COELIAC UK

England & Wales · Charity number 1048167

Details

Status	Registered
Legal form	Charitable company
Company number	03068044
Registered	1995-07-20
Register	View on the Charity Commission register

Contact

Address	Artisan Hillbottom Road Sands Industrial Estate High Wycombe Buckinghamshire HP12 4HJ
Phone	01494796128
Email	accounts@coeliac.org.uk
Website	www.coeliac.org.uk

Activities

Objects: THE OBJECTS ARE SPECIFICALLY RESTRICTED TO THE FOLLOWING:(A) IMPROVING THE WELLBEING AND OUTCOMES OF PEOPLE AFFECTED BY THE COELIAC CONDITION;(B) INCREASING AWARENESS AND KNOWLEDGE AND IMPROVING THE CARE AND CHOICE FOR THOSE AFFECTED BY THE COELIAC CONDITION; AND(C) PROMOTING RESEARCH INTO THE NATURE, CAUSES, ALLEVIATION, TREATMENT AND CURE OF THE COELIAC CONDITION.

Activities: PROMOTE THE BENEFIT AND WELFARE OF PERSONS WITH GLUTENENTEROPATHY, OR ANY RELATED MEDICAL CONDITION, ADVANCE PUBLIC EDUCATION IN THE NATURE OF THE COELIAC CONDITION AND ITS TREATMENTS PARTICULARLY AMONG SUFFERERS AND THEIR FAMILIES, FRIENDS AND CARERS; TO PROMOTE RESEARCH INTO THE NATURE, CAUSES, ALLEVIATION, TREATMENT AND CURE OF THE COELIAC CONDITION AND TO MAKE PUBLICLY AVAILABLE THE RESULTS

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Classification

- **How:** Provides Services, Provides Advocacy/advice/information, Sponsors Or Undertakes Research
- **What:** The Advancement Of Health Or Saving Of Lives
- **Who:** People With Disabilities, Other Defined Groups

Geography

- **Area of benefit:** IN PRACTICE, UK
- Northern Ireland
- Scotland
- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£4,845,117	£5,051,284	£1,777,131	63
2024-12-31	£4,478,000	£4,951,384	£1,915,713	52
2023-12-31	£4,251,029	£4,121,841	£2,756,708	52
2022-12-31	£4,054,439	£3,515,612	£2,603,573	46
2021-12-31	£3,584,922	£3,391,078	£2,080,896	43
2020-12-31	£3,606,652	£3,381,417	£1,887,052	46

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Trustees

Name	Role	Appointed
Christopher Jonathan Dilloway	Chair	2022-07-28
Aishah Farooq		2022-07-28
Anne Davis		2023-08-03
Dr Gerard George Robins		2021-07-16
Kate Denham		2023-08-20
Lawrence David Broadie		2022-07-28
Miranda Sheffield		2023-08-03
Nicola Maxine Valmas		2020-09-22
Nuala Gallagher		2025-06-14
Sarah Bull		2025-06-14

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COELIAC UK

England & Wales - Charity number 1048167

Accounts

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COELIAC UK
(A Company Limited by Guarantee)

Registered Charity Number: 1048167
Registered Company Number: 03068044
Scottish Charity Number: SC039804

Docusign Envelope ID: 6F7A0663-127B-8813-8039-30044549E061

Coeliac UK

Annual Report and Financial Statements for the year ended 31 December 2025

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The organisation is a charitable company limited by guarantee, incorporated on 14 June 1995 and registered as a UK Charity on 20 July 1995. Coeliac UK is the successor organisation to The Coeliac Society which was established in 1968.

The Charity is governed by its Articles of Association which set out its objects and powers.

The Articles provide for the Board to comprise of not more than twelve, nor fewer than three Trustees, of which one Trustee shall be nominated by the Health Advisory Council. A trustee shall hold office for a period of 3 years and shall then be subject to re-election and may be re-elected for a further term of 3 years after which they must retire as a Trustee but may be re-elected as a Trustee after an intervening period of at least 1 year. The trustees have all served for the full year unless otherwise stated.

Board of Trustees	Lawrence Broadie Sarah Bull (appointed 14 June 2025) Anne Davis Kate Denham Chris Dilloway – Chair Aishah Farooq Nuala Gallagher (appointed 14 June 2025) Clive Hart (resigned 26 February 2026) Dr Anita Patel Dr Gerry Robins Miranda Sheffield Nicola Valmas
Company Secretary	Ashley Bailey (resigned 20 February 2025) Sally Malthouse (appointed 20 February 2025)
Chief Executive	Hilary Croft
Company Number	**03068044**
Charity Number	**1048167**
Scottish Charity Number	**SC039804**
Registered office address	Artisan Hillbottom High Wycombe Buckinghamshire HP12 4HJ

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Auditors	Moore Kingston Smith LLP 9 Appold Street London EC2A 2AP
Bankers	HSBC Bank plc Oxford Circus Branch 196 Oxford Street London W1D 1NT Lloyds Bank plc 21-31 White Hart Street High Wycombe Buckinghamshire HP11 2HL
Investment Manager	Cazenove Capital 1 London Wall Place London EC2Y 5AU
Solicitors	Blaser Mills Park House 40 Oxford Road High Wycombe Buckinghamshire HP11 2EE

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The Charity

Structure, Governance and Management

Coeliac UK is a charitable company limited by guarantee, incorporated on 14 June 1995, and registered as a Charity on 20 July 1995 with the Charity Commission. It was also registered with the Office of the Scottish Charity Regulator in 2008.

The Charity's objectives, as set out in its Articles of Association, are:

- improving the wellbeing and outcomes of people affected by the Coeliac condition;
- increasing awareness and knowledge and improving the care and choice for those affected by the Coeliac condition; and
- promoting research into the nature, causes, alleviation, treatment and cure of the Coeliac condition.

Public Benefit

The Trustees, in exercising their powers and duties, have complied with their duty in Section 17 of the Charity Act 2011 to have due regard to the public benefit guidance published by the Charity Commission. In preparing the report and accounts, the Trustees complied with the requirements in that guidance to report on the significant activities and achievements of the Charity in 2025. They have reported in a way that both sets out the aims and strategies of the Charity and demonstrates how the aims and activities of the Charity were carried out for the public benefit.

Management and Staff

The Board of Trustees delegates the day-to-day management of the Charity to the Chief Executive who led a team of approximately 63 (54 full time equivalent) staff in 2025. Their work is supplemented at times of peak workload by a limited number of temporary staff. The staff work within the Delegation of Authority agreed by the Board. The staff agree an annual Business Plan with the Board prior to the beginning of the year and regularly report progress throughout the year and at each Board meeting.

The Board of Trustees appoints a People Committee to oversee the setting of pay and remuneration for senior management and the entire organisation. Their remit is to regularly review and agree performance review arrangements; agree remuneration policies including terms, conditions and benefits; consider recommendations for individual pay on the basis of individual appraisals and to consider the Charity's human resource strategy. The committee comprises the Chair of the Board of Trustees and at least two other Trustees.

The Board of Trustees

The Board of Trustees lead the Charity in setting its strategic direction and agreeing strategic objectives and plans to deliver the Charity's aims. The Board monitors and evaluates the progress of the Charity to ensure it achieves those objectives and plans.

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The expertise within the Board is substantial, wide-ranging and importantly complementary. Trustees include director-level individuals from a wide range of relevant disciplines including finance, HR, marketing, and healthcare. All Trustees are volunteers committing many hours to the work of the Charity.

The Board meets regularly and no less than 4 times per annum.

To support effective governance, a number of committees have been established to oversee, advise, and make recommendations to the Board of Trustees on specific areas of the organisation's activities. Some of these committees include specialists and other advisers who are not trustees; such members are recruited through the same process as trustees and provide additional focus and expertise on key matters.

The main committees are the Audit, Investment and Risk Committee, the People Committee, the Engagement Committee, the Executive Action Committee, the Health Advisory Council (HAC), the Food Standards Committee (FSC), and the Research Strategy Board (RSB).

Each committee has its own terms of reference, which set out its duties, responsibilities, and delegated authorities. These are reviewed on a regular basis.

Meeting Protocol

The Boards and committees continued to use a combination of face-to-face meetings, video calls and teleconferences during the year to review plans and activities of the Charity and ensure the cost effectiveness of their operations.

Recruiting and Supporting Trustees

The Board of Trustees regularly undertakes an audit to identify current and emerging skills gaps. Vacant roles are advertised widely both in the Charity's communications to members and on recruitment websites open to all. The selection process comprises shortlisting based on CVs and supporting statements, followed by an interview panel for shortlisted candidates. Following appointment, new Trustees are provided with induction packs, formal training as required for the role, and sessions spent with key staff.

Group Structure

This report presents information about Coeliac UK and its dormant subsidiary undertaking, Coeliac Trading Company Ltd (Company number 02856981). The assets and operations of the trading company were transferred to Coeliac UK in 2023, and the Directors of the subsidiary have decided that the company shall remain dormant for the foreseeable future.

Our Approach to Fundraising

As a charity registered with the Fundraising Regulator, we strive to achieve the highest standards in all our fundraising activities, referring to all relevant professional and statutory bodies as guidance and regulation develops. Our aim to develop positive long-term relationships with our members, donors and supporters underpins all our actions in this area.

Coeliac UK operates with a small team of in-house staff to lead and develop its fundraising. Fundraising staff are expected to act professionally at all times, follow the Fundraising Regulator's Code of Conduct (as updated from time to time) and are encouraged to undertake relevant training to develop their knowledge. Fundraising staff receive a salary but are not eligible for a performance bonus.

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We also use the services of several carefully selected external companies who provide specialist skills to help us deliver specific activities. These include a telephone agency, as well as a raffle and lottery manager. With each of these companies, we have signed agreements, committing them to adhere to both the letter and spirit of the regulations.

Any complaints that fundraising activity may generate are recorded and investigated by the appropriate line manager to ensure future learning opportunities in fundraising. Coeliac UK is pleased that its fundraising activity generates few complaints annually. In 2025, we received 11 complaints. All complaints were quickly resolved without escalation.

Managing Risk

The Trustees are responsible for ensuring appropriate financial and other controls are in place. At Coeliac UK, the role of risk management is delegated to the Audit, Investment and Risk Committee (AIRCom) who review the risks and report to the Board.

A risk register is used by the Board and staff to review the main risks and uncertainties, and controls are put in place for management and mitigation as necessary. The register is regularly updated and monitored by the executive team, Committees and Board as work progresses and new risks emerge.

The principal risks which could seriously affect the Charity are made up of financial, operational, regulatory, external and strategic risks; and the main residual high risk identified (after controls and mitigating actions) in 2025 was that income generated from all channels does not meet the budget target, impacting the Charity's ability to fulfil its charitable objects. The Charity continues to develop additional and alternative income streams to grow overall income and offset fluctuations in individual areas. Expenditure is carefully monitored and managed to protect the delivery of the Charity's services and financial sustainability.

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Report of the Board of Trustees

The Board of Trustees who are the Charity Trustees, and Directors of Coeliac UK ('the charitable company'/'the Charity'), have pleasure in presenting their report, which incorporates the report of the Directors for the purposes of company law, and the accounts for the year ended 31 December 2025.

Introduction

2025 was a year of resilience, progress, and renewed ambition for Coeliac UK. In a period marked by economic pressures and evolving healthcare challenges, we remained steadfast in our mission: to ensure that no life is limited by coeliac disease.

We responded to a demanding external environment with focus and determination. The cost-of-living crisis continued to affect access to gluten free food, placing additional strain on individuals and families already managing a lifelong medical condition. Throughout the year, Coeliac UK worked to highlight these challenges, influence policy, and deliver practical support that makes a measurable difference to people's lives.

Our 2024 strategic review reaffirmed the strength of our direction and the continued relevance of our mission. By refining our vision, mission, and values, we renewed our long-term commitment to improving diagnosis, access, and quality of life for everyone affected by coeliac disease.

During 2025, we prepared the organisation for the launch of our new five-year strategic plan in 2026. This forward-looking plan builds on solid foundations and focuses on three strategic areas: Diagnosis and Equality, Support and Access, and Research and Advocacy. Through these pillars, we are working to ensure faster diagnosis, stronger support, and better care for all - while driving research that advances new treatments and brings us closer to a cure.

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Our ambitions are bold. We aim for every person with coeliac disease to receive a diagnosis soon after they experience their first symptoms. We will continue to expand access to gluten free food, advocate for policy change across the food and health sectors and invest in research to improve the lives of those affected today - while laying the groundwork for new treatments and a cure.

None of this progress would be possible without the unwavering dedication of our staff, volunteers, members, partners, and donors. Their contributions - of time, funding, and expertise - are central to our success. Together, we are creating tangible change and building a stronger future for people living with coeliac disease.

To support this, and alongside the introduction of our new strategy, we refreshed our values to better reflect how we work together and engage with our stakeholders.

As we look ahead, we remain confident and focused on delivering real, sustainable impact. Through collaboration, innovation, and evidence-based advocacy, Coeliac UK will continue to lead the way in improving understanding, shaping policy, and transforming lives.

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Major Achievements and Impact

Against a challenging operating environment, especially for the charitable sector, we are incredibly proud of our achievements in 2025. For more details, please see our 2025 Impact Report which is available on our website. Some highlights include:

- In March 2025, flanked by a powerful crowd of volunteers, health care professionals, MPs, Peers, and BBC journalists we handed a petition signed by more than 22,000 people, asking the Government to review gluten free prescribing in England into 10 Downing Street.
- Conducted an international research call attracting over 40 different projects with c. £10 million of potential research activity.
- Achieved charity-based sector leading member renewal rates of c. 85%.
- Over 70k people engaged with our content on social media, increasing understanding of many symptoms, from fatigue to numbness.
- We were grateful to receive significant financial support from our community, including more than £1.44 million through Gifts in Wills.
- £900k income from our trusted commercial partners, as well as a donation of £20,000 from BFree through an on-pack donation activity during the coeliac disease awareness month of May.
- Nearly 70k people visited our 'Is It Coeliac Disease?' website and were encouraged to pursue a diagnosis, up over 50% on 2024.

Diagnosis & Equality

We continued our work to increase the number of people diagnosed with coeliac disease and strive for greater equity to the diagnosis pathway.

Our Coeliac Awareness Month (run throughout May) garnered huge media coverage, including diverse case studies covering a range of symptoms. Aiming to increase knowledge about coeliac disease, our awareness raising work also empowered nearly 70,000 people to begin their diagnosis journey by completing the 'Is It Coeliac Disease?' assessment.

Our network of healthcare professional members is crucial in enabling people to access a diagnosis as well as providing ongoing care in both primary and secondary healthcare settings. This network grew again in 2025, as we reached out to even more GPs, and consequently a wider group of patients.

In 2025, we helped thousands of people feel safer after downloading our resources. We also helped parents and caregivers feel more confident about their child's gluten free diet, with nearly 9,000 resources downloaded for children and young people. More young people learnt to stay well after leaving home with many downloading our 'Moving On' packs.

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Support

We are here for everyone who needs to live gluten free. In 2025, we continued to work relentlessly for all our community including over 60,000 members.

With support from across the Coeliac UK community, we ran a wide range of inspiring gluten free food events across the UK, including local meet-ups and specialised food festivals to help people live gluten free. We were delighted to engage with thousands face to face at community led events, Coeliac UK activities, regional shows, festivals, and events across the UK, helping everyone to feel included, supported and less isolated.

Our volunteers led over 500 events across the UK.

More than 3,000 people attended 2 major Gluten Free Food Markets, in Edinburgh and Torquay, with a total of 26 specialist exhibitors.

Staff and volunteers supported 3 'Free From' Festivals in Bristol, London, and Birmingham.

Our website proved again that it is a vital resource for everyone, with over 1 million active visits. We developed a new, modernised website during 2025 that launched in January 2026. The new website will enhance user experience and ensure easier access to the right information to support their needs.

We also welcomed even more people to join our trained volunteers growing this group by 20%, all of whom helped to deliver over 500 community events, nationwide. We are especially delighted to see that our Teen Virtual Club has supported over 100 teenagers with coeliac disease, enabling them to share their experiences with one another as well as an enjoying a 'cookalong' with Becky Excell. Young people of all ages were supported through our printed and online materials, with 348 packs distributed.

Our Helpline services continue to support every aspect of living gluten free, managing over 18,000 enquiries this year, providing a vital lifeline to many people who have nowhere else to turn. Over 250 families were supported through our dietitian-led diet and health workshops, receiving glowing feedback.

Despite technical challenges that, unfortunately, led to temporary access issues for our members, the Food Information Service remains a valuable source of support for our community, with an average of over 9,000 web and app visits every month. Featuring information on over 190,000 food products, with the app version adding an extra dimension of a barcode scanner, making shopping gluten free much easier.

Our knowledge of the community and their needs was further demonstrated by the use of the Home of Gluten Free Recipes. The service had an average of over 30,000 visits a month, peaking in December.

Access

As the gluten free diet is the only treatment for coeliac disease, the availability of gluten free alternatives, and people's ability to access them, are focus areas that continue to drive our efforts.

Working together with food industry partners, through our food safety schemes and pulling on our expertise, we work to ensure that their products are safe, suitable, and attractive to our community.

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With the Crossed Grain trademark (CGT) scheme (available to be used throughout the world), manufacturers can easily show to consumers which products are suitable for a gluten free diet. We were delighted to welcome more new manufacturing partners to this food safety scheme in the UK during 2025, meaning that nearly 2,000 food products now carry the CGT in the UK.

Eating out of the home continues to be one of the biggest challenges for people with coeliac disease, as the danger of cross-contamination, where even a small crumb of gluten can re-ignite the devastating immune reaction that causes damage, is harder to control.

The Gluten Free Accreditation (GFA) scheme for caterers provides a great support to those who work in the catering industry, assisting and supporting them to develop the best processes, checks, menus, and service for people who need a gluten free diet. At a time when venues are facing a combination of operating challenges, we were delighted to recruit a small number of new GFA partners slightly increasing the number of venues and locations throughout the UK that have confidence in providing gluten free meals to over 2,500, supporting our community wherever they are.

We work closely with schools, caterers, and food businesses to improve everyday life for people with coeliac disease. It is now easier to eat out, thanks to more than 2,500 food venues in the UK securing our GFA. This means they follow our strict standards, processes, and training for serving gluten free food.

We want diners to eat out with total confidence, so in 2025, we also undertook a full review of the standards which underpin our GFA, adding stronger requirements and improved guidance. As a result, our partners are better equipped than ever to minimise the risk of gluten. The training programmes linked to these food safety schemes are also vital additions to ensure gluten free food is available.

Elsewhere, our regular communications to members and the wider Coeliac community means we can offer manufacturers the opportunity to promote their products, particularly new additions, to this audience. We would like to acknowledge the support of Warburtons, Panasonic, Genius, Coop, Nestle GoFree, and Dr Schar for their sponsorship of some of our key activities.

Coeliac UK is uniquely placed to recognise and understand both the needs of people who require a gluten free diet, and the requirements of companies who can provide those products. Additionally, our expertise in the gluten free diet, amassed over nearly 60 years, means we have the knowledge and competency to represent our community on the global stage.

Thanks to the support of our community, we work with partners globally to improve diagnoses, treatment, policy, and standards everywhere. In 2026, the World Health Organisation and Food and Agriculture Organisation are taking a better approach to gluten, thanks to our influence.

After reviewing Coeliac UK's policy briefings, evidence and data, the precautionary allergen framework ("may contain") now does more to protect those with coeliac disease, or a wheat allergy.

In 2026, we will ensure these new guidelines are applied correctly and do not impact the threshold of 20 parts per million for gluten free labelling.

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Advocacy

Representing the views and needs of our community has always been a key mission for the charity, and this becomes more important each year. The cost-of-living difficulties being encountered by so many people, can affect those on a gluten free diet disproportionately as many of their food costs are markedly higher. In 2025, we continued to fight for everyone with coeliac disease, championing change with powerful policy makers.

With gluten free food still hard to access, and costly, many people with coeliac disease still rely on prescriptions to eat safely. And we worked hard in 2025 to protect them. Thanks to our campaigning, coeliac disease has moved up the agenda in top government conversations.

Following sustained engagement with the Welsh Government and commissioners, a new gluten free food subsidy card scheme has been agreed and is due to launch in 2026. The scheme will provide people in Wales with a more flexible option to purchase discounted gluten free food in retail settings.

In March 2025, we presented a petition signed by more than 22,000 people to 10 Downing Street, calling on the Government to review the provision of gluten free prescribing in England. We were supported by volunteers, healthcare professionals, MPs, Peers, and national media, including the BBC. The campaign achieved extensive national coverage, with an estimated advertising value exceeding £2 million. Media impact was further strengthened by public support from Rebecca Adlington OBE and a live interview on BBC Breakfast.

Following our petition, the issue was raised in Parliament 17 times – a four-fold increase compared to 2024. And broader mentions of coeliac disease in Parliament shot up by 50%.

Research

During the year, Coeliac UK launched its first uncapped, open research funding call, enabling researchers worldwide to apply for funding for coeliac disease research. The approach was designed to ensure research investment is guided by identified evidence gaps and potential public benefit, while broadening engagement across the research community.

The charity received 41 initial applications, representing potential funding of approximately £10 million After peer and lay review, the Research Awards Panel recommended three projects for funding, totalling £661,597, subject to conditions. These recommendations were approved by the Board as part of the 2026 budget process.

In addition, funding available from donations, grants, and legacy income, together with reserves carried forward, enabled the charity to approve a further £139,000 award to the University of Oxford to continue research into the role of rogue immune cells in coeliac disease.

Coeliac UK believes that investing in early career research is essential to build the future research skills needed to achieve our strategic ambitions. In 2025, the Charity approved funding for four sponsored undergraduate dissertations of up to £5,000 each.

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Plans for 2026

In 2026 and beyond, the Charity will continue to focus on delivering objectives that are aligned with the strategic pillars which support our mission for no life to be limited by coeliac disease.

Diagnosis & Equality

A key focus in 2026 will be increasing diagnosis of coeliac disease through awareness activities, underpinned once again, by our flagship Awareness campaign in May. This campaign will target individuals with undiagnosed symptoms, those requiring ongoing support, healthcare professionals, and commercial partners. Community engagement will expand through social media, online events, and in-person initiatives, targeting a wider demographic.

We will continue our core work around improving diagnosis, contributing to the development of updated guidelines for coeliac disease and associated conditions such as Type 1 diabetes, faltering growth, and autoimmune thyroid disease. We will participate in healthcare professional (HCP) education days and initiate a new Clinical Champions programme to promote best practices in diagnosis, treatment, and long-term support. Additionally, we aim to raise awareness among healthcare professionals beyond GPs, gastroenterology and dietetics, including dentists, hepatologists, and mental health practitioners.

