accounts, and in accordance with the governing document of the Charity.

### ***GOVERNING DOCUMENT AND OBJECTIVE***

The governing document for the charity is its Constitution.

The Objects of the Charity are:

Promote the relief of persons with kidney disease or renal failure.

Advance education of the public on matters relating to kidney disease.

The trustees have referred to, where necessary, the guidance issued by the Charity Commission on public benefit when reviewing the aims and objectives of St. George's Kidney Patients Association and in planning future activities.

### ***TRUSTEES***

The business and affairs of the Charity are managed by the trustees of the Charity.

The trustees who served during the year, and as at the accounts' approval date are:

Michael James Greatorex

Stephen Wen Kai Chang

Charles Adomako Basoah

***THE ACTIVITIES OF THE CHARITY***

The principal activities of the charity are :

- > To provide medical, support and related equipment, aids and resources to hospitals, dialysis and care centers, which may not be available, or may not be available in a timely manner from the NHS, to enhance the treatment, service experience and care of renal patients for the benefit of renal patients, in particular renal patients under the care of St. George's Hospital, London.
- >To provide and advance education, knowledge and information on appropriate websites and media on the prevention, care and treatment of renal and related diseases, and the importance of kidney donation for transplantation for the benefit of the public, in particular renal patients and their families.
- >To promote, finance and organise activities and events for renal patients and their families that contribute to the maintenance and enhancement of the service experience, well-being and health of renal patients for the benefit of renal patients, in particular renal patients under the care of St. George's Hospital, London.

***ACHIEVEMENTS DURING THE YEAR***

During 2024, the charity was still awaiting a decision from St. George's Hospital on the building of a new renal unit.

As a result, the hospital and the charity were putting much of their renal spending on hold. This included not making further investments in the Courtyard Clinic dialysis unit which was one area of which had been considered by St. George's KPA.

In April 2025, the government announced that the project, to build a brand-new hospital to replace St Helier, was delayed by 8 years to 2033. As of December 2025, no decisions have been taken by the NHS or GESH

(St. George's Epsom and St. Helier Hospital Trust) on any interim plans for the renal unit (which was dependent, in part, for its funding from the new hospital protect budget ). Therefore, the charity will now review its plans for the next 5 years and in particular the extent to which it will shift its expenditure to patient support programmes rather than medical and building infrastructure.

The Charity continues to provide a website which provides patient information and as a communication's vehicle for both hospital, staff and the charity.

As in the previous years, the Charity organised a Christmas carol concert at St Paul's Church, Knightsbridge, London to raise funds for the charity.

The trustees are grateful to all those who helped to make this 24<sup>th</sup> concert a success. The church was close to capacity.

## TRUSTEES REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2024

( continued )

### **FINANCIAL REVIEW**

The charity made a net income of £24,499 ( 2023 - £2,629) during the year. The Charity continues to hold a significant reserves for projects associated with the building of the new renal unit.

### **GOING CONCERN**

The trustees consider that the Charity has adequate financial resources to continue in operation for the foreseeable future.

### **POST BALANCE SHEET EVENTS**

The trustees are not aware of any post balance sheet events which could materially affect these financial statements

### **STATEMENT OF TRUSTEES' RESPONSIBILITIES**

The trustees are responsible for preparing the Trustees' report and the accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales require the trustees to prepare accounts for each Financial year which give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources of the Charity for that year,

In preparing these accounts, the trustees 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 accounting standards have been followed, subject to any material departures disclosed and explained in the accounts; and
- > Prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for:

- > Keeping sufficient accounting records that disclose with reasonable accuracy at any time the Financial position of the Charity and enable them to ensure that the accounts comply with the Charities Act of 2011, the appropriate Charity (Accounts and Reports) Regulations and the provisions of the Charity's Constitution.
- > Safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

### **APPROVAL**

This report was approved by the trustees on .....<sup>25</sup> January 2026 and signed on its behalf by

.....  
Michael James Greatorex  
Chair of Trustees

.....  
Charles Adomako Basoah  
Treasurer

## ST. GEORGE'S KIDNEY PATIENTS ASSOCIATION

### INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ST. GEORGE'S KIDNEY PATIENTS ASSOCIATION

I report to the Trustees on my examination of the financial statements of St. George's Kidney Patients Association for the year ended 31 December 2024 which comprise of the Statement of Financial Activities, the Balance Sheet and related notes, as set out on pages 7 to 15.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose.

To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

#### **Responsibilities and basis of report**

As the trustees of the charity, you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ("the Act"). I report in respect of my examination of the charity's financial statements carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act. An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently, I express no opinion as to whether the financial statements present a "true and fair" view and my report is limited to those specific matters as set out in the independent examiner's statement

#### **Independent Examiner's Statement**

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

- > Accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- > The financial statements do not accord with those records; or
- > The financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports ) Regulations 2008 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.