Support

We will implement a comprehensive review of our membership model and package options to ensure they effectively give access to the value of our expertise, support services, and resources for anyone who needs them. This process will inform a refined membership proposition aligning with our strategic goals. Our efforts will focus on four key themes:

- Community Support – Strengthening networks and connections for those affected by coeliac disease.
- Community Value – Enhancing the benefits and resources available to members.
- Community Growth – Expanding our reach and engagement with new and existing audiences.
- Community Impact – Driving positive change and raising awareness through collective action.

Again in 2026, we will be expanding support for community events. This will include increasing the number of volunteer-led local activities across the UK, being present at several external food festivals and organising national Gluten Free Food Market(s) to bring together consumers, businesses, and experts in one space.

We will also continue to develop dedicated support resources for children and young people, providing opportunities for peer connection and ensuring age-appropriate tools and information are readily available.

Access

As part of our commitment to delivering value, we will continue our validation work across all services, ensuring:

- Off the shelf product sampling for gluten analysis remains a key feature within our Food Information Service.
- Gluten free training credentials are verified for all venue guide recommendations.
- Factsheets and publications are evidence-based and reflect best practices.

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Additionally, we will continue to share our dietetic and health professional expertise by delivering dietitian-led workshops, support videos, and new webinars throughout 2026.

We will focus on enhancing access to safe gluten free food by promoting our food safety schemes, the Crossed Grain Trademark (CGT) and relaunched Gluten Free Accreditation (GFA).

The GFA scheme will continue to target hospitality, healthcare, education, and retail sectors, with a structured rollout plan for new accreditations under our GFA Standard that was updated in 2025.

Our digital transformation efforts will enhance the availability of information for existing and potential commercial customers, through our dedicated microsite for food businesses launched in 2025.

Advocacy

Advocacy efforts in 2026 will continue to build upon previous work on the cost of gluten free foods, access to safe gluten free options in public sector settings, improving diagnosis and management of coeliac disease. We will continue public affairs work to engage policymakers across all four nations, host parliamentary events, and pursue meetings with Health Ministers.

We will ensure that coeliac disease and the gluten free diet remain a focus at both national and international levels e.g. at the Codex Alimentarius, the most important international body in the field of food standards. We will support ongoing research on gluten thresholds and reference doses to provide further evidence to underpin key food standards that will improve conditions for our community.

Research

Our research program will always remain a priority, with continued funding in line with our research priorities, such as studies that may identify key targets in coeliac disease that could lead to new treatment opportunities beyond the gluten free diet. Indeed, Coeliac UK is currently the largest single funder of research into coeliac disease in the UK and one of the largest in the world. Since 2005, the charity has committed more than £3.5 million to research.

Following the Board's approval, in 2026, we plan to support the project of Professor Ludvig Sollid on tissue proteomics to combat coeliac disease, Dr Vincent van Unen of The Netherlands work into infections as early triggers of loss of gluten tolerance in genetically at-risk Children, and validation of coeliac disease specificity of four candidate T-cell receptor gamma sequences with high diagnostic potential, led by Prof Soilleux in the UK.

Additionally, we will conduct a study on the epidemiology and health economics of coeliac disease - to understand current diagnosis rates and prevalence of coeliac disease to support the focus of our work, and how the disease is reflected in the UK population

People and Culture

In 2026 and beyond, we will continue to articulate and embed our new values of Tenacious, Caring, Trustworthy, and Collaboration, and invest in training, development, and recruitment to retain and attract top talent.
A key activity is the development of the Coeliac UK Employee Value Proposition, which will include a comprehensive review of employee benefits. We will continue to promote staff wellbeing, through regular satisfaction and mental health surveys and improving employee experience through agreed workplace improvements.

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Technology

Having launched our new website in 2026, we will focus on enhancing the online experience for all stakeholders. Elsewhere, we will continue to invest and develop our technology solutions, and explore AI deployment, and systems integrations to enhance quality, productivity and efficiency in how we work to achieve our strategic objectives.

Engagement

We will continue to develop long-term relationships with supporters and broaden our portfolio of voluntary income streams. Our approach will ensure that supporting Coeliac UK is a positive and fulfilling experience by improving how we engage, steward, and thank donors.

A key strategic focus is to increase sustainable income by growing the number of regular donors. We aim to expand recurring giving across a range of channels, including membership-linked donations, direct debits, payroll giving, and recurring card payments. Following the launch of the new membership offering, we will explore further opportunities to encourage regular and value-added giving.

Income from our lottery and raffle activities, including the Gluten Free Weekly Lottery, remains an important revenue stream for the charity. During the year, the focus will be on extending the reach of the lottery beyond the membership base through targeted digital and face-to-face engagement. Raffles will continue to be developed as a cost-effective fundraising channel, with emphasis on maximising participation and income generation.

Challenge events offer both financial support and an opportunity to engage new audiences. In 2026, we will continue to increase the number of places available in key events while encouraging individuals to enter events on their own initiative. Enhanced supporter stewardship will maximise funds raised and provide compelling case studies for broader charity use.

To sustain core activities and increase our research funding, we will continue our efforts to grow individual giving. This will include at least one dedicated appeal for research funding utilising a peer-reviewed project aligned with the Charity's vision. Donation requests will feature prominently on the new website and in supporter newsletters and other communications.

The introduction and recruitment of a new role, Head of Philanthropy, will help to develop our fundraising from Major Donors as well as continue the excellent work to date in developing income from gifts in wills. We will reach out to trusts and foundations to seek their support in finding a cure for coeliac disease, as well as selected corporate partners.

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Financial Review

Overview

The Charity's income is generated primarily from three sources: membership fees; commercial services, including the restaurant accreditation scheme and licensing of the Crossed Grain Trademark; and fundraising from donations, including gifts in wills. Additional income is generated through raffles and the weekly lottery, as well as grant income.

These funds enable the Charity to deliver services and information to support people diagnosed with coeliac disease, or those caring for someone with the condition, to live a gluten free life, and to provide guidance to those seeking diagnosis. The Charity also campaigns with the health and food sectors to raise awareness, improve understanding of the condition and promote appropriate treatment. Over the longer term, these income streams support investment in research to improve disease management, develop potential treatments and ultimately work towards a cure.

The Charity reported a net deficit of £139k for 2025, an improvement of nearly £300k compared to 2024 (£436k). Total income in 2025 was £4,845k, an increase of £367k from £4,478k in 2024. The increase was driven primarily by income from gifts in wills, which totalled £1,441k in 2025, compared to £760k in 2024. This growth reflects long-term investment in legacy fundraising. Overall income from donations and legacies was £2,372k, representing an increase of £594k (33%) on 2024 (£1,778k). Income from challenge events also performed well and is expected to be an area of future growth. By contrast, income from raffles and the lottery (trading activities) declined during the year and activity will be reviewed in 2026.

Income from trading and charitable activities totalled £2,408k in 2025, a decrease of £223k (8%) compared with £2,631k in 2024. This reduction was largely attributable to lower membership income, reflecting continued migration from full to digital memberships, lower than expected reactivation of lapsed members, and a change in accounting treatment for annual memberships purchased in advance. This accounting change resulted in a one-off reduction in reported income of approximately £180k on a like-for-like basis.

Investment income totalled £65k in 2025, a decrease of 6% compared to £69k in 2024, comprising £23k in bank interest (down £4k) and £42k in dividend income (unchanged from 2024).

Total expenditure increased to £5,051k in 2025, compared with £4,951k in 2024. This increase was largely driven by higher expenditure on raising funds, particularly donations and legacies, which increased by £140k, reflecting continued investment to grow regular donations and establish new sources of sustainable income.

Expenditure on trading activities (raffles and lottery) also increased by £43k, although income in this area fell; activity in this area will be reviewed in 2026 to improve return on investment.

Spending on charitable activities decreased slightly from £4,015k to £3,931k, of which total research expenditure reduced from £449k in 2024 to £344k in 2025, including £158k in grant awards.

Our focus in 2026 will be on continuing to develop the broader portfolio of sustainable income streams, and careful management of expenditure, to ensure that we achieve a good return on investment for our members, donors and supporters and deliver improving outcomes for our beneficiaries in line with our strategic and charitable objectives.

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Investing in research

In 2024, we made grant awards £360k (though this was offset by the withdrawal of an unspent award of £91k in research awards in 2024), We made further awards of £158k in 2025 to both better understand the role of rogue cells in coeliac disease (£139k), and four dissertations to encourage early career researchers and explore potential new areas of research (£19k).

Investment policy and Performance

The objective of the Charity's Investment Policy is to achieve a return on the charity's investment assets, including cash and other liquid or short-term investment assets, to further the charity's aims and meet the charity's future funding requirements whilst having regard to the risk parameters agreed by the Board of Trustees. The portfolio should provide a return (after any fees) that at a minimum matches or betters inflation while preserving the capital value. The Charity should also retain sufficient liquid resources to enable it to effectively meet its short-term obligations and provide adequate cover to meet any unplanned or unbudgeted expenditure. Furthermore, to ensure that environmental, social and governance (ESG) impact of the investment funds are considered, the charity's assets are not invested in shares or any other financial instrument of a company whose objectives are contradictory to those of Coeliac UK.

Funds that are unlikely to be required over the long-term (5 years or more) are invested in long-term capital funds, whilst funds required in the short-term are invested in low risk but high liquidity interest-bearing funds.

In 2025, short-term cash deposits were invested in the overnight money market (HSBC). Bank interest received from our cash deposits in 2025 was £23.6k.

In addition, at 31 December 2025 the Charity had £1,037k invested with fund manager Cazenove Capital, in their "Charity Sustainable Multi Asset Fund", which the Trustees are satisfied meets its objectives as described in the Investment Policy. In 2025, this fund paid dividends of £41.6k and achieved a gain of £67.6k.

The Charity regularly reviews its cash and investment position and released gains of £50k to rebalance assets between long and short term investments. We will continue to monitor balances and consider further investment in 2026.

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Reserves policy

The Board recognises the need to hold charitable funds as free reserves to safeguard the continuity of provision of basic services, to fund periods of expenditure in excess of revenue and to fund unexpected expenditure.

As part of the 2025 year-end review process, the Board of Trustees used Charity Commission guidelines to conduct an annual review of the reserves policy.

The Board agreed to maintain the existing policy: that sufficient reserves will be held to ensure the Charity can continue to operate and meet its charitable commitments, should there be a time when income has been adversely impacted. This is to allow time to assess and implement the future options for the Charity. Excess reserves will be designated for a specific activity when an appropriate and timely use of the funds has been identified and agreed by the Board. In the event there are no extra reserves, the Board may utilise the operational reserves to meet any of the above needs should they arise, subject to a cost benefit analysis.

The target level of reserves as of 31 December 2025 has been calculated at £991k, being the midpoint within the reserves policy range of £776k to £1,205k. The Reserves target is calculated by assuming an average reduction in forecast income of 25% offset by a forecast reduction in discretionary costs, equal to a reduction in total costs of approximately 7.5%. We ended the year with unrestricted reserves of £1,201k, some £211k above the target. We will continue to invest our surplus reserves in our charitable activities over the next strategic period.

The Board also agreed to maintain a level of liquid reserves that ensures the Charity can meet its obligations as they fall due. The level of liquid reserves required and liquid reserves available is reviewed regularly throughout the year. On 31 December 2025 the Charity had £1,732k in liquid assets, comprising £695k cash and £1,037k in other liquid investments.

Of our restricted reserves of £268k, we had £224k held for our Research Fund. From time to time, we raise funds solely for research to build a sufficient sum to launch a research call for grant applications.

Going Concern

Management and the Trustees regularly review detailed forecasts of income, expenditure and cash flow. The assumptions underlying the budget and forecasts are challenged, varied and tested to establish the likelihood of a range of possible outcomes including reasonable cash flow sensitivities. The forecast performance is monitored against actual outcomes each month and variances analysed and discussed at Management and Board level.

The Trustees have reviewed cash flow forecasts for the period to 31 December 2027. The cash flow forecasts indicate that the Charity will be able to meet its liabilities as they fall due for the period until at least 31 December 2027. If income does not achieve projected levels, management is able to adjust discretionary expenditure to relieve any short-term cash pressures which might arise.

The Trustees are therefore satisfied that the financial statements should be prepared on the going concern basis.

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Responsibilities of the Board of Trustees

The Board of Trustees (who are also directors of Coeliac UK for the purposes of company law) is responsible for preparing the Report of Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Board of Trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for the year. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the charities (SORP) FRS102;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The Board of Trustees is responsible for keeping adequate accounting records which are sufficient to show and explain the charitable company's transactions and which disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the Charitable Company's constitution. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

So far as the Board of Trustees are aware:

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

The Board of Trustees is responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of the financial statements may differ from legislation in other jurisdictions.

This report has been prepared in accordance with the Special Provisions of Part 15 of the Companies Act 2006 relating to Small Companies.

This report was approved and authorised for issue by the Board of Trustees on 8 June 2026 and signed on their behalf by:

C. Dilloway

Chris Dilloway Chair
Registered Company Number: 03068044

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Independent auditors' report to the members and trustees of Coeliac UK

Opinion

We have audited the financial statements of Coeliac UK ('the parent charitable company') and its subsidiaries (the 'group') for the year ended 31 December 2025 which comprise the group statement of financial activities, group and parent charity balance sheet and group statement of cash flows and notes to the financial statements, including 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 financial statements:

- give a true and fair view of the charitable company's state of the affairs of the group and the parent charitable company as at 31 December 2025 and of the group's 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, the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

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 financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRCS 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 charitable company'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 trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

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Our responsibility is to read the other *information and, in doing so, consider whether* the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information we are required to report that fact.

We have nothing to report in this regard.

Other matters prescribed by the Companies Act 2006

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

- the information given in the Report of the Board of Trustees which includes the Directors' Report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Board of Trustees which includes the Directors' 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 group and the parent charitable company and their environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Board of Trustees.

We have nothing to report in respect of the following matters where the Companies Act 2006 and the Charities Accounts (Scotland) Regulations 2006 (as amended) require us to report to you if, in our opinion:

- adequate accounting records have not been kept by the parent charitable company, or returns adequate for our audit have not been received from branches not visited by us; or
- the parent charitable company's financial statements 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.
- the Trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemption in preparing the Report of the Board of Trustees and the Strategic Report.

Responsibilities of Trustees

As explained more fully in the Statement of Responsibilities of the Board of Trustees set out on page 20, the Trustees (who are also the directors of the parent charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the parent charitable company'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 parent charitable company or to cease operations, or have no realistic alternative but to do so.

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Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditors under the Companies Act 2006 and under the Charities and Trustee Investment (Scotland) Act 2005 and report in accordance with regulations made under those Acts.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an 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 financial statements.

As part of an audit in accordance with ISAs (UK) we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purposes of expressing an opinion on the effectiveness of the group and parent charitable company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the group and parent charitable company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the group or parent charitable company to cease to continue as a going concern.
- Evaluate the overall presentation, structure, and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the group to express an opinion on the consolidated financial statements. We are responsible for the direction, supervision, and performance of the group audit. We remain solely responsible for our audit report.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.
Explanation as to what extent the audit was considered capable of detecting irregularities, including fraud.

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

The objectives of our audit in respect of fraud, are; to identify and assess the risks of material misstatement of the financial statements due to fraud; to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatement due to fraud, through designing and Implementing appropriate responses to those assessed risks; and to respond appropriately to instances of fraud or suspected fraud Identified during the audit. However, the primary responsibility for the prevention and detection of fraud rests with both management and those charged with governance of the charitable company.

Our approach was as follows:

- We obtained an understanding of the legal and regulatory requirements applicable to the charitable company and considered
- that the most significant are the Companies Act 2006, the Charities Act 2011, the Charity SORP, the Charities and Trustee Investment (Scotland) and UK financial reporting standards as Issued by the Financial Reporting Council.
- We obtained an understanding of how the charitable company complies with these requirements by discussions with management and those charged with governance.
- We assessed the risk of material misstatement of the financial statements, including the risk of material misstatement due to fraud and how it might occur, by holding discussions with management and those charged with governance.
- We inquired of management and those charged with governance as to any known instances of non-compliance or suspected noncompliance with laws and regulations.
- Based on this understanding, we designed specific appropriate audit procedures to identify Instances of non-compliance with laws and regulations. This included making enquiries of management and those charged with governance and obtaining additional corroborative evidence as required.

There are inherent limitations in the audit procedures described above. We are less likely to become aware of instances of noncompliance with laws and regulations that are not closely related to events and transactions reflected in the financial statements. Also, the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may Involve deliberate concealment by, for example, forgery or Intentional misrepresentations, or through collusion.

Use of our 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 to the charitable company's trustees as a body, in accordance with Regulation 10 of the Charities Accounts (Scotland) Regulations 2006. Our audit work has been undertaken so that we might state to the charitable company's members and trustees those matters we are required to state to them in an auditor's 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, the charitable company's members and trustees as a body, for our audit work, for this report, or for the opinions we have formed.

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Signed by:
Moore Kingston Smith LLP
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Date: 15/6/2026

James Saunders (Senior Statutory Auditor)
Moore Kingston Smith LLP
Statutory Auditors

9 Appold Street
London
EC2A 2AP

Moore Kingston Smith LLP is eligible to act as auditor in terms of Section 1212 of the Companies Act 2006.

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Consolidated statement of financial activities (including consolidated income and expenditure account)

	Notes	Unrestricted funds (£)	Restricted funds (£)	2025 Total (£)	2024 Total (£)
Income					
Donations and legacies	2	2,075,590	296,360	2,371,950	1,778,379
Income from charitable activities	2	1,897,039	30,000	1,927,039	2,115,875
Income from trading activities	2	480,961	-	480,961	515,224
Investment income	2	65,167	-	65,167	68,522
Other Income		-	-	-	-
Total income		**4,518,757**	**326,360**	**4,845,117**	**4,478,000**
Expenditure					
Expenditure on raising funds					
Donations and legacies		621,397	55,230	676,627	544,066
Trading activities		443,378	-	443,378	407,802
Expenditure on charitable activities	3	3,683,215	248,064	3,931,279	3,999,516
Total expenditure		**4,747,990**	**303,294**	**5,051,284**	**4,951,384**
Net gains on investments	11	**67,585**	**-**	**67,585**	**37,389**
Net Income/(expenditure) for the year	7	(161,648)	23,066	(138,582)	(435,995)
Balances brought forward		**1,670,623**	**245,090**	**1,915,713**	**2,351,708**
Total funds carried forward		**1,508,975**	**268,156**	**1,777,131**	**1,915,713**

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.
The notes on pages 29 to 45 form part of these financial statements.

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Consolidated balance sheet

	GROUP		CHARITY	
	2025 £	2024 £	2025 £	2024 £
FIXED ASSETS				
Tangible assets	119,880	157,966	119,880	157,966
Intangible Assets	126,814	121,173	126,814	121,173
Investment & deposits	1,037,554	1,019,969	1,037,554	1,019,969
	1,284,248	1,299,108	1,284,248	1,299,108
CURRENT ASSETS				
Sundry Debtors	1,546,612	1,699,957	1,546,612	1,699,957
Cash at Bank	694,549	799,545	694,530	799,485
	2,241,161	2,499,502	2,241,142	2,499,442
CURRENT LIABILITIES				
Creditors - falling due within one year	(1,730,278)	(1,873,897)	(1,730,278)	(1,873,896)
NET CURRENT ASSETS	510,883	625,605	510,864	625,546
Total assets plus current liabilities	1,795,131	1,924,713	1,795,112	1,924,654
Provisions for liabilities and charges	(18,000)	(9,000)	(18,000)	(9,000)
NET ASSETS	1,777,131	1,915,713	1,777,112	1,915,654
The funds of the charity				
Unrestricted funds				
Designated	31,047	45,640	31,047	45,640
General	1,477,928	1,624,983	1,477,910	1,624,924
	1,508,975	1,670,623	1,508,957	1,670,564
Restricted funds	268,156	245,090	268,156	245,090
Total charity funds	**1,777,131**	**1,915,713**	**1,777,112**	**1,915,654**

The Trustees have prepared group accounts in accordance with section 398 of the Companies Act 2006 and section 138 of the Charities Act 2011. These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

As permitted by s408 Companies Act 2006, the company has not presented its own Statement of Financial Activity and related notes. The Company's profit/(loss) for the year was (£138,582), (2024: (£435,995)).

Approved by the Board of Trustees and authorised for issue on 8th June 2026 these financial statements are signed on their behalf by:

C. Dilloway

Chris Dilloway - Chair

Company number: 03068044

The notes on pages 29 to 45 form part of these financial statements.

Docusign Envelope ID: 6F7A0663-127B-8813-8039-30044549E061

Consolidated statement of cash flows

	2025 £	2024 £
Cash flows from operating activities:		
Net cash used in operating activities	(115,826)	(423,960)
Cash flows from investing activities:		
Dividends, interest and rents from investments	41,607	41,836
Bank interest	23,560	26,686
Purchase of fixed assets	(104,858)	(114,559)
Disposal of fixed assets	521	-
Purchase of investments	-	-
Sale of investments	50,000	-
Net cash created by/(used in) investing activities	10,830	(46,037)
Decrease in cash and cash equivalents in the year	(104,996)	(469,997)
Cash and cash equivalents at the beginning of the year	799,545	1,269,542
Total Cash and cash equivalents at the end of the year	694,549	799,545

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1 ACCOUNTING POLICIES

1.1 Basis of preparation

The financial statements have been prepared in accordance with the Financial Reporting Standard applicable in the UK (FRS102) and (Charities SORP (FRS 102) and the Companies Act 2006.

Coeliac UK 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.

There are no material uncertainties about the charity's ability to continue as a going concern. The charity's planned activities, together with its financial position; management of risk and approaches to investments, cashflow and reserves are described in the Report of the Board of Trustees. As a consequence, the Trustees believe that the charity is well placed to manage its risks successfully despite the current uncertain economic outlook. The Trustees have a reasonable expectation that the charity and the group have adequate resources to continue in operational existence for the foreseeable future. Accordingly, they continue to adopt the going concern basis in preparing the annual report and accounts.

1.2 Local groups and accounting policy

The local groups record their income and expenditure on a receipt basis. At the end of the financial year, each group submits a return of its income and expenditure which is included in the Statement of Financial Activities and the Balance Sheet.

1.3 Income

Income from web advertising, sponsorship and licensing, and accreditation is deferred on a proportionate basis over the life of the contract. All other income is recognised when the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Donations and legacies includes donations and gifts, legacies, and all other income that is in substance a gift made on a voluntary basis. It also includes grants of a general nature provided by government and charitable foundations which are not conditional on delivery of certain levels or volumes of a service The donation may be made towards the general aims of Coeliac UK (unrestricted), or towards a specific service or aim (restricted). Donations are recognised on receipt of the donation, or if earlier, at the point where there is a written obligation for a donor to pay a specified donation. Legacies are recognised at the point entitlement is established, receipt is considered probable and the estate value can be estimated reliably.

1.4 Cost allocation

Shared costs have been allocated on the following basis:

Description	Method of apportionment
Depreciation	Head count
Information technology	Head count
Support staff costs	Head count
Office costs	Head count

1.5 Grants

Grants payable are payments made to third parties in furtherance of the charitable objectives.

Grants which are free from specific conditions are recognised in full as soon as there is a legal or constructive obligation committing the charity.

Where Multiyear grants are conditional on an annual review of progress which will determine if future funding is provided, no more than two year's funding commitment is recognised.

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1 ACCOUNTING POLICIES (Continued)

1.6 Restricted funds
Restricted funds are to be used for specific purposes as specified by the donor. Expenditure which meets these criteria is charged to the fund.

1.7 Depreciation of fixed assets
Provision is made for depreciation on all tangible assets at rates calculated to write off the cost, less estimated residual value of each asset over its expected useful life, as follows:

Furniture and fittings	20% p.a. straight line
Computer equipment	33.33% p.a. straight line

1.8 Investments & Deposits
Investments held as fixed assets are revalued at market value at the balance sheet date.

1.9 Leasing
Rental payable under operating leases are charged against income on a straight-line basis over the lease term.

1.10 Expenditure
Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of obligation can be measured reliably.
Costs are analysed between expenditure on charitable activities and costs of raising funds of the charity.
Any direct costs are allocated between restricted and unrestricted funds as incurred.

1.11 Designated funds
Designated funds are unrestricted funds earmarked by the board of Trustees for particular purpose.

1.12 Pension
The charitable company operates a group personal money purchase pension scheme. The pension cost charged in the financial statements represents contributions payable by the charity during the financial year.

1.13 Basis of consolidation
The group accounts consolidate the accounts of Coeliac UK and its subsidiary undertaking on a line by line basis. The accounts are made up to 31 December 2025. No separate statement of financial activities or income and expenditure has been presented for the charity alone as permitted by section 408 of the Companies Act 2006.

1.14 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.

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

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

1.16 Intangible Asset Policy
Intangible assets are assets that lack physical substance but have value. Intangible assets are recognised at cost, which includes the purchase price and any directly attributable costs of preparing the asset for its intended use. Intangible assets are amortised over their useful life, capped at three years.

1.17 Cash Policy
Cash comprises cash on hand and demand deposits.
Cash equivalents are short-term, highly liquid investments that are readily convertible to known amounts of cash and which are subject to an insignificant risk of changes in value.

Docusign Envelope ID: 6F7A0663-127B-8813-8039-30044549E061

Notes to the financial statements

2 INCOME

	Unrestricted	Restricted	2025 Total
		£	£
Income from donations and legacies			
Donations and gifts	780,959	149,751	930,710
Legacies	1,294,631	146,609	1,441,240
	2,075,590	**296,360**	**2,371,950**
Income from charitable activities			
Support	912,741	0	912,741
Diagnosis	24,942	30,000	54,942
Access	953,927	0	953,927
Advocacy	0	0	0
Research	5,429	0	5,429
	1,897,039	**30,000**	**1,927,039**
Income from trading activities			
Raffle and lottery	479,020	0	479,020
Other commercial activities	1,941	0	1,941
	480,961	**-**	**480,961**
Investment Income			
Investments - dividends	41,607	0	41,607
Bank interest	23,560	0	23,560
	65,167	**-**	**65,167**

Docusign Envelope ID: 6F7A0663-127B-8813-8039-30044549E061

Notes to the financial statements

2 INCOME

	Unrestricted	Restricted	2024 Total
		£	£
Income from donations and legacies			
Donations and gifts	778,494	239,990	1,018,484
Legacies	740,595	19,300	759,895
	1,519,089	**259,290**	**1,778,379**
Income from charitable activities			
Support	1,107,021	-	1,107,021
Diagnosis	687	40,000	40,687
Access	949,839	-	949,839
Advocacy	-	-	-
Research	18,328	-	18,328
	2,075,875	**40,000**	**2,115,875**
Income from trading activities			
Raffle and lottery	515,224	-	515,224
Other commercial activities	-	-	-
	515,224	**-**	**515,224**
Investment Income			
Investments - dividends	41,836	-	41,836
Bank interest	26,686	-	26,686
	68,522	**-**	**68,522**
	4,178,710	**299,290**	**4,478,000**

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Notes to the financial statements (Continued)

3a Expenditure

	Unrestricted £	Restricted £	2025 Total £
Charitable activities			
Support	2,021,012	55,404	2,076,416
Diagnosis	171,658	19,596	191,254
Access	1,007,297	-	1,007,297
Advocacy	311,828	-	311,828
Research	171,420	173,064	344,484
	3,683,215	**248,064**	**3,931,279**

Breakdown of costs of charitable activities

	Direct costs	Grants made (notes 6)	Support costs (note 4, 5)	2025 Total
Support	1,479,466	-	596,950	2,076,416
Diagnosis	124,532	-	66,722	191,254
Access	666,367	-	340,930	1,007,297
Advocacy	198,148	-	113,680	311,828
Research	124,530	157,628	62,326	344,484
	2,593,043	**157,628**	**1,180,609**	**3,931,279**

Research cost breakdown

	Direct costs	Grants made	2025
Direct Research costs	124,530	157,628	282,158
Support costs	-	62,326	62,326
	124,530	**219,954**	**344,484**

All support costs are allocated on a headcount basis.

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Notes to the financial statements (Continued)

3b Expenditure

	Unrestricted £	Restricted	2024 Total £
Charitable activities			
Support	1,975,402	173	1,975,575
Diagnosis	191,186	55,241	246,427
Access	1,051,700	-	1,051,700
Advocacy	276,715	-	276,715
Research	216,048	233,051	449,099
	3,711,050	**288,465**	**3,999,516**

Breakdown of costs of charitable activities

	Direct costs	Grants made (notes 6)	Support costs (note 4, 5)	2024 Total
Support	1,369,914	-	605,661	1,975,575
Diagnosis	174,365	-	72,062	246,427
Access	641,961	-	409,739	1,051,700
Advocacy	162,255	-	114,460	276,715
Research	106,923	268,728	73,448	449,099
	2,455,418	**268,728**	**1,275,370**	**3,999,516**

Research cost breakdown

	Direct costs	Grants made	2024
Direct Research costs	106,923	268,728	375,651
Support costs	-	73,448	73,448
	106,923	**342,176**	**449,099**

All support costs are allocated on a headcount basis.

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Notes to the financial statements (Continued)

4 Total support cost breakdown by activity

	Staff costs £	Other costs £	2025 Total £
Cost of raising funds (notes 5)			
Donations and legacies	90,226	88,250	178,476
Trading activities	27,036	26,443	53,479
Charitable activities (note 3)	596,843	583,766	1,180,609
	714,105	**698,459**	**1,412,565**

	Staff costs £	Other costs £	2024 Total £
Cost of raising funds (notes 5)			
Donations and legacies	77,516	81,526	159,042
Trading activities	32,653	34,342	66,995
Charitable activities (note 3)	622,971	655,201	1,278,172
	733,140	**771,069**	**1,504,209**

5 Support cost apportionment

	Support staff	Depreciation	Governance	HR costs	IT costs £	Office costs £	2025 Total £
Expenditure on raising funds							
Donations and legacies	90,226	17,294	3,708	8,910	32,355	25,982	178,476
Trading activities	27,036	5,182	1,111	2,670	9,695	7,786	53,479
Charitable activities							
Support	301,781	57,842	12,402	29,803	108,220	86,902	596,950
Diagnosis	33,731	6,465	1,386	3,331	12,096	9,713	66,721
Access	172,353	33,035	7,083	17,021	61,807	49,632	340,930
Advocacy	57,470	11,015	2,362	5,676	20,609	16,549	113,681
Research	31,508	6,039	1,295	3,112	11,299	9,073	62,326
	714,105	**136,872**	**29,347**	**70,523**	**256,080**	**205,638**	**1,412,565**

	Support staff	Depreciation	Governance	HR costs	IT costs £	Office costs £	2024 Total £
Expenditure on raising funds							
Donations and legacies	77,516	11,324	4,719	7,568	19,671	38,244	159,042
Trading activities	32,653	4,770	1,988	3,188	8,286	16,110	66,995
Charitable activities							
Support	296,290	43,284	18,039	28,927	75,187	127,296	589,023
Diagnosis	35,169	5,138	2,141	3,434	8,925	17,351	72,158
Access	199,966	29,212	12,174	19,523	50,744	98,659	410,278
Advocacy	55,860	8,160	3,401	5,454	14,175	27,560	114,610
Research	35,686	5,213	2,173	3,484	9,056	36,491	92,103
	733,140	**107,101**	**44,635**	**71,578**	**186,044**	**361,711**	**1,504,209**

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Notes to the financial statements (Continued)

6 Grants payable

	Grants to institutions	
	2025	2024
	£	£
Rogue cell research to better understand coeliac disease MF0323	138,728	103,180
Enzyme inhibitors as a potential treatment for coeliac disease MS0223	-	249,201
Innovate Grant Withdrawn	-	(91,533)
Dissertations Awarded	18,900	7,880
	157,628	**268,728**

In accordance with the accounting policy outlined in note 1.5, only the first year of funding commitment is recognised on the accounts for multiyear grants which are conditional on an annual review of progress which determines if future funding is provided.

7 Net incoming (outgoing) resources for the year

This is stated after charging

	2025	2024
	£	£
Depreciation	136,782	107,588
Operating lease rentals	50,561	50,681
Trustees liability insurance	1,100	1,100
Audit services	17,950	13,920
Non - audit services provided by the auditors		
General advice	-	-
Tax compliance	2,320	2,320
	208,713	**175,609**

Travel costs amounting to £1,457 (2024 - £2,310) were reimbursed to 5 (2024 - 10) members of the Board of Trustees.

8 Staff costs and numbers

	2025	2024
	£	£
Salaries and wages	2,423,488	2,256,588
Social security costs	291,274	238,788
Pension costs	129,195	120,102
	2,843,957	**2,615,478**
Redundancy costs are included in the Staff cost shown above	**27,002**	**29,527**

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Notes to the financial statements (Continued)

8 The number of employees whose salary amounted to over £60,000 during:

	2025 Number	2024 Number
£120,000-£130,000	1	-
£110,000-£120,000	-	1
£100,000-£110,000	-	-
£80,000 - £90,000	1	-
£70,000-£80,000	2	3
£60,000 - £70,000	1	3

The key management personnel of the group (and charity) comprise the Trustees, the chief executive and senior management team. The total employee benefits (Salary, Employers National insurance and Employers pension) of the key management personnel of the group were £823,442 (2024: £707,127). None of the Trustees have been paid any remuneration or received any benefits for performing their role as Trustee of the charity.

The average monthly number of employees during the year, calculated on the basis of average headcount was as follows:

	2025 Number	2024 Number
Advice and information	50	49
Administration and support	13	10
	63	**59**

9 Taxation

The charitable company's activities are exempt from corporation tax in its charitable activities under Sections 466 to 493 of the Corporation Tax Act 2010.

10 Fixed assets - Group and charity

	Intangible Assets £	Furniture & fittings £	Computer equipment £	Total £	Grand Total £
Cost					
At 1 January 2025	246,850	164,393	54,821	219,214	**466,064**
Additions	94,744	-	10,114	10,114	**104,858**
Disposals	(134,010)	-	(11,756)	(11,756)	**(145,766)**
At 31 December 2025	**207,584**	**164,393**	**53,179**	**217,572**	**425,156**
Depreciation					
At 1 January 2025	125,677	32,099	29,149	61,248	**186,925**
Charge for the year	89,103	32,879	14,800	47,679	**136,782**
Disposals	(134,010)	-	(11,235)	(11,235)	**(145,245)**
At 31 December 2025	**80,770**	**64,978**	**32,714**	**97,692**	**178,462**
Net book values					
At 31 December 2025	**126,814**	**99,416**	**20,464**	**119,880**	**246,694**
At 31 December 2024	121,173	132,294	25,672	157,966	279,139

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Notes to the financial statements (Continued)

11 Fixed asset investments - Group And Charity

	(Charity only) Investments subsidiaries	Unit trusts	Total 2025	Total 2024
	£	£	£	£
Market Value at 1 January 2025	2	1,019,967	1,019,969	982,580
Additions	-	-	-	-
Disposals	-	(50,000)	(50,000)	-
Realised investment gains/(losses)	-	67,585	67,585	37,389
Market Value at 31 December 2025	**2**	**1,037,552**	**1,037,554**	**1,019,969**

Holdings of more than 20%

The charitable company holds more than 20% of the share capital in the following company:

Company	Country of incorporation	Shares held Class	%
The Coeliac Trading Company Ltd	England & Wales	Ordinary	100

The Coeliac Trading Company Limited (Company number 02856981) is dormant.
The address of the registered office is Artisan, Hillbottom Road, High Wycombe, Buckinghamshire, HP12 4HJ.

The aggregate amount of capital and reserves and the results of this undertaking for the year ended 31 December 2025 were:

	Capital £	Profits to reserves for the year £
The Coeliac Trading Company Ltd	2	-

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Notes to the financial statements (Continued)

12 Debtors

	Group		Charity	
	2025	2024	2025	2024
	£	£	£	£
Trade debtors	179,078	174,913	179,078	174,913
Income tax and VAT recoverable	-	28,030	-	28,030
Amounts owed by group undertakings	-	-	-	-
Prepayments and accrued income	1,367,534	1,497,014	1,367,534	1,497,014
	1,546,612	**1,699,957**	**1,546,612**	**1,699,957**

13 Creditors: amounts falling due within one year

	Group		Charity	
	2025	2024	2025	2024
	£	£	£	£
Grants payable	601,455	713,147	601,455	713,147
Trade creditors	207,452	256,193	207,452	256,193
Other tax and social security	68,134	53,792	68,134	53,792
Accruals	170,341	240,071	170,341	240,070
Deferred income	666,899	610,694	666,899	610,694
Income tax and VAT Payable	15,999	-	15,999	-
	1,730,278	**1,873,897**	**1,730,278**	**1,873,896**

Deferred income - Charity

	2025	2024
	£	£
At 1 January	610,694	503,201
Released in year	(605,242)	(444,002)
Membership, licencing, Lottery and sponsorship income received in advance	661,447	551,495
At 31 December	**666,899**	**610,694**

14 Provision for liabilities and charges - Group and Charity

	£
At 1 January 2025	(9,000)
Charged for the year	(9,000)
At 31 December 2025	**(18,000)**

The Charity moved in to new offices at the start of 2024 and is providing for dilapidations over the lifetime of the lease.

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Notes to the financial statements (Continued)

15 Designated funds - Group and Charity

Designated funds are funds earmarked by the board of Trustees for particular purposes. At the year end, the balance of designated funds were as follows:

	Balance at 01-Jan-25	Incoming	Outgoing	Balance at 31-Dec-25
Research Fund	12,405	-	(12,405)	-
Local voluntary support groups	33,235	3,804	(5,992)	31,047
	45,640	**3,804**	**(18,397)**	**31,047**

	Balance at 01-Jan-24	Incoming	Outgoing	Balance at 31-Dec-24
Research Fund	12,405	-	-	12,405
Local voluntary support groups	80,818	4,238	(51,821)	33,235
	93,223	**4,238**	**(51,821)**	**45,640**

Research

Funds to be used for funding medical research into coeliac disease and dermatitis herpetiformis, designated by the Board from unrestricted funds.

Local voluntary support groups

The collective funds held and administered by Volunteer Groups, representing their working funds.

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Notes to the financial statements (Continued)

16 Restricted funds - Group and Charity

	Balance B/F	Incoming	Outgoing	Transfer of funds	Balance at 31-Dec-25
Research Fund	232,718	123,721	(132,577)	-	223,862
Awareness Week	7,346	31,000	(35,014)	-	3,332
Events for children with Coeliac Disease and families	5,027	-	-	-	5,027
Gluten Ataxia	-	19,500	(19,500)	-	-
Digital Meal Planner	-	9,430	-	-	9,430
Healthcare Support & Policy	-	47,492	(20,987)	-	26,505
Scotland	-	95,166	(95,166)	-	-
Local Support	-	50	(50)	-	-
	245,090	**326,360**	**(303,294)**	**-**	**268,156**

	Balance B/F	Incoming	Outgoing	Transfer of funds	Balance at 31-Dec-24
Research Fund	197,912	219,058	(225,550)	41,298	232,718
Daily newspaper advert for Awareness Week	1,488	-	(1,488)	-	-
Awareness Week	-	40,000	(55,241)	22,587	7,346
Membership Helpline	166	7	(173)	-	-
Pharmacy Packs	1,073	-	(1,073)	-	-
Diagnosis campaign	21,099	-	(21,099)		-
Events for children with Coeliac Disease and families	5,027	-	-	-	5,027
Gluten Ataxia	-	40,225	-	- 40,225	-
Sponsored Dissertations	7,500	-	(7,500)	-	-
	234,265	299,290	(312,124)	23,660	245,090

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Notes to the financial statements (Continued)

16 Restricted funds - Group and Charity

The principal purposes for the above restricted funds were as follows:

Research
Income received to be used solely for funding medical research into coeliac disease and dermatitis herperiformis (DH).

Local support
The collective funds held and administered by Volunteer Groups.

Daily newspaper advert for Awareness Week
Donations towards an advertisement to be placed in a major national newspaper during Awareness Week to raise the profile of coeliac disease.

Membership Helpline
Funding for ongoing costs of providing the Coeliac UK Helpline.

Pharmacy packs
Donations towards production of pharmacy information packs.

Gluten Ataxia
Income to fund a project to achieve an earlier diagnosis for those with Gluten Ataxia.

Events for children with CD and families
Funds to be used by Coeliac UK for events to benefit coeliac children and their families.

Diagnosis Campaign
Funds have been granted to pay for the development of campaign materials to promote diagnosis of coeliac disease in children for a campaign in 2022 in support of ongoing activities regarding awareness and education on coeliac disease.

Awareness Week
Funds have been granted to support the Awareness week campaign of coeliac disease in support of ongoing activities regarding awareness and education on coeliac disease.

Sponsored Dissertations
Funds have been granted to support the award of grants to support students preparing dissertations relating to advancement in the research of coeliac disease, with additional hope this will encourage their ongoing and long-term engagement in coeliac disease research

Digital Meal Planner
Funds have been granted to support the digital meal planner provision for people with coeliac disease.

Healthcare Support & Policy
Funds have been granted to support the healthcare support and policy work of coeliac uk.

Scotland
Funds have been granted to support Coeliac UK's work in Scotland.

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Notes to the financial statements (Continued)

17 Analysis of net assets between funds - Group

	Unrestricted funds 2025	Designated funds 2025	Restricted funds 2025	Total 2025
Intangible assets	126,814	-	-	126,814
Tangible assets	119,880	-	-	119,880
Investments	1,037,554	-	-	1,037,554
Net current assets less provisions for liabilities and charges	193,680	31,047	268,156	492,883
	1,477,928	**31,047**	**268,156**	**1,777,131**

	Unrestricted funds 2024	Designated funds 2024	Restricted funds 2024	Total 2024
Intangible assets	121,173	-	-	121,173
Tangible assets	157,966	-	-	157,966
Investments	1,019,969	-	-	1,019,969
Net current assets less provisions for liabilities and charges	325,877	45,640	245,090	616,607
	1,624,985	**45,640**	**245,090**	**1,915,714**

18 Lease commitments - Group

At the reporting end date the group had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	Land and buildings		Office equipment	
	2025 £	2024 £	2025 £	2024 £
Within one year	80,888	82,287	3,115	3,115
Between two and five years	233,676	321,149	8,675	10,636
More than five years	-	-	85	1,282
	314,564	**403,436**	**11,875**	**15,033**

19 Voluntary help

The charity received support from 281 volunteers in 2025 (2024: 256). The benefit of their contribution is not reflected in the financial statements.

20 Related party transactions

Coeliac UK holds 100% of the share capital of The Coeliac Trading Company Limited.Details of transactions in the year and balances at the year end are detailed in note 11.

There were no other related party transactions in the reporting period that require disclosure.

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Notes to the financial statements (Continued)

21 Pension commitments

The estimated pension deficit as at 31 December 2025 is £943 (31 December 2024: £1275).
This is in accordance with the most recent independent valuation performed on 30 September 2023.
Under the new recovery plan, from 1 April 2023 the deficit contributions that are required from Coeliac UK are £392 a year (2024 £772) , payable in monthly instalments of £32.67. These payments do not increase.

The deficit contributions agreed between the company and scheme at the yearend date are as follows:

Year	Amount
1	438
2	438
3	109
4	-

The present value of the future provision for Coeliac UK is calculated as follows:

	£
Provision at the start of the period	1,275
Discount factor interest expense	52
Deficit contribution paid	(392)
Remeasurement - impact of change in assumptions	8
Remeasurements - amendments to the contribution schedule	-
Provision at end of period 31 December 2025	943

The current deficit of £943 is being paid at an immaterial amount to the charity on an annual basis, this deficit would only fall due in its entirety should the charity decide to withdraw from the scheme, the Board of Trustees currently have no such plans.

22 Reconciliation of net income/(expenditure) for the reporting period (as per the SOFA)

	2025 £	2024 £
Net income/(expenditure) for the reporting period (as per the SOFA)	(138,582)	(435,994)
Adjustments for:		
Depreciation charges	136,782	107,588
(Gains)/losses on investments	(67,585)	(37,389)
Dividends from investments	(41,607)	(41,836)
Bank interest	(23,560)	(26,686)
(Increase)/decrease in debtors	153,345	(95,269)
Decrease/(increase) in creditors	(143,619)	96,626
Increase in Provision for Liabilities	9,000	9,000
Other Gains/Losses	-	-
Net cash provided by operating activities	**(115,826)**	**(423,960)**

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Notes to the financial statements (Continued)

23 Analysis of cash and cash equivalents

	2025 £	2024 £
Cash in hand	27	106
Notice deposits (less than 3 months)	694,522	799,440
Total cash and cash equivalents	**694,549**	**799,545**

Analysis of changes in net debt

	Balance at 01-Jan-25	Cash flows	Balance at 31-Dec-25
Cash	106	(79)	27
cash equivalents	799,439	(104,917)	694,522
	799,545	(104,996)	694,549

24 Contingent Liability

There were no contingent liabilities at this time

COELIAC UK

England & Wales - Charity number 1048167

Accounts

COELIAC UK
(A Company Limited by Guarantee)

Registered Charity Number: 1048167
Registered Company Number: 03068044
Scottish Charity Number: SC039804

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The organisation is a charitable company limited by guarantee, incorporated on 14 June 1995 and registered as a UK Charity on 20 July 1995. Coeliac UK is the successor organisation to The Coeliac Society which was established in 1968.