**ST. GEORGE'S KIDNEY PATIENTS ASSOCIATION**

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ST. GEORGE'S  
KIDNEY PATIENTS ASSOCIATION** ( continued )

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 financial statements to be reached.



Louise Hallsworth FCA

Affinia

Crofton Road

Lynwood House

Orpington

BR6 8QE

9 February 2026

# ST. GEORGE'S KIDNEY PATIENTS ASSOCIATION

## STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2024

	Note	2024 Unrestricted	2023 Unrestricted
		£	£
<b>INCOMING RESOURCES</b>			
Charitable Activities	3.1	6,422	6,547
Fund Raising	3.2	18,626	12,265
Investments income	3.3	<u>8,114</u>	<u>5,943</u>
<b>TOTAL INCOMING RESOURCES</b>		<u>33,162</u>	<u>24,755</u>
<b>RESOURCES EXPENDED</b>			
Expenditure on Raising Funds	4.1.4	7,429	5,719
Expenditure on Charitable Activities	4.2.3	<u>1,234</u>	<u>16,407</u>
<b>TOTAL RESOURCES USED</b>		<u>8,663</u>	<u>22,126</u>
Net income for the year		24,499	2,629
<b>BALANCE BROUGHT FORWARD</b>		<u>404,661</u>	<u>402,032</u>
<b>BALANCE CARRIED FORWARD</b>		<u>429,160</u>	<u>404,661</u>

There are no further recognised gains/ (losses) other than the surplus/(deficit) for the above financial years.

The notes on pages 9 to 15 form an integral part of these financial statements.

# ST. GEORGE'S KIDNEY PATIENTS ASSOCIATION

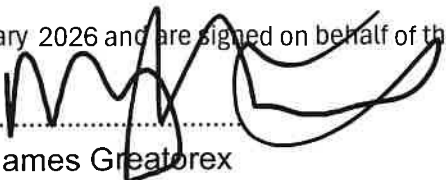
## BALANCE SHEET AS AT 31 DECEMBER 2024


	Note	£	£
		2024	2023
		Unrestricted	Unrestricted
<b>CURRENT ASSETS</b>			
Debtors	6	2,212	3,250
Bank and cash balances	7	<u>427,943</u>	<u>417,023</u>
Total Current Assets		<u>430,155</u>	<u>420,273</u>
<b>CREDITORS: Amounts falling due within one year</b>			
	8	<u>995</u>	<u>15,612</u>
TOTAL NET CURRENT ASSETS		<u>429,160</u>	<u>404,661</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>429,160</u>	<u>404,661</u>
<b>FUNDS</b>			
Unrestricted Funds	9.1	<u>429,160</u>	<u>404,661</u>
		<u>429,160</u>	<u>404,661</u>

The notes on pages 9 to 15 form an integral part of these financial statements.

These financial statements were approved by the Trustees and authorised for issue on

25 January 2026 and are signed on behalf of the Trustees by :

  
 Michael James Greator  
 Chair of Trustees

  
 Charles Adomako Basoah  
 Treasurer

# ST. GEORGE'S KIDNEY PATIENTS ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

### 1. BASIS OF ACCOUNTING

1.1 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 the Republic of Ireland ( FRS 102 ) ( Second Edition )" and the charities Act 2011 and UK Generally Accepted Practice as it applies from 1, January 2015.

The financial statements have been prepared to give a "true and fair" view and have departed from the Charities ( Accounts and Reports ) Regulation 2008 only to the extent required to provide a "true and fair view". This departure has involved following "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 ) (Second Edition )" rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn".

The financial statements have been prepared in accordance with the accounting policies set out in Note 2 to these accounts, and in accordance with the governing document of the Charity.

1.2 The Charity constitutes a public benefit entity as defined by FRS 102

1.3 No changes to accounting estimates have occurred in the reporting year.

### 2. ACCOUNTING POLICIES.

#### INCOMING RESOURCES

##### 2.1 Recognition of Income

Income are recognised and included in the Statement of Financial Activities ( SOFA )

when:

- The Charity becomes entitled to the resources;
- It is more likely than not that the trustees will receive the resource ; and
- The monetary value can be measured with sufficient reliability.

##### 2.2 Offsetting

There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102

##### 2.3 Grants and Donations

Grants and Donations are only included in the SOFA when the general income recognition criteria as stated above are met.

##### 2.4 Legacies

Legacies are included in the SOFA when receipt is probable, that is, when there has been grant of probate, the Executors have established that there are sufficient assets in the estate and any conditions attached to the legacy are either within the control of the charity or have been met.