The Charity is governed by its Articles of Association which set out its objects and powers.

The Articles provide for the Board to consist of up to nine elected Trustees, two co-opted Trustees and one Trustee nominated by the Health Advisory Council. A trustee shall hold office for a period of 3 years and shall then be subject to reelection and may be re-elected for a further term of 3 years after which they must retire as a Trustee but may be re-elected as a Trustee after an intervening period of at least 1 year.

Board of Trustees	Lawrence Broadie Sarah Bull (Co-opted 07/11/2024) Maureen Burnside – Chair (until 22/02/2024 – Resigned 15/06/2024) Anne Davis Kate Denham Chris Dilloway – Chair (from 22/02/2024) Aishah Farooq Nuala Gallagher (Co-opted 20/02/2025) Clive Hart Dr Anita Patel Professor Alan Perkins (Resigned 15/06/2024) Dr Gerry Robins Miranda Sheffield Nicola Valmas
Company Secretary	Ashley Bailey (Appointed 22/02/2024 – Resigned 20/02/2025) Sally Malthouse (Appointed 20/02/2025)
Chief Executive	Hilary Croft
Company Number	**03068044**
Charity Number	**1048167**
Scottish Charity Number	**SC039804**
Registered office address	Artisan Hillbottom High Wycombe Buckinghamshire HP12 4HJ

Auditors	Moore Kinston Smith LLP 9 Appold Street London EC2A 2AP
Bankers	HSBC Bank plc Oxford Circus Branch 196 Oxford Street London W1D 1NT Lloyds Bank plc 21-31 White Hart Street High Wycombe Buckinghamshire HP11 2HL
Investment Manager	Cazenove Capital 1 London Wall Place London EC2Y 5AU
Solicitors	Blaser Mills Park House 40 Oxford Road High Wycombe Buckinghamshire HP11 2EE

The Charity

Structure, Governance and Management

Coeliac UK is a charitable company limited by guarantee, incorporated on 14 June 1995, and registered as a Charity on 20 July 1995 with the Charity Commission. It was also registered with the Office of the Scottish Charity Regulator in 2008.

The Charity's objectives are set out in its Articles of Association adopted on 3rd July 2021:

- improving the wellbeing and outcomes of people affected by the Coeliac condition;
- increasing awareness and knowledge and improving the care and choice for those affected by the Coeliac condition; and
- promoting research into the nature, causes, alleviation, treatment and cure of the Coeliac condition.

Public Benefit

The Trustees, in exercising their powers and duties, have complied with their duty in Section 17 of the Charity Act 2011 to have due regard to the public benefit guidance published by the Charity Commission. In preparing the report and accounts, the Trustees complied with the requirements in that guidance to report on the significant activities and achievements of the Charity in 2024. They have reported in a way that both sets out the aims and strategies of the Charity and demonstrates how the aims and activities of the Charity were carried out for the public benefit.

Management and Staff

The Board of Trustees delegates the day-to-day management of the Charity to the Chief Executive who led a team of approximately 52 full time equivalent staff in 2024. Their work is supplemented at times of peak workload by a limited number of temporary staff. The staff work within the Delegation of Authority agreed by the Board. The staff agree a work plan with the Board at the beginning of the year and report progress at Board meetings throughout the year, with regular reporting.

The Board of Trustees appoints an HR Committee to oversee the setting of pay and remuneration for senior management and the entire organisation. Their remit is to regularly review and agree performance review arrangements; agree remuneration policies including terms, conditions and benefits; consider recommendations for individual pay on the basis of individual appraisals and to consider the Charity's human resource strategy. The committee comprises the Chair of the Board of Trustees and at least two other Trustees.

The organisation is comprised of Coeliac UK, a registered Charity, and its subsidiary The Coeliac Trading Company Ltd. The principal activity of the trading subsidiary is to raise funds on a commercial basis for the Charity to support its charitable activities. The subsidiary is governed by two directors appointed from the senior management team of the Charity, one Trustee from the Board of the Charity, and chaired by an independent director. In December 2023, the assets and operations of The Coeliac Trading Company Ltd were transferred to Coeliac UK. Following the transfer, The Coeliac Trading Company Ltd became dormant and ceased to trade.

The Board of Trustees

The Board of Trustees lead the Charity in setting its strategic direction and agreeing objectives and plans to deliver the Charity's aims. The Board monitors and evaluates the progress of the Charity to ensure it achieves those objectives and plans.

The expertise within the Board is substantial, wide-ranging and importantly complementary. Trustees include director-level individuals from finance, fundraising, HR, marketing, law and healthcare backgrounds. All Trustees are volunteers committing many hours to the work of the Charity.

The Board's Committees/Councils

The Board delegates some of its responsibilities to specialist groups to provide particular focus and expertise on key issues and opportunities:

Audit Investment and Risk Committee

This committee ensures the robustness of the Board's overall financial and risk monitoring. The role of the Committee is to support the Board of Trustees in monitoring the adequacy of the Coeliac UK's corporate governance and control systems by offering objective advice on issues concerning the risk, control and governance of the organisation and associated assurances provided by external audit and other processes. It ensures the Charity's financial management meets the standards of good practice accepted by the Charity Commission and Companies House.

People Committee (see Management and staff above)

This committee oversees the Charity's HR policies ensuring they are legally compliant and fit for purpose.

Executive Action Committee

This committee allows the Board to retain control in crisis situations when the full Board may not be able to be convened. The Committee would only be called upon in emergencies and has not been invoked in recent years.

Health Advisory Council (HAC)

This committee brings expert insight into health issues related to coeliac disease, associated research and advice on related policies and activities. The Council draws upon a wide range of expertise to reflect all aspects of healthcare and includes representation from across all four UK nations.

Food Standards Committee (FSC)

This committee provides the Charity with additional technical expertise and independent appraisal of the standards applied to its licensing and accreditation activities. It also engages with other industry and regulatory bodies to ensure the exchange of ideas and state of the art information.

Research Strategy Board (RSB)

In addition to bringing expert knowledge and experience, the RSB fulfils governance requirements for the review and development of the Charity's research strategy which underpins the Charity's Research Fund.

Research Awards Panel (RAP)

This committee manages the awards process for grants under the Research Fund. It provides the Charity with expert insight and fulfils governance requirements for the review, funding and management of the Charity's research awards in line with the Charity's Research Strategy. The

Panel reports to the Board of Trustees.

Fundraising Committee

This committee brings the Charity expert insight and fulfils the governance requirements for the detailed scrutiny and oversight of the fundraising undertaken for the Charity including for the Research Fund.

Commercial Committee

This committee provides the Charity expert insight to help plan the Commercial Services strategy and deliver its activities.

Board of the Trading Company

In late 2023, the assets and operations of The Coeliac Trading Company Ltd were transferred to Coeliac UK, and the Directors of the subsidiary have decided that the company shall remain dormant for the foreseeable future.

Meeting Protocol

The Boards and committees continued to use a combination of face-to-face meetings, video calls and teleconferences during the year to review plans and activities of the Charity and ensure the cost effectiveness of their operations.

Recruiting and Supporting Trustees

The Board of Trustees regularly undertakes an audit to identify current and emerging skills gaps. Vacant roles are advertised widely both in the Charity's communications to members and on recruitment websites open to all. The selection process comprises shortlisting based on CVs and supporting statements, followed by an interview panel for shortlisted candidates. Following appointment, new Trustees are provided with induction packs, formal training as required for the role, and sessions spent with key staff.

Our Approach to Fundraising

As a charity registered with the Fundraising Regulator, we strive to achieve the highest standards in all our fundraising activities, referring to all relevant professional and statutory bodies as guidance and regulation develops. Our aim to develop positive long-term relationships with our members, donors and supporters underpins all our actions in this area.

Coeliac UK operates with a small team of in-house staff to lead and develop its fundraising. Fundraising staff are expected to act professionally at all times, follow the Fundraising Regulator's Code of Conduct and are encouraged to undertake training to develop their knowledge. Fundraising staff receive a salary but are not eligible for a performance bonus.

We also use the services of several carefully selected external companies who provide specialist skills to help us deliver specific activities. These include a telephone agency, as well as a raffle and lottery manager. With each of these companies, we have signed agreements, committing them to adhere to both the letter and spirit of the regulations.

Any complaints that fundraising activity may generate are recorded and investigated by the appropriate line manager to ensure future learning opportunities in fundraising. Coeliac UK is pleased that its fundraising activity generates few complaints annually. In 2024, we received 14 complaints. All complaints were quickly resolved without escalation.

Managing Risk

The Trustees are responsible for ensuring appropriate financial and other controls are in place. At Coeliac UK, the role of risk management is delegated to the Audit, Investment and Risk Committee who review the risk quarterly and report back to the full Board.

A risk register is used by the Board and staff to review the main risks and uncertainties, and systems put in place for management and mitigation. The register is regularly updated and monitored by the executive team and Board as work progresses and risks emerge through the year.

The key risks are made up of financial, operational, regulatory, external and strategic risks; and the main residual high risk identified (after mitigating actions) in 2024 was that income raised from all fundraising channels does not meet the budget target for net income.

Report of the Board of Trustees

The Board of Trustees who are the Charity Trustees, and Directors of Coeliac UK ('the charitable company'/'the Charity'), have pleasure in presenting their report, which incorporates the report of the Directors for the purposes of company law, and the accounts for the year ended 31 December 2024.

Restated financial statements

The financial statements for 2023 have been restated from those previously approved by the Trustees on 3 September 2024. Expenditure has been restated to correctly represent the activity in the year.

Introduction

2024 was another challenging year, as external pressures continued to shape our work. The cost-of-living crisis remains a significant concern for many people with coeliac disease, and reporting on and addressing these challenges has been a key focus of our efforts throughout the year.

A strategic review during the year, confirmed that our direction remains strong, and by refining our vision, mission, values, and key activities, we have renewed our commitment to ensuring that no life is limited by coeliac disease. A long-overdue move to a new office at the start of the year has fostered greater collaboration across the charity, strengthening our impact.

We are immensely grateful to our staff, volunteers, supporters, partners, and donors, whose dedication makes our work possible. With the NHS under increasing strain, Coeliac UK remains a vital source of support for those living with the condition. Time and again, people tell us how much they value our work, and we are determined to reach even more individuals, delivering stronger support and better outcomes for our community.

Alongside our partners in the health and food sectors, we continue to lead efforts to raise awareness, improve understanding, and increase diagnosis rates. Looking to the future, we remain committed to funding research that improves management of coeliac disease, drives the development of new treatments, and, ultimately, finds a cure.

Major Achievements

- In May 2024, we published our updated report "The gluten free diet: What does it cost and why does it matter?". Building on the previous year's work, we were able to provide the latest data on the cost of a gluten free diet, drawing on a survey of around 1,000 shoppers, to better understand the challenges around cost and availability. This work underpins our ongoing campaign to fight to restore, and safeguard, gluten free food on prescription throughout the UK.
- Ten research projects were managed with grant funding because of donations from Coeliac UK supporters. This included committing £350k to two new major projects running over multiple years, and a further £18k to four sponsored dissertations, which aim to encourage new and emerging talent to pursue a career in coeliac disease research.
- Our social media community grew to over 200,000 followers, engaging on various platforms to deliver informed advice and provide trusted community spaces
- Our awareness activities led to over 43,000 people starting their diagnosis journey by completing our 'Is It Coeliac Disease?' assessment

- We were privileged to support the world-leading International Coeliac Disease Symposium in Sheffield, in September 2024, working alongside the team from Sheffield Teaching Hospital, involving around 600 clinicians and researchers from around the globe. Coeliac UK hosted a Patient Forum event at the symposium for over 150 patients and completed a gluten free take-over of Sheffield by running a Gluten Free Food Market attended by 1,300 people.

- Our website received over 1.3 million active visits, including an average of 9,000 visits a month to our Food Information Service and 30,000 visits a month to our recipe service.

- We were grateful to receive significant financial support from our community, including £750k through Gifts in Wills and over £900k from our trusted commercial partners, as well as a donation of £26,000 from BFree through an on-pack donation activity during the coeliac disease awareness month of May.

Diagnosis & Equality

"I was diagnosed last year and it came as a total shock, the support knowledge and information I have gained from coeliac UK has been fantastic."
Gillian, Dunfermline

"The support Coeliac UK offered me throughout the diagnosis process was invaluable."
Molly, Loughborough.

"Coeliac UK has been instrumental in driving better understanding, diagnosis and care for people with coeliac disease. Their work has empowered both healthcare professionals and patients, creating a tangible impact on the lives of people."
Nick Trott, Gastro Dietitian, Sheffield Teaching Hospital

We continued our work to increase the number of people diagnosed with coeliac disease and strive for greater equity to the diagnosis pathway.

Our Coeliac Awareness Month (run throughout May 2024) garnered media coverage worth the equivalent of £4.4 million in PR value, including 5 diverse case studies covering a range of symptoms. Aiming to increase knowledge about coeliac disease, our awareness raising work also empowered 43,000 people to begin their diagnosis journey by completing the 'Is It Coeliac Disease?' assessment.

Throughout the year, our work enabled 17.5 million organic social media impressions, and we grew our social media community to over 200,000 followers.

Our network of healthcare professional members is crucial in enabling people to access a diagnosis as well as providing ongoing care in both primary and secondary healthcare settings. This network grew in 2024, as we reached out to even more GPs at their annual conference, and consequently a wider group of patients.

Support

"Thanks to Coeliac UK, I've learned to adapt to life without gluten. I rely on the charity to help me stay healthy and feel good."
Ben, Telford

"The support and advice we received from Coeliac UK has given us the confidence to adapt and help educate other people in our daughter's life."
Anita, Oxford

"It's so nice being out with a group where I'm not 'special' or even a nuisance. It's so nice not to have to explain myself and be with a bunch of friends."
Russ, South Gloucestershire

We're here for everyone who needs to live gluten free. In 2024, we continued to work relentlessly for all our community including over 61,000 members.

We were delighted to engage with nearly 20,000 people face to face at community led events, Coeliac UK activities, regional shows, festivals and events across the UK, helping everyone to feel included, supported and less isolated.

Our website proved again that it is a vital resource for everyone, with over 1.3million active visits. Work began on a new website for delivery in 2025 – a major project due to the diverse nature of our work and range of stakeholders.

We also welcomed even more people to join our trained volunteers growing this group by 20%, all of whom helped to deliver over 350 community events, nationwide. We are especially delighted to see that our Teen Virtual Club has supported over 100 teenagers with coeliac disease, enabling them to share their experiences with one another as well as a enjoying a 'cookalong' with Becky Excell. Young people of all ages were supported through our printed and online materials, with 348 packs distributed.

Our Helpline services continue to support every aspect of living gluten free, managing over 18,000 enquiries this year, providing a vital lifeline to many people who have nowhere else to turn. Over 250 families were supported through our dietitian-led diet and health workshops, receiving glowing feedback.

The Food Information Service is a constant source of support for our community, shown by an average of over 9,000 web and app visits every month. Featuring information on over 190,000 food products, it is an invaluable service, with the app version adding an extra dimension of a barcode scanner, making shopping gluten free much easier.

Knowledge of our community and their needs was further demonstrated by the use of the Home of Gluten Free Recipes, another key service. The service had an average of over 30,000 visits a month, peaking in December with over 70,000 visits.

Access

"Coeliac UK has helped me come to terms with the disease and provided information on what is available. The accreditations for restaurants have been particularly useful when out and about."
Geraldine, Winchester

"From the very beginning, Coeliac UK have been an invaluable partner in helping us to truly understand the audience and landscape."
Lauren Harber, Genius

"Coeliac UK's expertise and dedication have allowed us to make a real difference in the lives of our customers."
Alex Murphy, BFree

As the gluten free diet is the only treatment for coeliac disease, the availability of gluten free alternatives, and people's ability to access them, are focus areas that continue to drive our efforts.

Working together with food industry partners, through our food safety schemes and pulling on our expertise, we work to ensure that their products are safe, suitable and attractive to our community.

With the Crossed Grain trademark scheme (available to be used throughout the world), manufacturers can easily show to consumers which products are suitable for a gluten free diet. We were delighted to welcome 16 new manufacturing partners to this food safety scheme in the UK during 2024, meaning that around 1,700 food products now carry the CGT in the UK.

Eating out of the home continues to be one of the biggest challenges for people with coeliac disease, as the danger of cross-contamination, where even a small crumb of gluten can re-ignite the devastating immune reaction that causes damage, is harder to control.

The Gluten Free Accreditation (GFA) scheme for caterers provides a great support to those who work in the catering industry, assisting and supporting them to develop the best processes, checks, menus and service for people who need a gluten free diet. Seventeen new GFA partners came on board in 2024, increasing the number of venues and locations throughout the UK that have confidence in providing gluten free meals to over 3,000, supporting our community wherever they are.

The training programmes linked to these food safety schemes are also vital additions to ensure gluten free food is available. Compared to the previous year, we are pleased to report an 80% increase in the number of people trained in catering gluten free, including chefs, auditors and food technicians across multiple sectors.

Elsewhere, our communications to our members and wider community means we can offer manufacturers the opportunity to promote their products, particularly new additions, to this audience. We would like to acknowledge the support of Warburtons, Panasonic, Coop, Nestle GoFree and Dr Schar for their sponsorship of some of our key activities.

Coeliac UK is uniquely placed to recognise and understand both the needs of people who require a gluten free diet, and the requirements of companies who can provide those products. Additionally, our expertise in the gluten free diet, amassed over half a century, means we have the knowledge and competency to represent our community on the global stage.

Our efforts this year at the Codex Alimentarius Commission (the international food standards body established jointly by the Food and Agriculture organization (FAO) and the World Health Organization (WHO) in May 1963 with the objective of protecting consumer's health and ensuring fair practices in food trade), held in Canada in 2024, has ensured that coeliac disease will not be missed or forgotten from any amendments to changes coming down the line in global food standards that are set by this body. This work is vital to ensure that gluten free food – the only treatment for coeliac disease – remains available and accessible to everyone who needs it.

Advocacy

"It is difficult to imagine what life would be like without Coeliac UK. It is always my 'keystone'; it's the organisation in which I have the most trust and one that I compare other sources against and believe the most."
Jim, Staffordshire

"I know from first-hand experience of working with Coeliac UK that the work they do in supporting and standing up for those living with coeliac disease is so important."
Rhun Ap Iorwerth, MS, Chair of the CPG in Wales

Representing the views and needs of our community has always been a key mission for the charity, and this has become even more important. The cost of living difficulties being encountered by so many people, can affect those on a gluten free diet disproportionately as their food costs are markedly higher.

Work started in 2023, was continued in 2024, through the publication of our updated report "The gluten free diet: What does it cost and why does it matter?". Within it, we were able to provide the latest data on the cost of the gluten free diet, drawing on a survey of around 1,000 shoppers. It showed beyond doubt that a weekly shop for a gluten free consumer can be as much as 35% more expensive than a standard gluten-containing food shop. The cost of the cheapest loaf of gluten free bread can be as much as six times more expensive than the cheapest gluten containing loaf, gram for gram.

Building on this and other campaigns, we have been engaging with governments and health leaders throughout the UK, involving meetings and events in the devolved nations, including the Senedd Cymru and our first ever event in Stormont, Northern Ireland.

The results of our efforts in raising the profile with policy makers can be tracked by how many times coeliac disease is being mentioned in parliament throughout the year. We saw that mentions of coeliac disease were 56% up across all parliaments compared with 2022, and up 300% in the Houses of Parliaments in Westminster when compared to the same year.

All this work feeds into our ongoing campaigns to raise awareness of the importance of coeliac disease, its diagnosis and management. We continued to work to safeguard gluten free food on prescription through the NHS in many areas of the UK, and to restore this availability in areas of England that have been withdrawn. Wins have been recorded in Sheffield and parts of Kent as provision was restored, but many other areas remain a challenge.

Constant vigilance has been required to ensure that misleading or inaccurate media stories around coeliac disease and the gluten free diet are challenged and corrected. As previously, across the year, we were able to respond to many stories that misrepresented the real need for a gluten free diet**.**

Research

"I'm excited by the possibility that research findings in my lab may eventually lead to a potential treatment for coeliac disease."
Dr Mahima Swarmy, University of Dundee

"I'm not alone in this. The advice and support is there. The research is being done. I feel confident with Coeliac UK in my future."
Ruby, Ayrshire

Research into coeliac disease, the causes, treatments and improved diagnosis techniques, remain a key pillar. Our Journey to a Cure campaign continued to raise funds and awareness into the need for research, with over £100,000 donated by our community.

Funding raised from donations, grants and legacy gifts and carried forward from previous years, meant that we could approve two major awards (one at the University of Dundee and one at the University of Oxford), committing to a total of £370k expenditure over multiple years.

We were also delighted to approve grants for four sponsored dissertations, all receiving up to £5000. Initially it was planned to award only two grants, but all the submissions were of such high quality, that all were given the go ahead.

We were also able to continue to fund four previously awarded projects.

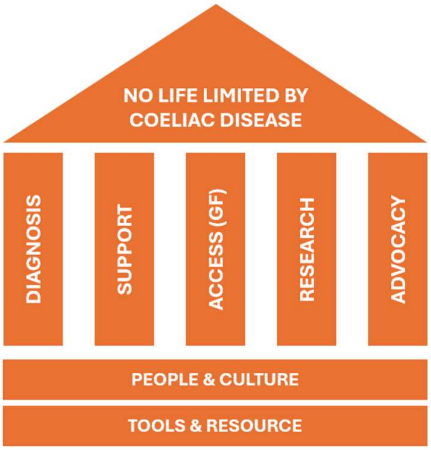
Our commitment to supporting research was further demonstrated as we were able to support 17 external projects, in total worth c£1.7million. This was mainly by providing the public patient involvement activity – a mandatory element in all medical research.

A global perspective on research was provided at the 20th International Celiac Disease Symposium held in Sheffield in September. The prestigious event of the International Society for the Study of Celiac Disease, for which Coeliac UK provides administrative support, was hosted by the Sheffield Teaching Hospital. Around 600 people from across the globe attended 3 days of presentations, events and seminars to promote scientific knowledge, education and quality of care.

Through the generosity of our supporters, Coeliac UK was able to sponsor twelve UK-based dietitians to attend the ICDS as part of our commitment to support the continued professional development of healthcare professionals who are so crucial to the provision of high-quality care for patients with coeliac disease.