##### 2.5 Tax Reclaim on Donations and Gifts

Gift Aid receivable is included in income when there is a valid declaration

# ST. GEORGE'S KIDNEY PATIENTS ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024 (Continued)

from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

### 2.6 Donated Goods

Donated goods are measured at fair value, ( the amount for which the asset could be exchanged) unless impractical to do so.

Goods donated for on-going use by the Charity are recognised as tangible fixed assets and included in the SoFA as incoming resources when receivable.

Gifts in kind for use by the Charity are included in the SoFA as income from donations when receivable

### 2.7 Donated Services and Facilities

Donated services and facilities are included in the SoFA when received at the value of the gift to the charity provided the value of the gift can be measured reliably.

### 2.8 Volunteer Help

The value of any voluntary help received is not included in the accounts.

### 2.9 Settlement of Insurance Claims

Insurance claims are only included in the SoFA when the general income recognition criteria are met, and are included as an item of other income in the SOFA.

### 2.10 Income from Interest, Royalties and Dividends

This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.

### 2.11 Investment gains and losses

This includes any realised or unrealised gains or losses on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the financial year.

## APPLICATION OF RESOURCES.

### 2.12 Liability Recognition

Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the Charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

### 2.13 Grants.

Grants and donations are accounted for when paid.

# ST. GEORGE'S KIDNEY PATIENTS ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

### 2.14 Costs directly related to the work of the charity.

Costs directly related to the work of the Charity are accounted for when due.

### OTHER ACCOUNTING POLICIES

#### 2.15 Funds

Unrestricted funds represent funds which are expendable at the discretion of the Charity in the furtherance of its objects and which have not been designated for other purposes. Restricted funds can only be used for specified purposes. The purpose of any restricted fund is noted in the financial statements.

#### 2.16 Going Concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees have therefore continued to adopt the going concern basis in preparing the Charity's financial statements.

#### 2.17 Employment Benefits

The cost of any unused holiday entitlement is recognised in the year in which the employee's services are received.

#### 2.18 Taxation

In the opinion of the trustees, the Charity is exempt from the United Kingdom Taxation on its incoming resources for the year.

#### 2.19 Accounting estimates and judgements

In the application of the Charity's accounting policies, the trustees are required to make judgements, estimates, and assumptions about carrying amount of assets and liabilities that are not readily apparent from other resources. The estimates and associated assumptions are based on historic 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 affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

#### 2.20 Apportionment Of Costs Between Activities

Governance and Other Costs are apportioned between Activities ( Charitable and Expenditure to raise funds ) on the basis of each activity's income in the year in relation to each other. This policy excludes any exceptional and non-recurring items.

#### 2.21 Financial Instruments

The Charity only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

# ST. GEORGE'S KIDNEY PATIENTS ASSOCIATION

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

## 3 INCOMING RESOURCES

### 3.1 Charitable Activities income

	2024	2023
	Unrestricted Funds	Unrestricted Fund
	£	£
Donations	5726	4,802
Gift Aid Claim	696	1,745
	<u>6422</u>	<u>6,547</u>

### 3.2 Fund Raising

	<u>18626</u>	<u>12,265</u>
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### 3.3 Investments income

Bank Interest	<u>8114</u>	<u>5,943</u>
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## 4 RESOURCES EXPENDED

### 4.1 EXPENDITURE ON RAISING FUNDS

#### 4.1.1 DIRECT SPENDING

	£	£
	2024	2023
Christmas Concert Costs	<u>5,569</u>	<u>4,938</u>

#### 4.1.2 GOVERNANCE

	£	£
	2024	2,023
Independent Examiner's Fees	577	0
Internet Charges	605	535
Bank Charges	49	47
	<u>1,231</u>	<u>582</u>

#### 4.1.3 Other Costs

Insurance	109	92
Just Giving Subscription	0	107
Bad debt	520	0
	<u>629</u>	<u>199</u>

#### 4.1.4 SUMMARY OF EXPENDITURE ON RAISING FUNDS

	£	£
DIRECT SPENDING	5,569	4,938
Support for raising funds		
Governance	1,231	582
Others	629	199
	<u>7,429</u>	<u>5,719</u>