"The chance to attend such a prestigious international conference was invaluable. The insights I gained are already influencing our practice, leading to improved care for the patients we serve."
Justice Kofi Amegashie, gastroenterology specialist dietitian, Great Western Hospitals, Swindon

Plans for 2025



In 2025 and beyond, the Charity will focus on delivering objectives that are aligned with our new strategic pillars which support our mission of no life limited by coeliac disease. In addition to "business as usual" activity, we plan to:-

Diagnosis of coeliac disease

A key focus in 2025 will be increasing diagnosis of coeliac disease through awareness activities, underpinned by our flagship Awareness Month campaign in May. This campaign will target individuals with undiagnosed symptoms, those requiring ongoing support, healthcare professionals, and commercial partners. Community engagement will expand through social media, online events, and in-person initiatives, targeting a wider demographic.

We will continue our core work around improving diagnosis, contributing to the development of updated guidelines for coeliac disease and associated conditions such as Type 1 diabetes, faltering growth, and autoimmune thyroid disease. We will participate in healthcare professional (HCP) education days and initiate the new Clinical Champions programme to promote best practices in diagnosis, treatment, and long-term support. Additionally, we aim to raise awareness among healthcare professionals beyond GPs, gastroenterology and dietetics, including dentists, hepatologists, and mental health practitioners.

Support for people with coeliac disease

We will undertake a comprehensive review of our membership model and package options to ensure they effectively showcase the value of our expertise, support services, and resources. This process will inform a refined membership proposition aligning with our strategic goals. Our efforts will focus on four key themes:

- Community Support – Strengthening networks and connections for those affected by coeliac disease.
- Community Value – Enhancing the benefits and resources available to members.
- Community Growth – Expanding our reach and engagement with new and existing audiences.
- Community Impact – Driving positive change and raising awareness through collective action.

A key priority in 2025 will be expanding support for community events. This will include increasing the number of volunteer-led local activities across the UK, enhancing our presence at external food festivals and county shows, and organising national Gluten Free Food Market(s) to bring together consumers, businesses, and experts in one space.

We will also continue to develop dedicated support resources for children and young people, providing opportunities for peer connection and ensuring age-appropriate tools and information are readily available.

Access to gluten free food

As part of our commitment to delivering value, we will continue our validation work across all services, ensuring:

- Off the shelf product sampling for gluten analysis remains a key feature within our Food Information Service.

- Gluten free training credentials are verified for all venue guide recommendations.
- Factsheets and publications are evidence-based and reflect best practices.

Additionally, we will continue to showcase our dietetic and health professional expertise by delivering dietitian-led workshops, support videos, and new webinars throughout 2025.

We will focus on enhancing access to safe gluten free food by promoting our food safety schemes, the Crossed Grain Trademark (CGT) and Gluten Free Accreditation (GFA).

The GFA scheme will continue to target hospitality, healthcare, education, and retail sectors, with a structured rollout plan for new accreditations. In 2025, we will implement an updated GFA Standard, ensuring a smooth transition for existing and new partners.

Our digital transformation efforts will enhance the availability of information for potential commercial customers, with a dedicated microsite for food businesses launching in 2025.

Research

Our research program will remain a priority, with continued funding in line with our research priorities, such as studies that may identify key targets in coeliac disease that could lead to new treatment opportunities beyond the gluten free diet. We will relaunch our Research Conference as an in-person event, providing CPD and networking opportunities for healthcare professionals. Additionally, we will conduct a study on the epidemiology and health economics of coeliac disease to support our advocacy efforts.

Advocacy

Advocacy efforts in 2025 will build upon previous work on the cost of gluten free foods, access to safe gluten free options in public sector settings, improving diagnosis and management of coeliac disease. We will continue public affairs work to engage policymakers across all four nations, host parliamentary events, and pursue meetings with Health Ministers, commencing in Q1 2025 with a hand-in to 10 Downing Street of our petition to retain/renew gluten free prescribing.

We will ensure that coeliac disease and the gluten free diet remain a focus at both national and international levels e.g. at the Codex Alimentarius, the most important international body in the field of food standards. We will support ongoing research on gluten thresholds and reference doses to provide further evidence to underpin key food standards that will improve conditions for our community.

People and Culture

In 2025 and beyond, we will continue investing in training, development, and recruitment to retain and attract top talent. A key activity is the development of the Coeliac UK Employee Value Proposition, which will include a comprehensive review of employee benefits. We will continue to promote staff wellbeing, gauging through regular mental health surveys and improving through agreed workplace improvements.

We will strengthen the team by recruiting 5 new key roles across the Charity that will be vital in the achievement of our strategic goals

Technology

We will launch our new website in the Summer of 2025. This will expand our reach to new audiences, whilst enhancing the online experience for existing supporters. Elsewhere, we will continue to invest and develop our technology solutions, and explore systems integrations to enhance productivity and minimise error.

Fundraising and Communications

We will continue to develop long-term relationships with supporters and broaden our portfolio of voluntary income streams. Our approach will ensure that supporting Coeliac UK is a positive and fulfilling experience by improving how we engage, steward, and thank donors.

A particular focus is to increase our sustainable income through regular donors. We plan to grow the number of people giving to Coeliac UK on a regular basis, whether through donations alongside membership payments, direct debits, payroll giving, or recurring card payments. As the membership offering evolves, we will explore new opportunities for regular donations, top-ups, and other innovative giving methods.

Our gambling products, including the Gluten Free Weekly Lottery and regular raffles, remain key revenue sources. We will focus on expanding the lottery to non-membership audiences through digital and face-to-face engagement. Raffles, a well-established fundraising method, will continue to be optimised for cost efficiency and player growth.

Challenge events offer both financial support and an opportunity to engage new audiences. In 2025, we will gradually increase the number of places available in key events while encouraging individuals to enter on their own initiative. Enhanced supporter stewardship will maximise funds raised and provide compelling case studies for broader charity use.

To sustain core activities and increase our research funding, we will continue our efforts to grow individual giving. This will include at least one dedicated appeal for research funding utilising a peer-reviewed project aligned with the Charity’s vision. Donation requests will feature prominently on the new website and in supporter newsletters and other communications.

Financial Review

Overview

The Charity has three main sources of funding: membership fees, commercial services our restaurant accreditation scheme and licensing of the Crossed Grain Trademark), and fundraising from donations (including from gifts in wills). We also raise money through our raffles and lottery, and through grant income.

These funds enable us to provide services and information to support those diagnosed or caring for someone with coeliac disease in living a gluten free life and also in providing guidance and advice to those seeking diagnosis. We are actively engaged in campaigning with the health and food sectors to educate and raise awareness to increase understanding of the condition and the treatment required. In the longer term, these income streams enable the Charity to fund research to improve management of the condition, the development of treatments and ultimately a cure.

The Charity had a net deficit of £436k for 2024, an increase of £184k on 2023 (£252k). Whilst we were able to grow income, our expenditure increased by more as we continued our investment in the Charity to provide an exceptional service and support to our beneficiaries and prepare for our next strategic period.

The Charity's total income in 2024 was £4,478k, an increase of £227k from £4,251k income in 2023. Income from trading and charitable activities totaled £2,631k in 2024, up over 7% on the £2,448k generated in 2023.

The income from donations and legacies was £1,778k, £40k (2%) higher than the £1,738k received in 2023. We continue to benefit from the long-term investment in developing Gifts in wills, with a Legacies income of £760k (down from an incredible £969k in 2023). The addition of a third Raffle in late 2024 contributed to the overall growth in this area, along with continued growth in our Lottery, corporate and other donations.

Income from Memberships was down slightly to £1,140k. Whilst we achieved are planned levels of renewals and new member acquisition, our re-activation of lapsed memberships was disappointing and alongside the continued migration from full to digital memberships contributed to the lower than planned income.

Overall, we achieved an investment income of £69k on our investments up 5% on 2023 (£65k), comprising £27k in bank interest and a further £42k in dividends.

Expenditure in 2024 increased to £4,951k, some £424k more than the £4,527k spend in 2023. This increase was largely driven by an increase in our expenditure on charitable activities (+£282k), especially Raising Awareness and supporting our Members. We also spent a further £166k raising funds, driven by our investment in growing donations and Gifts in Wills. Our total expenditure on Research fell from the high level of £688k in 2023, equivalent to over 16% of income to a still commendable 10% (£449k) in 2024.

Our focus in 2025 will be on continuing to develop the broader portfolio of sustainable income streams, and careful management of expenditure, to ensure that we achieve a good return on investment for our members, donors and supporters and deliver improving outcomes for our beneficiaries in line with our strategic objectives.

Investing in research

Having committed £435k in research awards in 2023, we made further awards of £360k in 2024 (this was offset by the withdrawal of an unspent award of £91k) to both better understand coeliac disease (£103k), and also to develop potential treatments (£249k).

Investment policy and Performance

The objective of the Charity's Investment Policy is to achieve a return on the charity's investment assets, including cash and other liquid or short-term investment assets, to further the charity's aims and meet the charity's future funding requirements whilst having regard to the risk parameters agreed by the Board of Trustees. The portfolio should provide a return (after any fees) that at a minimum matches or betters inflation while preserving the capital value. The Charity should also retain sufficient liquid resources to enable it to effectively meet its short-term obligations and provide adequate cover to meet any unplanned or unbudgeted expenditure. Furthermore, to ensure that environmental, social and governance (ESG) impact of the investment funds are considered, the charity's assets are not invested in shares or any other financial instrument of a company whose objectives are contradictory to those of Coeliac UK.

Funds that are unlikely to be required over the long-term (5 years or more) are invested in long-term capital funds, whilst funds required in the short-term are invested in low risk but high liquidity interest-bearing funds.

In 2024, short-term cash deposits were invested in the overnight money market (HSBC). Bank interest received from our cash deposits in 2024 was £26.7k.

In addition, at 31 December 2024 the Charity had £1,020k invested with fund manager Cazenove Capital, in their "Charity Sustainable Multi Asset Fund", which the Trustees are satisfied meets its objectives as described in the Investment Policy. In 2024, this fund paid dividends of £41.8k and achieved an unrealized gain of £37.4k.

The Charity regularly reviews its cash and investment position and will consider further investment in 2025.

Reserves policy

The Board recognises the need to hold charitable funds as free reserves to safeguard the continuity of provision of basic services, to fund periods of expenditure in excess of revenue and to fund unexpected expenditure.

As part of the 2024 year-end review process, the Board of Trustees used Charity Commission guidelines to conduct an annual review of the reserves policy.

The Board agreed to maintain the policy that sufficient reserves will be held to ensure the Charity can continue to operate and meet its charitable commitments, should there be a time when income has been adversely impacted. This is to allow time to assess and implement the future options for the Charity. Excess reserves will be designated for a specific activity when an appropriate and timely use of the funds has been identified and agreed by the Board. In the event there are no extra reserves, the Board may utilise the operational reserves to meet any of the above needs should they arise, subject to a cost benefit analysis.

The target level of reserves as at 31st December 2024 has been calculated at £901k, being the mid-point within the range £707k to £1,094k. The Reserves target is calculated by assuming an average reduction in 12-months forecast income of 25% offset by a forecast reduction in discretionary costs over the same period, equal to a reduction in total costs of approximately 7.4%. We ended the year with free reserves of £1,346k, some £445k above the target. We will continue to invest our surplus reserves in our charitable activities over the next strategic period, helping us deliver our mission of no life limited by coeliac disease.

The Board also wish to maintain a level of liquid reserves that ensures the Charity can meet its obligations as they fall due. The level of liquid reserves required and liquid reserves available is reviewed regularly throughout the year. As at 31st December 2024 the Charity had £1,820k in liquid assets, comprising £800k cash and £1,020k in other liquid investments.

Of our restricted reserves of £245k, we had £233k held for our Research Fund. From time to time, we raise funds solely for research to build a sufficient sum to launch a research call for grant applications.

Going Concern

Management and the Trustees regularly review detailed forecasts of income, expenditure and cash flows. The assumptions underlying the budget and forecasts are challenged, varied and tested to establish the likelihood of a range of possible outcomes including reasonable cash flow sensitivities. The forecast performance is monitored against actual outcomes each month and variances analysed and discussed at Management and Board level.

The Trustees have reviewed cash flow forecasts for the period to 31 December 2026. The cash flow forecasts indicate that the Charity will be able to meet its liabilities as they fall due for the period until at least 31 December 2026. In the event that income does not achieve projected levels, management is able to adjust discretionary expenditure to relieve any short-term cash pressures which might arise.

The Trustees are therefore satisfied that the financial statements should be prepared on the going concern basis.

Responsibilities of the Board of Trustees

The Board of Trustees (who are also directors of Coeliac UK for the purposes of company law) is responsible for preparing the Report of Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Board of Trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for the year. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the charities (SORP) FRS102;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The Board of Trustees is responsible for keeping adequate accounting records which are sufficient to show and explain the charitable company's transactions and which disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the Charitable Company's constitution. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

So far as the Board of Trustees are aware:

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

The Board of Trustees is responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of the financial statements may differ from legislation in other jurisdictions.

This report has been prepared in accordance with the Special Provisions of Part 15 of the Companies Act 2006 relating to Small Companies.

This report was approved and authorised for issue by the Board of Trustees on 24 April 2025 and signed on their behalf by:

Chris Dilloway Chair
Registered Company Number: 03068044

Independent auditors' report to the members and trustees of Coeliac UK

Opinion

We have audited the financial statements of Coeliac UK (the parent charitable company') and its subsidiaries (the 'group') for the year ended 31 December 2024 which comprise the group statement of financial activities, group and parent charity balance sheet and group statement of cash flows and notes to the financial statements, including 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 financial statements:

- give a true and fair view of the charitable company's state of the affairs of the group and the parent charitable company as at 31 December 2024 and of the group's 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, the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

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 financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRCS 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 charitable company'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 trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of of assurance conclusion thereon.

Our responsibility is to read the other *information and, in doing so, consider whether* the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information we are required to report that fact.

We have nothing to report in this regard.

Other matters prescribed by the Companies Act 2006

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

- the information given in the Report of the Board of Trustees which includes the Directors' Report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Board of Trustees which includes the Directors' 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 group and the parent charitable company and their environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Board of Trustees.

We have nothing to report in respect of the following matters where the Companies Act 2006 and the Charities Accounts (Scotland) Regulations 2006 (as amended) require us to report to you if, in our opinion:

- adequate accounting records have not been kept by the parent charitable company, or returns adequate for our audit have not been received from branches not visited by us; or
- the parent charitable company's financial statements 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.
- the Trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemption in preparing the Report of the Board of Trustees and the Strategic Report.

Responsibilities of Trustees

As explained more fully in the Statement of Responsibilities of the Board of Trustees set out on page 15, the Trustees (who are also the directors of the parent charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the parent charitable company'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 parent charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditors under the Companies Act 2006 and under the Charities and Trustee Investment (Scotland) Act 2005 and report in accordance with regulations made under those Acts.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an 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 financial statements.

As part of an audit in accordance with ISAs (UK) we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purposes of expressing an opinion on the effectiveness of the group and parent charitable company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the group and parent charitable company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention In our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the group or parent charitable company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the group to express an opinion on the consolidated financial statements. We are responsible for the direction, supervision and performance of the group audit. We remain solely responsible for our audit report.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.
Explanation as to what extent the audit was considered capable of detecting irregularities, including fraud.

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

The objectives of our audit in respect of fraud, are; to identify and assess the risks of material misstatement of the financial statements due to fraud; to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatement due to fraud, through designing and Implementing appropriate responses to those assessed risks; and to respond appropriately to instances of fraud or suspected fraud Identified during the audit. However, the primary responsibility for the prevention and detection of fraud rests with both management and those charged with governance of the charitable company.

Our approach was as follows:

- We obtained an understanding of the legal and regulatory requirements applicable to the charitable company and considered
- that the most significant are the Companies Act 2006, the Charities Act 2011, the Charity SORP, the Charities and Trustee Investment (Scotland) and UK financial reporting standards as Issued by the Financial Reporting Council.
- We obtained an understanding of how the charitable company complies with these requirements by discussions with management and those charged with governance.
- We assessed the risk of material misstatement of the financial statements, including the risk of material misstatement due to fraud and how it might occur, by holding discussions with management and those charged with governance.
- We inquired of management and those charged with governance as to any known instances of non-compliance or suspected noncompliance with laws and regulations.
- Based on this understanding, we designed specific appropriate audit procedures to identify Instances of non-compliance with laws and regulations. This included making enquiries of management and those charged with governance and obtaining additional corroborative evidence as required.

There are inherent limitations in the audit procedures described above. We are less likely to become aware of instances of noncompliance with laws and regulations that are not closely related to events and transactions reflected in the financial statements. Also, the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may Involve deliberate concealment by, for example, forgery or Intentional misrepresentations, or through collusion.

Use of our 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 to the charitable company's trustees as a body, in accordance with Regulation 10 of the Charities Accounts (Scotland) Regulations 2006. Our audit work has been undertaken so that we might state to the charitable company's members and trustees those matters we are required to state to them in an auditor's 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, the charitable company's members and trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Moore Kingston Smith LLP.

Date: 23 May 2025

James Saunders (Senior Statutory Auditor)
Moore Kingston Smith LLP
Statutory Auditors

9 Appold Street
London
EC2A 2AP

Moore Kingston Smith LLP is eligible to act as auditor in terms of Section 1212 of the Companies Act 2006.

Consolidated statement of financial activities (including consolidated income and expenditure account)

	Notes	Unrestricted funds £	Restricted funds £	2024 Total £	2023 Restated Total £
Income					
Donations and legacies	2	1,519,089	259,290	**1,778,379**	1,737,619
Income from charitable activities	2	2,075,875	40,000	**2,115,875**	1,981,672
Income from trading activities	2	515,224	0	**515,224**	466,739
Investment income	2	68,522	0	**68,522**	64,999
Total income		**4,178,710**	**299,290**	**4,478,000**	**4,251,029**
Expenditure					
Expenditure on raising funds					
Donations and legacies		536,138	0	**536,138**	370,365
Trading activities		400,311	0	**400,311**	423,947
Expenditure on charitable activities	3	3,726,470	288,465	**4,014,935**	3,732,529
Total expenditure		**4,662,919**	**288,465**	**4,951,384**	**4,526,841**
Net gains on investments	**11**	**37,389**	**-**	**37,389**	**23,947**
Net income / (expenditure) for the year	7	(446,820)	10,825	**(435,995)**	(251,865)
Balances brought forward		**2,117,443**	**234,265**	**2,351,708**	**2,603,573**
Total funds carried forward		**1,670,623**	**245,090**	**1,915,713**	**2,351,708**

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.
The notes on pages 30 to 45 form part of these financial statements.

Consolidated statement of cash flows

	2024 £	2023 Restated £
Cash flows from operating activities:		
Net cash used by operating activities	(423,960)	(270,481)
Cash flows from investing activities:		
Dividends from investments	41,836	24,454
Bank interest	26,686	40,545
Purchase of fixed assets	(114,559)	(205,816)
Purchase of investments	-	(634,783)
Net cash used in investing activities	(46,037)	(775,600)
Decrease in cash in the year	**(469,997)**	**(1,046,081)**
Cash at the beginning of the year	1,269,542	2,315,623
Total Cash at the end of the year	**799,545**	**1,269,542**

Consolidated balance sheet

	Notes	GROUP 2024 £	GROUP 2023 Restated £	CHARITY 2024 £	CHARITY 2023 Restated £
FIXED ASSETS					
Tangible assets	10	157,966	156,996	157,966	156,996
Intangible Assets	10	121,173	115,172	121,173	115,172
Investment & deposits	11	1,019,969	982,582	1,019,969	982,582
		1,299,108	1,254,750	1,299,108	1,254,750
CURRENT ASSETS					
Sundry Debtors	12	1,699,957	1,604,688	1,699,957	1,716,594
Cash at Bank		799,545	1,269,542	799,485	1,157,636
		2,499,502	2,874,230	2,499,442	2,874,230
CURRENT LIABILITIES					
Creditors - falling due within one year	13	(1,873,897)	(1,777,272)	(1,873,896)	(1,777,272)
NET CURRENT ASSETS		625,605	1,096,958	625,546	1,096,958
Total assets plus current liabilities		1,924,713	2,351,708	1,924,654	2,351,708
Provisions for liabilities and charges	14	(9,000)	-	(9,000)	-
NET ASSETS		1,915,713	2,351,708	1,915,654	2,351,708
The funds of the charity					
Unrestricted funds					
Designated	15	45,640	93,223	45,640	93,223
General		1,624,983	2,024,220	1,624,924	2,024,220
		1,670,623	2,117,443	1,670,564	2,117,443
Restricted funds	16	245,090	234,265	245,090	234,265
Total charity funds		**1,915,713**	**2,351,708**	**1,915,654**	**2,351,708**

The Trustees have prepared group accounts in accordance with section 398 of the Companies Act 2006 and section 138 of the Charities Act 2011. These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

As permitted by s408 Companies Act 2006, the company has not presented its own Statement of Financial Activity and related notes. The Company's loss for the year was £435,994 (2023 restated: £242,301).

Approved by the Board of Trustees and authorised for issue on 24 April 2025 these financial statements are signed on their behalf by:

C. Dilloway

Chris Dilloway - Chair

Company number: 03068044

The notes on pages 30 to 45 form part of these financial statements.

Notes to the financial statements

1 ACCOUNTING POLICIES

1.1 Basis of preparation

The financial statements have been prepared in accordance with the Financial Reporting Standard applicable in the UK (FRS102) and (Charities SORP (FRS 102) and the Companies Act 2006.

Coeliac UK 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.

There are no material uncertainties about the charity's ability to continue as a going concern. The charity's planned activities, together with its financial position; management of risk and approaches to investments, cashflow and reserves are described in the Report of the Board of Trustees. As a consequence, the Trustees believe that the charity is well placed to manage its risks successfully despite the current uncertain economic outlook. The Trustees have a reasonable expectation that the charity and the group have adequate resources to continue in operational existence for the foreseeable future. Accordingly, they continue to adopt the going concern basis in preparing the annual report and accounts.

1.2 Local groups and accounting policy

The local groups record their income and expenditure on a receipt basis. At the end of the financial year, each group submits a return of its income and expenditure which is included in the Statement of Financial Activities and the Balance Sheet.

1.3 Income

Income from web advertising, sponsorship and licensing, and accreditation is deferred on a proportionate basis over the life of the contract. All other income is recognised when the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Donations and legacies includes donations and gifts, legacies, and all other income that is in substance a gift made on a voluntary basis. It also includes grants of a general nature provided by government and charitable foundations which are not conditional on delivery of certain levels or volumes of a service The donation may be made towards the general aims of Coeliac UK (unrestricted), or towards a specific service or aim (restricted). Donations are recognised on receipt of the donation, or if earlier, at the point where there is a written obligation for a donor to pay a specified donation. Legacies are recognised at the point entitlement is established, receipt is considered probable and the estate value can be estimated reliably.

1.4 Cost allocation

Shared costs have been allocated on the following basis:

Description	Method of apportionment
Depreciation	Head count
Information technology	Head count
Support staff costs	Head count
Office costs	Head count

1.5 Grants

Grants payable are payments made to third parties in furtherance of the charitable objectives.

Grants which are free from specific conditions are recognised in full as soon as there is a legal or constructive obligation committing the charity.

Multiyear grants are conditional on an annual review of progress which will determine if future funding is provided. Due to this condition only one year's funding commitment is recognised.

Notes to the financial statements (continued)

1.6 Restricted funds
Restricted funds are to be used for specific purposes as specified by the donor. Expenditure which meets these criteria is charged to the fund.

1.6 Restricted funds
Restricted funds are to be used for specific purposes as specified by the donor. Expenditure which meets these criteria is charged to the fund.

1.7 Depreciation of fixed assets
Provision is made for depreciation on all assets at rates calculated to write off the cost, less any estimated residual value of each asset over its expected useful life, as follows:

Furniture and fittings	20% p.a. straight line
Computer equipment	33.33% p.a. straight line
Intangible assets	33.33% p.a. straight line

1.8 Investment & Deposits
Investments held as current assets are at the realisable value at the balance sheet date.

1.9 Leasing
Rental payable under operating leases are charged against income on a straight-line basis over the lease term.

1.10 Expenditure
Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of obligation can be measured reliably. Costs are analysed between expenditure on charitable activities and costs of raising funds of the charity. Any direct costs are allocated between restricted and unrestricted funds as incurred.

1.11 Designated funds
Designated funds are unrestricted funds earmarked by the board of Trustees for particular purposes.

1.12 Pension
The charitable company operates a group personal money purchase pension scheme. The pension cost charged in the financial statements represents contributions payable by the charity during the financial year. The Charity previously operated a defined benefit pension scheme which is now closed to new members. The scheme is also closed to future accrual. The Charity continues to make contributions as set out in note 21.

1.13 Basis of consolidation
The group accounts consolidate the accounts of Coeliac UK and its subsidiary undertaking on a line by line basis. The accounts are made up to 31 December 2024. No separate statement of financial activities or income and expenditure has been presented for the charity alone as permitted by section 408 of the Companies Act 2006.

1.14 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.

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

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.

1.16 Intangible Asset Policy
Intangible assets are assets that lack physical substance but have value. Intangible assets are recognised at cost, which includes the purchase price and any directly attributable costs of preparing the asset for its intended use. Intangible assets are amortised over their useful life, capped at three years.

1.17 Cash Policy
Cash comprises cash on hand and demand deposits.
Cash equivalents are short-term, highly liquid investments that are readily convertible to known amounts of cash and which are subject to an insignificant risk of changes in value.

Notes to the financial statements continued

2a INCOME

	Unrestricted	Restricted	2024 Total	2023 Restated Total
		£	£	
Income from donations and legacies				
Donations and gifts	778,494	239,990	1,018,484	768,396
Legacies	740,595	19,300	759,895	969,223
	1,519,089	**259,290**	**1,778,379**	**1,737,619**
Income from charitable activities				
Membership	1,140,438	-	1,140,438	1,129,754
Raising Awareness	931,199	40,000	971,199	847,756
Groups	4,238	-	4,238	4,162
	2,075,875	**40,000**	**2,115,875**	**1,981,672**
Income from trading activities				
Raffle and lottery	515,224	-	515,224	443,732
Other commercial activities	-	-	-	23,007
	515,224	**-**	**515,224**	**466,739**
Investment Income				
Investments - dividends	41,836	-	41,836	24,454
Bank interest	26,686	-	26,686	40,546
	68,522	**-**	**68,522**	**65,000**
	4,178,710	**299,290**	**4,478,000**	**4,251,030**

Notes to the financial statements continued

2b INCOME

	Unrestricted	Restricted	2023 Restated Total
		£	£
Income from donations and legacies			
Donations and gifts	647,668	120,728	768,396
Legacies	964,223	5,000	969,223
	1,611,891	**125,728**	**1,737,619**
Income from charitable activities			
Membership	1,129,754	-	1,129,754
Raising Awareness	812,281	35,475	847,756
Research	0	-	-
Groups	4,162	-	4,162
	1,946,197	**35,475**	**1,981,672**
Income from trading activities			
Raffle and lottery	443,732	-	443,732
Other commercial activities	23,007	-	23,007
	466,739	**-**	**466,739**
Investment Income			
Investments - dividends	24,454	-	24,454
Bank interest	40,546	-	40,546
	65,000	**-**	**65,000**
	4,089,827	**161,203**	**4,251,030**

Notes to the financial statements (continued)

3a Expenditure

	Unrestricted £	Restricted £	2024 Total £	2023 Restated Total £
Charitable activities				
Membership	1,586,258	173	1,586,431	1,307,322
Raising Awareness	1,729,133	55,241	1,784,374	1,599,013
Research	216,049	233,051	449,100	688,157
Groups	195,030	-	195,030	138,036
	3,726,470	**288,465**	**4,014,935**	**3,732,528**

Breakdown of costs of charitable activities

	Direct costs	Grants made (notes 6)	Support costs (note 4, 5)	2024 Total	2023 Total
Membership	1,106,751	-	479,681	1,586,432	1,307,322
Raising Awareness	1,134,096	-	650,278	1,784,374	1,599,013
Research	106,923	268,728	73,448	449,099	688,157
Groups	116,243	-	78,787	195,030	138,036
	2,464,013	**268,728**	**1,282,194**	**4,014,935**	**3,732,528**

Research cost breakdown

	Direct costs	Grants made	2024	2023
Direct Research costs	106,923	268,728	375,651	607,227
Support costs	-	73,448	73,448	80,930
	106,923	**342,176**	**449,099**	**688,157**

All support costs are allocated on a headcount basis.

Notes to the financial statements (continued)

3b Prior Year Expenditure

	Unrestricted £	Restricted £	2023 Restated Total £
Charitable activities			
Membership	1,307,322	-	1,307,322
Raising Awareness	1,476,870	122,143	1,599,013
Research	248,928	439,230	688,157
Groups	138,036	-	138,036
	3,171,155	**561,373**	**3,732,528**

Breakdown of costs of charitable activities

	Direct costs	Grants made (notes 6)	Support costs (note 4, 5)	2023 Total
Membership	1,004,387	-	302,935	1,307,322
Raising Awareness	1,261,025	-	337,988	1,599,013
Research	172,228	434,999	80,930	688,157
Groups	95,547	-	42,489	138,036
	2,533,186	**434,999**	**764,342**	**3,732,528**

Research cost breakdown

	Direct costs	Grants made	2023
Direct Research costs	172,229	434,999	607,228
Support costs	16,555	64,375	80,930
	188,784	**499,374**	**688,157**

All support costs are allocated on a headcount basis.

Notes to the financial statements (continued)

4 Total support cost breakdown by activity

	Staff costs £	Other costs £	2024 Total £
Cost of raising funds (note 5)			
Donations and legacies	77,646	81,896	159,542
Trading activities	32,708	34,497	67,205
Charitable activities (note 3)	626,116	658,178	1,284,294
	736,470	**774,571**	**1,511,041**

	Staff costs £	Other costs £	2023 Restated Total £
Cost of raising funds (note 5)			
Donations and legacies	22,185	61,827	84,012
Trading activities	16,964	47,274	64,238
Charitable activities (note 3)	201,843	562,499	764,342
	240,992	**671,600**	**912,592**

5 Support cost apportionment

	Support staff £	Depreciation £	Governance £	HR costs £	IT costs £	Office costs £	2024 Total £
Expenditure on raising funds							
Donations and legacies	77,646	11,375	4,741	7,602	19,760	38,418	159,542
Trading activities	32,708	4,792	1,997	3,202	8,324	16,183	67,205
Charitable activities							
Membership	233,451	34,200	14,254	22,858	59,410	115,509	479,682
Raising awareness	316,477	46,365	19,323	30,986	80,539	156,588	650,278
Research	35,745	5,237	2,182	3,500	9,097	17,686	73,448
Groups	40,443	5,618	2,341	3,754	9,758	18,972	80,886
	736,470	**107,587**	**44,838**	**71,902**	**186,888**	**363,356**	**1,511,041**

	Support staff £	Depreciation £	Governance £	HR costs £	IT costs £	Office costs £	2023 Restated Total £
Expenditure on raising funds							
Donations and legacies	22,185	5,329	2,655	5,905	19,192	28,746	84,012
Trading activities	16,964	4,075	2,030	4,515	14,674	21,980	64,238
Charitable activities							
Membership	79,998	19,216	9,571	21,292	69,203	103,654	302,935
Raising awareness	89,254	21,440	10,680	23,755	77,212	115,649	337,988
Research	21,371	5,134	2,557	5,688	18,488	27,692	80,930
Groups	11,220	2,695	1,343	2,986	9,706	14,538	42,489
	240,992	**57,889**	**28,836**	**64,141**	**208,475**	**312,259**	**912,592**

6 Grants payable

	Grants to institutions	
	2024	2023 Restated
	£	£
Rogue cell research to better understand coeliac disease MF0323	103,180	-
Enzyme inhibitors as a potential treatment for coeliac disease MS0223	249,201	-
Basic Science Grant PK01-22	-	248,725
Ataxia Project	-	157,158
Children and Young Adults Grant	-	29,116
Dissertations Awarded	7,880	-
Innovate Grant Withdrawn	(91,533)	-
	268,728	**434,999**

In accordance with the accounting policy outlined in note 1.5, only the first year of funding commitment is recognised on the accounts for multiyear grants which are conditional on an annual review of progress which determines if future funding is provided.

7 Net incoming (outgoing) resources for the year

This is stated after charging

	2024	2023 Restated
	£	£
Depreciation	107,588	66,866
Operating lease rentals	50,681	72,412
Trustees liability insurance	1,100	1,100
Audit services	13,920	15,834
Non - audit services provided by the auditors		
General advice	-	2,085
Tax compliance	2,320	895
	175,609	**159,192**

Travel costs amounting to £2,310 (2023 - £1,316) were reimbursed to Eleven (2023 - 4) members of the Board of Trustees.

Notes to the financial statements (continued)

8 Staff costs and numbers

	2024 £	2023 £
Salaries and wages	2,256,588	1,860,552
Social security costs	238,788	192,822
Pension costs	120,102	98,961
	2,615,478	**2,152,335**

The number of employees whose salary amounted to over £60,000 during:

	2024 Number	2023 Number
£110,000 - £120,000	1	-
£100,000 - £110,000	-	1
£80,000 - £90,000	-	-
£70,000 - £80,000	3	-
£60,000 - £70,000	3	4

The key management personnel of the group (and charity) comprise the Trustees, the chief executive and senior management team. The total employee benefits (Salary, Employers National insurance and Employers pension) of the key management personnel of the group were £707,127 (2023: £524,992). None of the Trustees have been paid any remuneration or received any benefits for performing their role as Trustee of the charity.

The average monthly number of employees during the year, calculated on the basis of average headcount was as follows:

	2024 Number	2023 Number
Advice and information	49	43
Administration and support	10	9
	59	**52**

9 Taxation

The charitable company's activities are exempt from corporation tax in its charitable activities under Sections 466 to 493 of the Corporation Tax Act 2010.

10 Fixed assets - Group and charity

	Intangible Assets £	Furniture & fittings £	Computer equipment £	Total £	Grand Total £
Cost					
At 1 January 2024	179,100	141,000	31,405	172,405	351,505
Additions	67,750	23,393	23,416	46,809	114,559
Disposals	-	-	-	-	-
At 31 December 2024	**246,850**	**164,393**	**54,821**	**219,214**	**466,064**
Depreciation					
At 1 January 2024	63,928	-	15,409	15,409	79,337
Charge for the year	61,749	32,099	13,740	45,839	107,588
Disposals					
At 31 December 2024	**125,677**	**32,099**	**29,149**	**61,248**	**186,925**
Net book values					
At 31 December 2024	**121,173**	**132,294**	**25,672**	**157,966**	**279,139**
At 31 December 2023	115,172	141,000	15,996	156,996	272,168

Notes to the financial statements (continued)

11 Investments - Group And Charity

	(Charity only)			
	Investments subsidiaries	**Unit trusts**	**Total 2024**	**Total 2023 Restated**
	£	**£**	**£**	£
Market Value at January 2024	2	982,578	982,580	323,850
Additions	-	-	-	634,783
Disposals	-	-	-	-
Realised investment gains/(losses)	-	37,389	37,389	23,947
Market Value at 31 December 2024	**2**	**1,019,967**	**1,019,969**	982,580
Historical cost as at 31 December 2023	**2**	**974,783**	**974,785**	974,785

Holdings of more than 20%

The charitable company holds more than 20% of the share capital in the following company:

Company	**Country of incorporation**	**Shares held Class**	**%**
The Coeliac Trading Company Ltd	England & Wales	Ordinary	100

The principal activity of The Coeliac Trading Company Limited (Company number 02856981) is to raise funds on a commercial basis for Coeliac UK (Limited by Guarantee), a registered charity. The address of the registered office is Artisan, Hillbottom Road, High Wycombe, Buckinghamshire, HP12 4HJ.

The aggregate amount of capital and reserves and the results of this undertaking for the year ended 31 December 2022 were:

	Capital £	**Profits to reserves for the year £**
The Coeliac Trading Company Ltd	2	-

During 2024 the Trading Company proposed to donate its entire profits and reserves of £0 (2023: £123,360) to Coeliac UK. The profits are net of income and expenditure totalling £0 (2023: £590,132) and £0 (2023: £240,750) respectively.

Current asset investments and deposits held relate exclusively to cash deposit accounts amounted to £nil (2023: £nil) as shown on the balance sheet.

Notes to the financial statements (continued)

12 Debtors

	Group		Charity	
	2024	2023 Restated	2024	2023 Restated
	£	£	£	£
Trade debtors	174,913	142,846	174,913	142,846
Income tax and VAT recoverable	28,030	75,124	28,030	75,124
Amounts owed by group undertakings	-	-	-	111,904
Prepayments and accrued income	1,497,014	1,386,720	1,497,014	1,386,720
	1,699,957	1,604,690	**1,699,957**	1,716,594

13 Creditors: amounts falling due within one year

	Group		Charity	
	2024	2023 Restated	2024	2023 Restated
	£	£	£	£
Grants payable	713,147	541,079	713,147	541,079
Trade creditors	256,193	372,192	256,193	372,192
Other tax and social security	53,792	52,940	53,792	52,940
Accruals	240,071	307,857	240,070	307,857
Deferred income	610,694	503,204	610,694	503,204
	1,873,897	1,777,272	**1,873,896**	1,777,272

Deferred income - Charity

	2024	2023 Restated
	£	£
At 1 January	503,201	490,481
Released in year	(444,002)	(467,545)
Membership, licencing, Lottery and sponsorship income received in advance	551,495	480,265
At 31 December	**610,694**	**503,201**

14 Provision for liabilities and charges - Group and Charity

	£
At 1 January 2024	-
Charged for the year	(9,000)
At 31 December 2024	**(9,000)**

The Charity moved in to new offices at the start of 2024 and has an obligation to return the premises to their original condition on expiry of the lease. The Charity is providing for the expected costs of these dilapidations equally over the lifetime of the lease.

Notes to the financial statements (continued)

15 Designated funds - Group and Charity

Designated funds are funds earmarked by the board of Trustees for particular purposes. At the year end, the balance of designated funds were as follows:

	Balance at 1 January 2024	Incoming	Outgoing	Balance at 31 December 2024
Research Fund	12,405	-	-	12,405
Local voluntary support groups	80,818	4,238	(51,821)	33,235
	93,223	**4,238**	**(51,821)**	**45,640**

	Balance at 1 January 2023	Incoming	Outgoing	Balance at 31 December 2023
Research (Innovate)	2,314	-	(2,314)	-
Research Fund	10,194	2,314	(103)	12,405
Local voluntary support groups	85,783	6,568	(11,533)	80,818
	98,291	**8,882**	**(13,950)**	**93,223**

Research (Innovate)

Funds to be used to develop an AI solution for diagnosis and assessment of severity of pathology in small intestinal biopsies in suspected or known coeliac disease.

Research Fund

Funds to be used for funding medical research into coeliac disease and dermatitis herpetiformis, designated by the Board from unrestricted funds.

Local voluntary support groups

The collective funds held and administered by Volunteer Groups, representing their working funds.

Notes to the financial statements (continued)

16a Restricted funds - Group and Charity

	Balance B/F	Incoming	Outgoing	Transfer of funds	Balance C/F
Research Fund	197,912	219,058	(225,550)	41,298	232,718
Daily newspaper advert for Awareness Week	1,488	-	0	(1,488)	-
Awareness Week	-	40,000	(55,241)	22,587	7,346
Membership Helpline	166	7	(173)	-	-
Pharmacy Packs	1,073	-	-	(1,073)	-
Diagnosis campaign	21,099	-	-	(21,099)	-
Events for children with Coeliac Disease and families	5,027	-	-	-	5,027
Gluten Ataxia	-	40,225	-	(40,225)	-
Sponsored Dissertations	7,500	-	(7,500)	-	-
	234,265	**299,291**	**(288,464)**	**-**	**245,090**
					- 0

16b Prior Year Restricted funds - Group and Charity - Restated

	Balance B/F	Incoming	Outgoing	Transfer of funds	Balance C/F
Research Fund	499,056	92,125	(393,269)	-	197,912
Daily newspaper advert for Awareness Week	1,529	-	(41)	-	1,488
Awareness Week	-	35,028	(59,809)	24,782	-
Care System campaigns	17	-	(17)	-	-
Membership Helpline	165	1	-	-	166
Diagnosis TV Advert	2,947	-	(2,947)	-	-
Diagnosis Life Channel NHS	2,014	-	(2,014)	-	-
Pharmacy Packs	1,075	-	(2)	-	1,073
Diagnosis campaign	37,732	-	8,150	(24,782)	21,099
Events for children with Coeliac	5,036	-	(9)	-	5,027
Digital Campaign	2,014	-	(2,014)	-	-
Gluten Ataxia	7,770	34,500	(42,270)	-	0
Sponsored Dissertations	7,500	-	-	-	7,500
	566,855	161,653	(494,245)	-	234,265

The principal purposes for the above restricted funds were as follows:

Research
Income received to be used solely for funding medical research into coeliac disease and dermatitis herperiformis (DH).

Daily newspaper advert for Awareness Week
Donations towards an advertisement to be placed in a major national newspaper during Awareness Week to raise the profile of coeliac disease.

Awareness Week
Funds have been granted to support the Awareness week campaign of coeliac disease in support of ongoing activities regarding awareness and education on coeliac disease.

Care System campaign
Campaign to improve awareness in the care system.

Membership Helpline
Funding for ongoing costs of providing the Coeliac UK Helpline.

Diagnosis TV *Advert*
TV advertising campaign to improve diagnosis rates for coeliac disease.

Diagnosis Life Channel NHS
Advertising campaign for patients via Life Channel in GP surgeries to raise awareness of coeliac disease.

Pharmacy packs
Donations towards production of pharmacy information packs.

Diagnosis Campaign
Funds were originally granted to pay for the development of campaign materials to promote diagnosis of coeliac disease in children in 2022 in support of ongoing activities regarding awareness and education on coeliac disease. The funder has agreed that this can be used for the Awareness week and the funds have been transfered.

Events for children with coeliac disease and their families
Funds to be used by Coeliac UK for events to benefit coeliac children and their families.

Digital Campaign
Donations toward developing our digital communication materials

Gluten Ataxia
Income to fund a project to achieve an earlier diagnosis for those with Gluten Ataxia.

Sponsored Dissertations
Funds have been granted to support the award of grants to support students preparing dissertations relating to advancement in the research of coeliac disease, with the additional hope this will encourage their ongoing and long-term engagement in coeliac disease research.

Notes to the financial statements (continued)

17 Analysis of net assets between funds - Group

	Unrestricted funds 2024	Designated funds 2024	Restricted funds 2024	Total 2024
Intangible assets	121,173	-	-	121,173
Tangible assets	157,966	-	-	157,966
Investments	1,019,969	-	-	1,019,969
Net current assets less provisions for liabilities and charges	325,877	45,640	245,090	616,607
	1,624,985	**45,640**	**245,090**	**1,915,714**

	Unrestricted funds 2023	Designated funds 2023	Restricted funds 2023	Total 2023 Restated
Intangible assets	115,172	-	-	115,172
Tangible assets	156,996	-	-	156,996
Investments	982,580	-	-	982,580
Net current assets less provisions for liabilities and charges	769,472	93,223	234,265	1,096,960
	2,024,220	**93,223**	**234,265**	**2,351,708**

18 Lease commitments - Group

At the reporting end date the group had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	Land and buildings		Office equipment	
	2024 £	2023 £	2024 £	2023 £
Within one year	82,287	76,688	3,115	2,979
Between two and five years	321,149	306,753	10,636	9,772
More than five years	-	63,798	1,282	-
	403,436	**447,239**	**15,033**	**12,751**

19 Voluntary help

The charity received support from 256 volunteers in 2024 (2023: 250). The benefit of their contribution is not reflected in the financial statements.

20 Related party transactions

Coeliac UK holds 100% of the share capital of The Coeliac Trading Company Limited.Details of transactions in the year and balances at the year end are detailed in note 11.

There were no other related party transactions in the reporting period that require disclosure.

Notes to the financial statements (continued)

21 Pension commitments

The estimated pension deficit as at 31 December 2024 is £1275 (31 December 2023: £815). This is in accordance with the most recent independent valuation performed on 30 September 2023. Under the new recovery plan, from 1 April 2023 the deficit contributions that are required from Coeliac UK are £772 a year, payable in monthly instalments of £64.32. These payments do not increase.

The deficit contributions agreed between the company and scheme at the yearend date are as follows:

Year	Amount
1	392
2	438
3	438
4	109

The present value of the future provision for Coeliac UK is calculated as follows:

	£
Provision at the start of the period	815
Discount factor interest expense	23
Deficit contribution paid	(772)
Remeasurement - impact of change in assumptions	8
Remeasurements - amendments to the contribution schedule	1,201
Provision at end of period 31 December 2024	1,275

The current deficit of £1,275 is being paid at an immaterial amount by the charity on an annual basis, this deficit would only fall due in its entirety should the charity decide to withdraw from the scheme, the Board of Trustees currently have no such plans.