**ST. GEORGE'S KIDNEY PATIENTS ASSOCIATION**  
**FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024**

( continued )  
2023

	2024	2023
	Unrestricted Funds	Unrestricted Fund
	£	£
<b>4.2 EXPENDITURE ON CHARITABLE ACTIVITIES</b>		
4.2.1 DIRECT SPENDING		
Patients Benefit Equipment	<u>0</u>	<u>15,612</u>
4.2.2 SUPPORT FOR CHARITABLE ACTIVITIES		
4.2.2.1 <b>Governance costs</b>		
Independent Examiner's Fees	418	0
Internet Charges	475	545
Bank Charges	<u>39</u>	<u>48</u>
	<u>932</u>	<u>593</u>
4.2.2.2 <b>Others</b>		
Insurance	86	93
Just Giving Subscription	<u>216</u>	<u>109</u>
	<u>302</u>	<u>202</u>
4.2.3 SUMMARY OF EXPENDITURE ON CHARITABLE ACTIVITIES		
	2024	2023
	£	£
Direct spending	0	15,612
Support for charitable activities		
Governance	932	593
Others	<u>302</u>	<u>202</u>
	<b><u>1,234</u></b>	<b><u>16,407</u></b>
<b>5 Details of certain items of Expenditure</b>	2024	2,023
	£	£
Independent Examiner's Fees	<b><u>995</u></b>	<b><u>0</u></b>
<b>6 DEBTORS</b>	2024	2023
	Unrestricted	Unrestricted
	£	£
Sundry Debtors	<b><u>2,212</u></b>	<b><u>3,250</u></b>

Basic financial assets, including other debtors and prepayments are initially recognised at transaction price, unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Such assets are subsequently carried at amortised cost using the effective interest method, less any impairment.

# ST. GEORGE'S KIDNEY PATIENTS ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

(Continued)

7	<b>BANK AND CASH BALANCES</b>	2024	2023
		Unrestricted	Unrestricted
		£	£
	Current Account	2,552	19,208
	Deposit Account	411,775	385,626
	Christmas Concert Account	<u>13,616</u>	<u>12,189</u>
		<b><u>427,943</u></b>	<b><u>417,023</u></b>

Cash and cash equivalent includes cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

### 8 CREDITORS: Amounts falling due within one year

	2024	2023
	Unrestricted	Unrestricted
	£	£
<b>Sundry Creditors</b>	<b><u>995</u></b>	<b><u>15,612</u></b>

Basic financial liabilities, including trade and other creditors, loans from third parties and loans from related parties are initially recognised at transaction price, unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Such instruments are subsequently carried at amortised cost using the effective interest method, less any impairment.

### 9 FUNDS

9.1	<b>UNRESTRICTED FUNDS</b>	2024	2023
		£	£
	Balance Brought Forward	404,661	402,032
	Incoming Resources	33,162	24,755
	Resources Expended	<u>-8,663</u>	<u>-22,126</u>
	Balance Carried Forward	<b><u>429,160</u></b>	<b><u>404,661</u></b>

Unrestricted funds represent funds which are expendable at the discretion of the Charity in the furtherance of its objects and which have not been designated for other purposes

### 10 RELATED PARTY TRANSACTIONS

No trustee received any remuneration nor benefits during the year.

No trustee claimed expenses for their work as a trustee.

There were no related party transactions in the year.

### 11 POST BALANCE SHEET EVENTS

There has been no post balance sheet event which could materially affect these financial statements.

# ST. GEORGE'S KIDNEY PATIENTS ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

(Continued)

### 12 EMPLOYEES

There were no employees during the year ( 2023 -none )

### 13 RESERVE POLICY

A balance is retained in the general fund to meet unanticipated expenditure and programmed work that can not be funded from a single year's budget.

The Trustees endeavour to maintain sufficient Reserves to ensure that the Charity is on a "going concern" basis at all times.

The Charity's General Fund (Unrestricted fund) balance at the end of the year was £429,160

Our reserves policy is to ensure available sufficient resources to enable the charity to provide its services and programmes over the longer term.

### 14 Volunteer Contribution

The Charity is heavily reliant on volunteers who contribute their skills, time, and their resources in the furtherance of the work of the charity. Principally, this contribution is by serving on committees of the Charity that deal with finance, policy, developments etc.

The value of the contribution of volunteers is not included within the income of the Charity.

The trustees are grateful to all of them for their help and commitment.

### 15 APPORTIONMENT OF SUPPORT COSTS AMONGST ACTIVITIES.

	2024			2023		
	Charitable Activities	Expenditure to raise funds	Total	Charitable Activities	Expenditure to raise funds	Total
<b>GOVERNANCE</b>						
Independent Examiner's fees	418	577	995	0	0	0
Internet Charges	454	626	1,080	545	535	1,080
Bank Charges	<u>37</u>	<u>51</u>	<u>88</u>	<u>48</u>	<u>47</u>	<u>95</u>
	<b>909</b>	<b>1,254</b>	<b>2,163</b>	<b>593</b>	<b>582</b>	<b>1,175</b>
<b>OTHER COSTS</b>						
Insurance	82	113	195	93	92	185
Just Giving Subscription	216	0	216	109	107	216
Bad debt	0	520	520	0	0	0
	<b>298</b>	<b>633</b>	<b>931</b>	<b>202</b>	<b>199</b>	<b>401</b>

Governance and Other Costs are apportioned between Activities

( Charitable and Expenditure to raise funds ) on the basis of each activity's income in the year in relation to each other. This policy excludes any exceptional and non-recurring items.