22 Reconciliation of net income/(expenditure) for the reporting period (as per the SOFA)

	2024	2023 Restated
	£	£
Net (expenditure) for the reporting period (as per the SOFA)	(435,994)	(251,865)
Adjustments for:		
Depreciation charges	107,588	66,866
Gains on investments	(37,389)	(23,947)
Dividends from investments	(41,836)	(24,454)
Bank interest	(26,686)	(40,545)
Increase in debtors	(95,269)	(596,590)
Increase in creditors	105,626	599,440
Other Losses		614
Net cash used by operating activities	**(423,960)**	**(270,481)**

Notes to the financial statements (continued)

23 Analysis of cash and cash equivalents

	2024 £	2023 £
Cash in hand	106	240
Notice deposits (less than 3 months)	799,440	1,269,302
Total cash and cash equivalents	**799,545**	**1,269,542**

Analysis of changes in net debt

	Balance B/F	Cash flows	Balance C/F
Cash	240	(134)	106
cash equivalents	1,269,302	(469,862)	799,440
	1,269,542	(469,997)	799,545

24 Contingent Liability

We have no contingent liabilities at this time

COELIAC UK

England & Wales - Charity number 1048167

Accounts

COELIAC UK

(A Company Limited by Guarantee)

Registered Charity Number: 1048167
Registered Company Number: 03068044
Scottish Charity Number: SC039804

Amended

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Legal and administrative information

The organisation is a charitable company limited by guarantee, incorporated on 14 June 1995 and registered as a UK Charity on 20 July 1995. Coeliac UK is the successor organisation to The Coeliac Society which was established in 1968.

The Charity is governed by its Articles of Association which set out its objects and powers.

The Articles provide for the Board to consist of up to nine elected Trustees, two co-opted Trustees and one Trustee nominated by the Health Advisory Council. A trustee shall hold office for a period of 3 years and shall then be subject to re-election and may be re-elected for a further term of 3 years after which they must retire as a Trustee but may be re-elected as a Trustee after an intervening period of at least 1 year.

Board of Trustees	Lawrence Broadie Maureen Burnside – Chair (until 22/02/2024) Anne Davis (Appointed 3/08/2023) Kate Denham (Appointed 29/08/2023) Chris Dilloway – Chair (from 22/02/2024) Aishah Farooq Clive Hart (Appointed 18/04/2023) Angeli Hemnani (Resigned 29/08/2023) Kenneth O'Dea (Resigned 17/06/2023) Dr Anita Patel Professor Alan Perkins Dr Gerry Robins Reshma Shah (Resigned 17/06/2023) Miranda Sheffield (Appointed 31/08/2023) Nicola Valmas
Company Secretary	Ife Kantonna (Resigned 6/10/2023) Ashley Bailey (Appointed 22/02/2024)
Chief Executive	Hilary Croft
Company number	**03068044**
Charity number	**1048167**
Scottish Charity number	**SC039804**
Registered office and operation address	Artisan Hillbottom Road High Wycombe Buckinghamshire HP12 4HJ

Auditors	Moore Kingston Smith LLP 9 Appold Street London EC2A 2AP
Bankers	HSBC Bank plc Oxford Circus Branch 196 Oxford Street London W1D 1NT Lloyds Bank 21-31 White Hart Street High Wycombe Buckinghamshire HP11 2HL
Investment manager	Cazenove Capital 1 London Wall Place London EC2Y 5AU
Solicitors	Blaser Mills Park House 40 Oxford Road High Wycombe Buckinghamshire HP11 2EE

The Charity

Structure, Governance and Management

Coeliac UK is a charitable company limited by guarantee, incorporated on 14 June 1995, and registered as a Charity on 20 July 1995 with the Charity Commission. It was also registered with the Office of the Scottish Charity Regulator in 2008.

The Charity's objectives are set out in its Articles of Association adopted on 3rd July 2021:

- improving the wellbeing and outcomes of people affected by the Coeliac condition;
- increasing awareness and knowledge and improving the care and choice for those affected by the Coeliac condition; and
- promoting research into the nature, causes, alleviation, treatment and cure of the Coeliac condition.

Public Benefit

The Trustees, in exercising their powers and duties, have complied with their duty in Section 17 of the Charity Act 2011 to have due regard to the public benefit guidance published by the Charity Commission. In preparing the report and accounts, the Trustees complied with the requirements in that guidance to report on the significant activities and achievements of the Charity in 2023. They have reported in a way that both sets out the aims and strategies of the Charity and demonstrates how the aims and activities of the Charity were carried out for the public benefit.

Management and staff

The Board of Trustees delegates the day-to-day management of the Charity to the Chief Executive who led a team of approximately 52 full time equivalent staff in 2023. Their work is supplemented at times of peak workload by a limited number of temporary staff. The staff work within the Delegation of Authority agreed by the Board. The staff agree a work plan with the Board at the beginning of the year and report progress at Board meetings throughout the year, through quarterly reporting.

The Board of Trustees appoints an HR Committee to oversee the setting of pay and remuneration for senior management and the entire organisation. Their remit is to regularly review and agree performance review arrangements; agree remuneration policies including terms, conditions and benefits; consider recommendations for individual pay on the basis of individual appraisals and to consider the Charity's human resource strategy. The committee comprises the Chair of the Board of Trustees and at least two other Trustees.

The organisation is comprised of Coeliac UK, a registered Charity, and its subsidiary The Coeliac Trading Company Ltd. The principal activity of the trading subsidiary is to raise funds on a commercial basis for the Charity to support its charitable activities. The subsidiary is governed by two directors appointed from the senior management team of the Charity, one Trustee from the Board of the Charity, and chaired by an independent director.

In December 2023, the assets and operations of The Coeliac Trading Company Ltd were transferred to Coeliac UK. Following the transfer, The Coeliac Trading Company Ltd became dormant and ceased to trade.

The Board of Trustees

The Board of Trustees lead the Charity in setting its strategic direction and agreeing objectives and plans to deliver the Charity's aims. The Board monitors and evaluates the progress of the Charity to ensure it achieves those objectives and plans.

The expertise within the Board is substantial, wide-ranging and importantly complementary. Trustees include director-level individuals from finance, fundraising, HR, marketing, law and healthcare backgrounds. All Trustees are volunteers committing many hours to the work of the Charity.

The Board's Committees/Councils

The Board delegates some of its responsibilities to specialist groups to provide particular focus and expertise on key issues and opportunities:

Audit Committee

Ensures the robustness of the Board's overall financial and risk monitoring. The role of the Committee is to support the Board of Trustees in monitoring the adequacy of the Coeliac UK's corporate governance and control systems by offering objective advice on issues concerning the risk, control and governance of the organisation and associated assurances provided by external audit and other processes. It ensures the Charity's financial management meets the standards of good practice accepted by the Charity Commission and Companies House.

People Committee *(see Management and staff above)*

Oversees the Charity's HR policies ensuring they are legally compliant and fit for purpose.

Executive Action Committee

Allows the Board to retain control in crisis situations when the full Board may not be able to be convened. The Committee would only be called upon in emergencies and was not invoked in 2022.

Health Advisory Council (HAC)

Brings expert insight into health issues related to coeliac disease, associated research and advice on related policies and activities. The Council draws upon a wide range of expertise to reflect all aspects of healthcare and includes representation from across all four UK nations.

Food Standards Committee (FSC)

Provides the Charity with additional technical expertise and independent appraisal of the standards applied to its licensing and accreditation activities. It also engages with other industry and regulatory bodies to ensure the exchange of ideas and state of the art information.

Research Strategy Board (RSB)

In addition to bringing expert knowledge and experience, the RSB fulfils governance requirements for the review and development of the Charity's research strategy which underpins the Charity's Research Fund.

Research Awards Panel (RAP)

Manages the awards process for grants under the Research Fund. It provides the Charity with expert insight and fulfils governance requirements for the review, funding and management of the Charity's research awards in line with the Charity's Research Strategy. The Panel reports to the Board of Trustees.

Fundraising Committee

Brings the Charity expert insight and fulfils the governance requirements for the detailed scrutiny and oversight of the fundraising undertaken for the Charity including for the Research Fund.

Commercial Committee

Provides the Charity expert insight to help plan the Commercial Services strategy and deliver its activities.

Board of the Trading Company

During the year, the assets and operations of The Coeliac Trading Company Ltd were transferred to Coeliac UK, and the Directors of the subsidiary have decided that the company shall remain dormant for the foreseeable future.

Meeting protocol

The Boards and committees continued to use a combination of face-to-face meetings, video calls and teleconferences during the year to review plans and activities of the Charity and ensure the cost effectiveness of their operations.

Recruiting and supporting Trustees

The Board of Trustees regularly undertakes an audit to identify current and future skills gaps. Roles are advertised widely both in the Charity's communications to members and on recruitment websites open to all. The selection process comprises shortlisting based on CVs and supporting statements, followed by an interview panel for shortlisted candidates. Following appointment, new Trustees are provided with induction packs, formal training as required for the role, and sessions spent with key staff.

Our approach to Fundraising

As a charity registered with the Fundraising Regulator, we strive to achieve the highest standards in all our fundraising activities, referring to all relevant professional and statutory bodies as guidance and regulation develops. Our aim to develop positive long-term relationships with our members, donors and supporters underpins all our actions in this area.

Coeliac UK operates with a small team of in-house staff to lead and develop its fundraising. Fundraising staff are expected to act professionally at all times, follow the Fundraising Regulator's Code of Conduct and are encouraged to undertake training to develop their knowledge. Fundraising staff receive a salary but are not eligible for a performance bonus.

We also use the services of several carefully selected external companies who provide specialist skills to help us deliver specific activities. These include a telephone agency, as well as a raffle and lottery manager. With each of these companies, we have signed agreements, committing them to adhere to both the letter and spirit of the regulations.

Any complaints that fundraising activity may generate are recorded and investigated by the appropriate line manager to ensure future learning opportunities in fundraising. Coeliac UK is pleased that its fundraising activity generates few complaints annually. In 2023, we received 4 complaints, 3 of which related to our external partners, and one of which related to frequency of contact from the Charity. All complaints were quickly resolved without escalation.

Managing risk

The Trustees are responsible for ensuring appropriate financial and other controls are in place. At Coeliac UK, the role of risk management is delegated to the Audit Committee who review the risk quarterly and report back to the full Board.

A risk register is used by the Board and staff to review the main risks and uncertainties, and systems put in place for management and mitigation. The register is regularly updated and monitored by the executive team and Board as work progresses through the year.

The key risks are made up of financial, operational, regulatory, external and strategic risks; and the main residual high risk identified (after mitigating actions) in 2023 was that income raised from all fundraising channels does not meet the budget target for net income.

Report of the Board of Trustees

The Board of Trustees who are the Charity Trustees, and Directors of Coeliac UK ('the charitable company'/'the Charity'), have pleasure in presenting their report, which incorporates the report of the Directors for the purposes of company law, and the accounts for the year ended 31 December 2023.

Amended financial statements

These financial statements have been amended from those previously approved by the Trustees on 16 April 2024. Expenditure has been reclassified to correctly represent the activity in the year. These amended financial statements:

- Replace the original accounts,
- Are now the statutory accounts, and
- Are prepared as there at the date of the original accounts.

Introduction

2023 saw Coeliac UK return to growth in many areas. Our membership has returned to post-pandemic levels and is on an upward trajectory; more people know about us; satisfaction with our services is higher than ever; we have re-engaged with researchers to advance our "journey to a cure"; and our overall audience is growing and becoming more engaged. Our financial position remains strong, and we finished the year ahead of where we expected.

This is a very good position for us to be in as we enter 2024.

All this has happened despite some significant operational challenges, including a relatively high level of staff turnover and consequently many gaps in resource, ongoing systems migrations, and the upheaval of our move to a new office, although much better suited to our needs.

We are grateful to all our staff, volunteers, supporters, partners, and donors, who help us to do our important work every day. With the NHS in crisis, Coeliac UK really is the place where people with coeliac disease and those needing to live without gluten can turn to for help. We know people value our work, and we continue to be ambitious to reach more people and deliver even better support and outcomes for our community. We provide vital services and information to support those diagnosed or caring for someone with coeliac disease in living a gluten free life and guidance and advice to those seeking diagnosis. We also lead the campaigning alongside the health and food sectors to educate and raise awareness to increase understanding of the condition and the treatment required. With growing support, in the longer term, we will continue to fund research to improve management of the condition, the development of treatments and ultimately a cure.

From initial diagnosis Coeliac UK provided the explanation as to what's happening and lots of supportive information on how to manage the gluten free diet and eating out … the information was there to inform choices. I hope Coeliac UK can continue to grow and support other sufferers.
Keith, York

Our major achievements for 2023 included:

- Returning to membership growth – retaining 96% of our existing members and gaining 15% more new members than in 2022.
- Launching new opportunities for our community to connect with one another – launching our Coeliac UK Teen Virtual Club for 12-15 year olds, our new Local Meet Ups around the UK and hosted a very popular Gluten Free Food Market.
- Continuing to develop strong commercial partnerships with the gluten free food industry and grow our income vs 2022 – onboarding 17 new partners in our food safety/licensing schemes.
- Running a successful "Journey to a Cure" research fundraising appeal – raising over £110k.
- Receiving strong applications to award new grants for ground-breaking research into coeliac disease (starting in 2024).
- Increasing our campaign reach to 5.2m impressions and doubled the number of self-assessments completed to over 11k, as part of our Coeliac Awareness Week campaign.
- Benefitting from nearly £1 million through Gifts in Wills, reflecting both the lifetime of support legacy donors have received, and our focus on this area of fundraising.

Key Activities for 2023

Objectives and activities delivered in 2023 continued to align with the 2020-2025 strategic themes. Some highlights include:

Reach

- In our 2020-2025 Strategic Objectives, we set targets of awareness of Coeliac UK at 50%. Since 2019 we have increased our awareness from 30% to 42% (YouGov, 2023).

- Coeliac Awareness Week ran from 15-21 May and focused on the lesser-known symptoms of coeliac disease (mouth ulcers, anaemia, fatigue, neurological symptoms, unexplained infertility, and recurrent miscarriage), that can often confuse, and subsequently contribute to the average diagnosis period for adults of 13 years from onset of symptoms. Our target is to reach the 500k people who are currently undiagnosed. The campaign reached 5.2 million impressions, £3.2m PR value, Facebook live broadcast views 24.4k and the number of people who completed the self-assessment was double last year's figure at over 11k. There was also community involvement with templates and ideas provided for user generated content where bloggers, members, other followers could spread the word and share their own stories, plus fundraising activity.

- Our Cost-of-living gluten free report launched in March 2023 and ran across multiple media channels (and is still continuing); raising awareness of the financial challenges of adhering to a strict medically prescribed gluten free diet, the only current treatment for coeliac disease. Asking policy makers and the food industry to make gluten free food more affordable and accessible for the coeliac community. It was picked up by 39 media outlets at the time with 26m opportunities to see (OTS) and PR value of £2.1m, including a long video piece with a case study on 11 of the ITV news regions.

- We launched our Podcast '100 things I wished I'd known about being gluten free'. The pilot episode launched in December and aligned with our campaign "A Christmas Wish" where our community was asked what wishes they had for the coming year and what they'd like to see change. (It also incorporated a cash appeal.) Hosted by Hilary Croft, Becky Excell and Aimee Vivian they talked about their experience of Christmases past, and their wishes for the future. Resulting in 114k views and 2333 downloads. The same question about future change was asked of our community on a Facebook Live with Becky Excell – 21k reach, with 14.2% engagement rate.
- ITV's This Morning segment in December 2023, where Vanessa Feltz made dismissive comments about needing to live gluten free, led to us writing an open letter to ITV – resulting in 1m impressions on our social channels; a follow up GP segment the following day; a cooking slot for Becky Excell within a week; and a slot for our case study and a health care professional in early January 2024. We are also in talks with them to provide additional coverage.
- New member acquisition increased by 15%, with even more new members opting for our lower cost, digital membership package, and we welcomed back over 1,400 lapsed members.
- Continued investment in our digital channels: including development of the new Live Well Gluten Free app that launched in January 2023 with enhanced features being rolled out across the year.

Coeliac UK helped me to manage my condition, and it's reassuring to know I am not alone, have a point of reference and can seek answers, recipes, and direction when necessary.
Roger, Bexhill on Sea

Research

- We managed the process for grant applications for two different funding streams: a basic science research call of £250k, and our revised sponsored dissertation scheme for postgraduates with 2 x £5k grants available. Around 150 members participated in the Member Review Panel to help us select what research to fund with the awards being finally granted in early 2024.
- Delivered successful fundraising activities to support our research work, raising over £126k.
- Launched three new research projects, awarded from the 2022 research call.
- Completed the fourth of our Innovate UK research projects. This project explored the use of artificial intelligence to assess biopsy samples in the diagnosis of coeliac disease. This project provided preliminary data that has been used to secure follow-on funding of £620k from the National Institute of Health and Care Research (NIHR) to allow continuation of research in this area. This means the return on investment is about £3.60 for every £1 originally awarded by Coeliac UK and Innovate UK. Coeliac UK are leading on the patient and public involvement and engagement within the NIHR funded project.
- Delivered another series of research talks for healthcare professionals, providing them with continuing professional development and information to best support patients with coeliac disease.

- Completed our Eating Out survey: designed to provide a greater understanding of the gluten free consumer and their experiences of eating away from the home. Around 4,500 people completed the survey with results due to be published in the first quarter of 2024.
- Published our cost-of-living report, March 2023 and further expanded our knowledge of gluten free consumers' experiences of access and availability of gluten free food both in store and online with over 1000 people engaging in an online survey. A second report is due for publication in the first quarter of 2024.

Experience

- We returned to hosting our very own Gluten Free Food Market with the invaluable support of our volunteers in Cardiff. Over 700 attendees enjoyed the delights of local and national gluten free food producers, and it was a fantastic opportunity to connect with existing and new members of our gluten free community.
- We continued to evolve our social and digital offering with more video content, more personal story telling and more targeted digital campaigns to drive awareness and increase engagement. This is currently stable at 4% despite changes across Meta and X. Followers increased by 16% through the year, now standing just below 200k.
- In June we piloted a new opportunity to help teens connect with one another and share experiences through an online meet up. Our teen volunteers helped us to develop resources to share on eating out and travelling gluten free which was well received. Following its success, we coordinated two further events for our Teen Virtual Club along with our volunteers and covered the subject of explaining Coeliac disease and the gluten free diet to friends and family.
- Our network of community volunteers continued to provide connection and support through a range of coordinated events throughout the UK as well as peer support via our Member2Member programme. We're also thrilled at successfully launching 20 new regular Local Meet Up events within local communities.

Our work in Devolved Nations

Coeliac UK is a national organisation with an international reach. In the UK, we are committed to supporting needs of our community wherever they reside and recognise there are differences in each of the UK's nations in terms of government, health policy and practice, and community priorities. In 2023, we continued to build on our work supporting people with Coeliac disease in the UK's devolved nations as follows:

- Carrying out an All Party Parliamentary Group (APPG) inquiry into diagnosis with key stakeholders and publishing a report at a Parliamentary round table.
- Hosting a Scottish Parliamentary reception with the Minister for Public Health and MSPs from across the political spectrum. Meeeting with the Scottish Dietetic Network alongside Peter Gillett, Consultant Paediatric Gastroenterologist, and with members of the Edinburgh and Glasgow local groups.
- Hosting two meetings with the long-established Cross Party Group in Wales under the chairmanship of Plaid Cymru Leader, Rhun ap Iorwerth MS/AS.
- Meeting with the Northern Ireland dietetic network and local group committee, and supporting Western Trust Awareness Week event and media coverage.

- Tabling Parliamentary questions and Early Day Motion/Motion to Parliament/Statement of Opinion in each national parliament (except NI Assembly that was not sitting) as part of Awareness Week activity.

It's important to me that there is an organisation dedicated to helping those with coeliac disease and raising awareness about this condition. It's important that I don't feel alone struggling with Coeliac disease and I have support from other people.
Alyson, Sandhurst

Partnerships

- Continued collaboration with the food industry to improve access and availability of gluten free food consumers can trust.
- For our Gluten Free Accreditation (GFA) scheme for eating out/catering, in 2023 we renewed 34 existing partners, and extended our partnerships by 5 new members including Bills restaurant chain in England and Wales. This brings our coverage of outlets under our scheme to over 3,000.
- For our Crossed Grain Trademark (CGT) packaged brand food safety scheme, we had 158 partners renew in 2023 and had 12 new partners onboarded to the scheme. We now have over 2,000 products bearing our trademark, which provides gluten free consumers with the confidence they need.
- Continued development of significant food industry partnerships, including securing significant advertising and sponsorship support from Co-op, Panasonic, White Rabbit and Nestle GoFree.
- Continued strategic partnership with ThermoFisher to support diagnosis and awareness campaigns.

Working with Coeliac UK has given us the opportunity to critically look at our allergy process as a whole and GF menu options. Whilst Bill's has had an "Avoiding Gluten" Menu for many years it is great that we can now offer our guests a "Gluten Free" menu with confidence that our systems and processes are in line with Coeliac UK standards, giving our guests more choice and confidence. In addition to this the accreditation has allowed us to join the Coeliac UK network, bringing Bill's to Coeliacs across the UK.
Eunan – Health and Safety Manager for Bills

Global Leadership

- Worked with AOECS (Association of European Coeliac Societies) to improve support for its members and extend and improve the European Licensing Scheme (the Crossed Grain trademark licensing scheme, designed to improve the accessibility and safety of gluten free food across Europe). Represented AOECS as an observer at the Codex Committee on Food Labelling (CCFL) meeting in Quebec.

- Continued to provide an Executive Officer for the ISSCD (International Society for the Study of Celiac Disease), assisting with a change in the organisation's constitution, managing the ISSCD website, launching a mentee in mentorship programme, creating content for members' newsletters, and assisting in the organisation of the International Celiac Disease Symposium, Sheffield 2024.
- Attended the Prolamin Working Group (PWG) annual meeting in the Netherlands. The PWG is an international group of physicians, chemists, food scientists, and nutritionists working together to perform and coordinate research on the analysis of gluten in food and on the evaluation of clinical and nutritional aspects of Coeliac disease.

Information from Coeliac UK has helped me understand my symptoms. I suffered from unexplained anaemia, headaches, and bone pain. I was unaware these were symptoms of coeliac disease. Fortunately, my GP was aware which led to diagnosis. The food label scanner is extremely useful, and I use it all the time.
Carolyn, Dalbeattie

Plans for 2024

2024 sees the last year of our current five-year strategy. This year we plan to review and update our strategy starting with renewing and strengthening our overall proposition. This will ensure that we continue to focus on the things that will deliver the outcomes most valued by our beneficiaries. We will consult with those that we currently impact, as well as those not currently engaged with us, to help us think widely about where we focus, in addition to the existing insight we have gathered on what people value in our work. We are excited to see where this takes us and see this as an opportunity to reflect on what we deliver for our community is a post-covid/cost of living crisis world. We still see significant opportunities for extending our reach and service offering, bringing real benefits to the community, and want to re-ignite our commitment to delivering this through the lens of an updated strategy.

Alongside the proposition and strategy work, the Charity will continue to focus on delivering objectives that are aligned with our current strategic themes - in addition to "business as usual" activity, we have the following plans:-

Reach

- The first half of 2024 will see a range of activities supporting our key objectives of awareness, diagnosis, partnerships, and global leadership. The same focus on food safety, advocacy, awareness, and diagnosis will continue across the whole year.
- Eating out survey, March 2024: this report highlights the importance of wider provision of gluten free food for people with coeliac disease. Key statistics will be extracted to create two press releases – one for business and one for consumer audiences. The numbers will also be used to open conversations with new commercial partners and reinforce the value of the Gluten Free Accreditation Scheme (Eating Out Food Safety) with existing partners. Alongside this, we also have a Mystery Diner activity to capture the reality of our community's experiences when dining out.
- Cost of Living report #2, April 2024: The results of the second survey around the affordability and accessibility of gluten free foods for those that need it will be published in April. There will be a press release issued plus post-publication, we intend to take the views of our community to 10 Downing Street, where we'll hand in our petition for greater focus from the government on the need for provision of gluten free food.

- Coeliac Awareness Month, May: this has been extended to cover the whole month of May to allow our members and commercial partners to have greater availability to get involved, it also works more effectively for the media. This year's theme is an evolution of the 2023 campaign 'Coeliac disease is different for everyone' with a creative refresh and 5 case studies – and whereas last year was focused on symptoms, this one is focused on the importance of diagnosis and uses storytelling to drive the message home. There will be different communications for our existing community and for the 500k people who are yet to be diagnosed and who may not even be aware that their symptoms could be coeliac disease. The call to action for this aspect will be to take our online 'is it coeliac disease' self-assessment to see if they should be tested and will be distributed widely through digital advertising and paid for social media.

- Establish engagement with the government in Northern Ireland now it has been restored and further our engagement with the government in Scotland in line with the successful model in place in Wales. This will ensure we have champions at the heart of each of the UK's four parliaments, enabling us to drive policy change for the benefit of the coeliac community.

Research

- Provide support and collaborate on four external research projects funded by the National Institute for Health and Care Research (NIHR) ensuring the coeliac community can provide meaningful input into the planning, conduct and dissemination of the research. The four projects span the areas of diagnosis, management, and psychological support.

- Maintain strict governance of our research programme and funded research, through our Research Strategy Board and Research Awards Panel.

- Conduct surveys to gain greater understanding of the level of post diagnosis care offered to the coeliac community. We will use the information to underpin our advocacy work.

- Continue to offer small grants to postgraduates in support of their dissertation focused on coeliac disease or the gluten free diet, to entice early career researchers to take an interest in the field.

- New fundraising campaigns to build up the Research Fund as part of "Journey to a Cure" to fund submitted research projects.

Experience

- Prior to the launch of the new website (and Brand Proposition) in the first quarter of 2025, we will be revising the navigation of the existing website to make the user experience simpler, and therefore simplify the process of finding information and engaging with the Charity.

- Deliver the next phases of the new Live Well Gluten Free app to include more features to help people with coeliac disease to manage their gluten-free diet – recipes, videos, blogs, personalisation etc.

- Continue to develop and deploy automation solutions to improve efficiencies internally and user journey externally, including donations, membership, commercial partner sign ups – which includes a new commercial microsite launching in the first half of 2024.

- Continue to foster an engaged, supportive, and inclusive community by coordinating more valuable touch points through our own and volunteer led events, activities, and meetings.
- Look to develop support collateral in alternative formats to meet the needs of our diverse community.

Partnerships

- Continue to grow our Food Safety Schemes securing 48 new partners for packaged brands and 30 new partners for catering/eating out.
- Continue to work with the Association of European Coeliac Societies (AOECS) to roll out the "Gluten Free Alliance" brand to commercial customers in the UK and beyond to increase the strength and reach of our gluten free food safety schemes.
- Develop corporate fundraising partnerships with new and existing partners.

Global Leadership

- Work with ISSCD, AOECS and other national coeliac societies and organisations, to improve international research collaboration.
- Assist and participate in the International Celiac Disease Symposium, Sheffield, UK, September 2024.
- Further develop and improve the gluten free food safety schemes worldwide, in partnership with AOECS and other international and national coeliac organisations.

Financial Review

Overview

The Charity has three main sources of funding: membership fees, commercial services our restaurant accreditation scheme and licensing of the Crossed Grain Trademark), and fundraising from donations (including from gifts in wills). We also raise money through our raffles and lottery, and through grant income.

These funds enable us to provide services and information to support those diagnosed or caring for someone with coeliac disease in living a gluten free life and in providing guidance and advice to those seeking diagnosis. We are actively engaged in campaigning with the health and food sectors to educate and raise awareness to increase understanding of the condition and the treatment required. In the longer term, these income streams enable the Charity to fund research to improve management of the condition, the development of treatments and ultimately a cure.

The Charity's total income in 2023 was £4.2m, an increase of £0.1m from £4.1m income in 2022. Income from trading activities and charitable activities fell slightly from £2.5m in 2022, to £2.4m in 2023. The income from donations and legacy increased to £1.7m, £0.1m higher than gifts received in 2022; we also raised a further £0.5m from other sources, including the raffle and lottery. Following the cautious re-entry to the investment markets in 2022, investment income benefitted from a full year in the market generating £65k in 2023 up from £17k in 2022.

Expenditure in 2023 increased to £4.1m, £0.6m more than the £3.5m spend in 2022, primarily reflecting an increase in our investment in research. We have also invested in the organisation, especially our Commercial Services team as we seek to develop more relationships with licensed retailers and restaurants providing wider choice to those living with Coeliac disease.

As a result of the above, overall, the Charity achieved a net surplus of £119k for 2023. We are pleased with this better than budgeted performance; we had planned for 2023 to be another year of consolidation as the Charity continues the slow journey of re-building after the extended impact of Covid, and investment in the organisation as we make the Charity fit for the future.

Following a small loss of £16k in 2022, our investment assets rebounded slightly in 2023, generating a small gain of £24k.

Our focus in 2024 will be on continuing to develop a portfolio of sustainable income streams, and careful management of expenditure, to ensure that we achieve a good return on investment for our members and supporters and deliver improving outcomes for our beneficiaries.

Investing in research

We are pleased to report that our total research expenditure during the year increased significantly from £135k to £275k, over 6% of income. We had planned to make a further award, but due to unforeseen circumstances this slipped in to early 2024. Added to the further awards planned, 2024 will likely see our largest ever research spends.

Investment policy and Performance

The Charity's investments are managed by Cazenove Capital, to provide a reasonable and growing income over the long term, commensurate with a moderate but not excessive degree of risk. The Charity will not invest in high risk instruments, such as derivatives, hedge funds, covered warrants or spread betting.

In August 2022, the Charity cautiously invested £340K in the Charity Responsible Multi-Asset Fund managed by Cazenove. This was following the divestment of the surplus cash held in the Cazenove multi asset fund in 2020, to safeguard the charities assets and restricted funds due to the volatility the stock market experienced during the COVID pandemic.

During 2023, we moved the remaining £623k funds from the Cazenove Cash Account to the Charity Responsible Multi-Asset Fund, ending the year with total investments of £983k.

Most of the remaining cash balance is held in our HSBC accounts, £600k of which was invested in short-term money-market accounts, and the balance in overnight higher interest accounts to get a better return.

Bank interest received from our cash deposits in 2023 was over £40k which compares favourably with the £15k achieved in 2022. We also received investment income, in the form of dividends, to the value of £24k compared with just £2k in the prior year.

The Charity regularly reviews its cash and investment position and subject to ongoing liquidity requirements will consider further investment in 2024.

Reserves policy

The Board recognises the need to hold charitable funds as free reserves to safeguard the continuity of provision of basic services, to fund periods of expenditure in excess of revenue and to fund unexpected expenditure.

As part of the 2023 year-end review process, the Board of Trustees used Charity Commission guidelines to update the reserves policy.

The Board agreed to a policy that sufficient reserves will be held to ensure the Charity can continue to operate and meet its charitable commitments, should there be a time when

income has been adversely impacted. This is to allow time to assess and implement the future options for the Charity. Excess reserves will be designated for a specific activity when an appropriate and timely use of the funds has been identified and agreed by the Board. In the event there are no extra reserves, the Board may utilise the operational reserves to meet any of the above needs should they arise, subject to a cost benefit analysis.

The target level of reserves as at 31st December 2023 has been calculated at £810k, being the mid-point within the range £640k to £980k. The Reserves target is calculated by assuming an average reduction in forecast income of 24% offset by a forecast reduction in discretionary costs, equal to a reduction in total costs of approximately 7.5%. We ended the year with unrestricted reserves of £1,633k, some £800k above the target. These surplus reserves will be reinvested in our charitable activities over the next strategic period, increasing our support to those living with Coeliac disease.

The Board also wish to maintain a level of liquid reserves that ensures the Charity is able to meets its obligations as they fall due. The level of liquid reserves required and liquid reserves available is reviewed regularly throughout the year. As at 31st December 2023, the Charity had £2.25m in liquid assets (cash and other liquid investments).

Of our restricted reserves of £571k, we had £492k held for our Research Fund. Sometimes, we raise funds solely for research to build a sufficient sum to launch a research call for grant applications. In 2023 we put out a new research call to the value of up to £250k. The grant award will be made for research commencing in 2024. Of our designated reserves, £12k is held for research projects, while £81k is funds for our local voluntary support groups allowing groups to actively provide support to members in their local area.

Responsibilities of the Board of Trustees

The Board of Trustees (who are also directors of Coeliac UK for the purposes of company law) is responsible for preparing the Report of Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Board of Trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for the year. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the charities SORP FRS102;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The Board of Trustees is responsible for keeping adequate accounting records which are sufficient to show and explain the charitable company's transactions and which disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the Charitable Company's constitution. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

So far as the Board of Trustees are aware:

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

The Board of Trustees is responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of the financial statements may differ from legislation in other jurisdictions.

This report has been prepared in accordance with the Special Provisions of Part 15 of the Companies Act 2006 relating to Small Companies.

This report was approved and authorised for issue by the Board of Trustees on 16th April 2024 and signed on their behalf by

Chris Dilloway

Chair

Registered Company Number: 03068044

On diagnosis I felt I had been shut in a long dark tunnel. But with all the help and regular emails, recipes, and the magazine dropping through the door. I could see a light at the end of the tunnel, and I don't feel alone - there's someone who understands. Thank you, Coeliac UK.
Susan Norwich

Independent auditors' report to the members and trustees of Coeliac UK

Opinion

We have audited the amended financial statements of Coeliac UK (the parent charitable company') and its subsidiaries (the 'group') for the year ended 31 December 2023 which comprise the group statement of financial activities, group and parent charity balance sheet and group statement of cash flows and notes to the amended financial statements, including 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). These amended financial statements replace the original financial statements approved by the trustees on 16 April 2024.

The amended financial statements have been prepared in accordance with The Companies (Revision of Defective Accounts and Reports) Regulations 2008 and as such do not consider events which have taken place after the date on which the original financial statements were approved.

In our opinion the amended financial statements:

- give a true and fair view of the charitable company's state of the affairs of the group and the parent charitable company as at 31 December 2023 and of the group's 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, the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

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 financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the amended financial statements 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 charitable company's ability to continue as a going concern for a period of at least twelve months from when the original 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.

Emphasis of matter - Amendment of expenditure classification

We draw attention to note 1 of the amended financial statements, which describes why amended accounts have been issued. Our opinion is not modified in this respect.

Other information

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

Independent auditors' report to the members and trustees of Coeliac UK

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information we are required to report that fact.

We have nothing to report in this regard.

Other matters prescribed by the Companies Act 2006

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

- the information given in the Report of the Board of Trustees which includes the Directors' Report for the financial year for which the financial statements are prepared is consistent with the financial statements; and

- the Report of the Board of Trustees which includes the Directors' 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 group and the parent charitable company and their environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Board of Trustees.

We have nothing to report in respect of the following matters where the Companies Act 2006 and the Charities Accounts (Scotland) Regulations 2006 (as amended) require us to report to you if, in our opinion:

- adequate accounting records have not been kept by the parent charitable company, or returns adequate for our audit have not been received from branches not visited by us; or
- the parent charitable company's financial statements 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.
- the Trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemption in preparing the Report of the Board of Trustees and the Strategic Report.

Responsibilities of Trustees

As explained more fully in the Statement of Responsibilities of the Board of Trustees set out on page 15, the Trustees (who are also the directors of the parent charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the parent charitable company'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 parent charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditors under the Companies Act 2006 and under the Charities and Trustee Investment (Scotland) Act 2005 and report in accordance with regulations made under those Acts.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an 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 financial statements.

Independent auditors' report to the members and trustees of Coeliac UK

As part of an audit in accordance with ISAs (UK) we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purposes of expressing an opinion on the effectiveness of the group and parent charitable company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the group and parent charitable company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the group or parent charitable company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the group to express an opinion on the consolidated financial statements. We are responsible for the direction, supervision and performance of the group audit. We remain solely responsible for our audit report.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Explanation as to what extent the audit was considered capable of detecting irregularities, including fraud

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

The objectives of our audit in respect of fraud, are; to identify and assess the risks of material misstatement of the financial statements due to fraud; to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatement due to fraud, through designing and implementing appropriate responses to those assessed risks; and to respond appropriately to instances of fraud or suspected fraud identified during the audit. However, the primary responsibility for the prevention and detection of fraud rests with both management and those charged with governance of the charitable company.

Our approach was as follows:

- We obtained an understanding of the legal and regulatory requirements applicable to the charitable company and considered that the most significant are the Companies Act 2006, the Charities Act 2011, the Charity SORP, the Charities and Trustee Investment (Scotland) and UK financial reporting standards as issued by the Financial Reporting Council.
- We obtained an understanding of how the charitable company complies with these requirements by discussions with management and those charged with governance.
- We assessed the risk of material misstatement of the financial statements, including the risk of material misstatement due to fraud and how it might occur, by holding discussions with management and those charged with governance.
- We inquired of management and those charged with governance as to any known instances of non-compliance or suspected non-compliance with laws and regulations.
- Based on this understanding, we designed specific appropriate audit procedures to identify instances of non-compliance with laws and regulations. This included making enquiries of management and those charged with governance and obtaining additional corroborative evidence as required.

Independent auditors' report to the members and trustees of Coeliac UK

There are inherent limitations in the audit procedures described above. We are less likely to become aware of instances of non-compliance with laws and regulations that are not closely related to events and transactions reflected in the financial statements. Also, the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentations, or through collusion.

Use of our 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 to the charitable company's trustees as a body, in accordance with Regulation 10 of the Charities Accounts (Scotland) Regulations 2006. Our audit work has been undertaken so that we might state to the charitable company's members and trustees those matters we are required to state to them in an auditor's 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, the charitable company's members and trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Moore Kingston Smith LLP.

3 September 2024

James Saunders (Senior Statutory Auditor)
Moore Kingston Smith LLP
Statutory Auditors

9 Appold Street
London
EC2A 2AP

Moore Kingston Smith LLP is eligible to act as auditor in terms of Section 1212 of the Companies Act 2006.

Consolidated statement of financial activities (including consolidated income and expenditure account)

	Notes	Unrestricted funds (£)	Restricted funds (£)	2023 Total (£)	2022 Total (£)
Income					
Donations and legacies	2	1,611,891	125,728	**1,737,619**	1,566,102
Income from charitable activities	2	1,946,197	35,475	**1,981,672**	2,032,931
Income from trading activities	2	466,739	-	**466,739**	438,473
Investment income	2	64,999	-	**64,999**	16,933
Total income		4,089,826	161,203	**4,251,029**	4,054,439
Expenditure					
Expenditure on raising funds					
Donations and legacies		370,365	-	**370,365**	241,092
Trading activities		423,947	-	**423,947**	326,531
Expenditure on charitable activities	3	3,171,155	156,374	**3,327,529**	2,923,831
Other expenditure		-	-	**-**	24,158
Total expenditure		3,965,467	156,374	**4,121,841**	3,515,612
Net gains/(losses) on investments	11	24,798	(851)	**23,947**	(16,152)
Net income/(expenditure)for the year	7	149,157	3,978	**153,135**	522,675
Balances brought forward		2,036,718	566,855	**2,603,573**	2,080,898
Total funds carried forward		2,185,875	570,833	**2,756,708**	2,603,573

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.
The notes on pages 27 to 44 form part of these financial statements.

Consolidated balance sheet

	Notes	GROUP 2023 £	GROUP 2022 £	CHARITY 2023 £	CHARITY 2022 £
FIXED ASSETS					
Tangible assets	10	156,996	28,568	156,996	105,264
Intangible Assets	10	115,172	105,264	115,172	28,568
Investments	11	982,580	323,848	982,582	323,850
		1,254,748	457,680	1,254,750	457,682
CURRENT ASSETS					
Investment & deposits	11	-	623,357	-	623,357
Debtors	12	1,604,690	1,008,099	1,716,594	1,211,568
Cash at Bank		1,269,542	1,692,267	1,157,636	1,431,807
		2,874,232	3,323,723	2,874,230	3,266,732
CURRENT LIABILITIES					
Creditors - falling due within one year	13	(1,372,272)	(1,137,830)	(1,372,272)	(1,080,839)
NET CURRENT ASSETS		1,501,960	2,185,893	1,501,958	2,185,893
Total assets plus current liabilities		2,756,708	2,643,573	2,756,708	2,643,575
Provisions for liabilities and charges	14	-	(40,000)	-	(40,000)
NET ASSETS		2,756,708	2,603,573	2,756,708	2,603,575
The funds of thecharity					
Unrestricted funds					
Designated	15	93,223	98,291	93,223	98,291
General		2,092,651	1,938,427	2,092,651	1,938,429
		2,185,875	2,036,718	2,185,875	2,036,720
Restricted funds	16	570,833	566,855	570,833	566,855
Total charity funds		**2,756,708**	**2,603,573**	**2,756,708**	**2,603,575**

The Trustees have prepared group accounts in accordance with section 398 of the Companies Act 2006 and section 138 of the Charities Act 2011. These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

As permitted by s408 Companies Act 2006, the parent charity has not presented its own Statement of Financial Activity and related notes. The parent charity's profit for the year was £153,136 (2022: £522,675).

Approved by the Board of Trustees and authorised for issue on 03/09/24 these financial statements are signed on their behalf by:

C. Dilloway

Chris Dilloway - Chair

Company number: 03068044

The notes on pages 27 to 44 form part of these financial statements.

Consolidated statement of cash flows	Notes	2023 £	2022 £
Cash flows from operating activities:			
Net cash provided by operating activities	22	(270,481)	(119)
Cash flows from investing activities:			
Dividends, interest and rents from investments		24,454	2,099
Bank interest		40,545	14,833
Purchase of tangible fixed assets		(205,816)	(133,980)
Purchase of investments		(634,783)	(340,000)
Net cash used in investing activities		(775,600)	(457,048)
Increase in cash and cash equivalents in the year		(1,046,081)	(457,167)
Cash and cash equivalents at the beginning of the year	22	2,315,623	2,772,790
Total Cash and cash equivalents at the end of the year	22	1,269,542	2,315,623

Notes to the financial statements

1 ACCOUNTING POLICIES

1.1 Basis of preparation

The financial statements have been prepared in accordance with the Financial Reporting Standard applicable in the UK (FRS102) and Charities SORP (FRS 102) and the Companies Act 2006.

Coeliac UK 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.

There are no material uncertainties about the charity's ability to continue as a going concern. The charity's planned activities, together with its financial position; management of risk and approaches to investments, cashflow and reserves are described in the Report of the Board of Trustees. As a consequence, the Trustees believe that the charity is well placed to manage its risks successfully despite the current uncertain economic outlook. The Trustees have a reasonable expectation that the charity and the group have adequate resources to continue in operational existence for the foreseeable future. Accordingly, they continue to adopt the going concern basis in preparing the annual report and accounts.

1.2 Local groups and accounting policy

The local groups record their income and expenditure on a receipt basis. At the end of the financial year, each group submits a return of its income and expenditure which is included in the Statement of Financial Activities and the Balance Sheet.

1.3 Income

Income from web advertising, sponsorship and licensing, and accreditation is deferred on a proportionate basis over the life of the contract. All other income is recognised when the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Donations and legacies includes donations and gifts, legacies, and all other income that is in substance a gift made on a voluntary basis. It also includes grants of a general nature provided by government and charitable foundations which are not conditional on delivery of certain levels or volumes of a service The donation may be made towards the general aims of Coeliac UK (unrestricted), or towards a specific service or aim (restricted). Donations are recognised on receipt of the donation, or if earlier, at the point where there is a written obligation for a donor to pay a specified donation. Legacies are recognised at the point entitlement is established, receipt is considered probable and the estate value can be estimated reliably.

1.4 Cost allocation

Shared costs have been allocated on the following basis:

Description	Method of apportionment
Depreciation	Head count
Information technology	Head count
Support staff costs	Head count
Office costs	Head count

Notes to the financial statements

1 ACCOUNTING POLICIES (Continued)

1.5 Grants

Grants payable are payments made to third parties in furtherance of the charitable objectives.

Grants which are free from specific conditions are recognised in full as soon as there is a legal or constructive obligation committing the charity.

Multiyear grants are conditional on an annual review of progress which will determine if future funding is provided. Due to this condition only one year's funding commitment is recognised.

1.6 Restricted funds

Restricted funds are to be used for specific purposes as specified by the donor. Expenditure which meets these criteria is charged to the fund.

1.7 Depreciation of fixed assets

Provision is made for depreciation on all tangible assets at rates calculated to write off the cost, less estimated residual value of each asset over its expected useful life, as follows:

Furniture and fittings	20% p.a. straight line
Computer equipment	33.33% p.a. straight line

1.8 Investments

Investments held as fixed assets are revalued at mid-market value at the balance sheet date.

1.9 Leasing

Rental payable under operating leases are charged against income on a straight-line basis over the lease term.

1.10 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of obligation can be measured reliably. Costs are analysed between expenditure on charitable activities and costs of raising funds of the charity.
Any direct costs are allocated between restricted and unrestricted funds as incurred.

1.11 Designated funds

Designated funds are unrestricted funds earmarked by the board of Trustees for particular purpose.

1.12 Pension

The charitable company operates a group personal money purchase pension scheme. The pension cost charged in the financial statements represents contributions payable by the charity during the financial year.

1.13 Basis of consolidation

The group accounts consolidate the accounts of Coeliac UK and its subsidiary undertaking on a line by line basis. The accounts are made up to 31 December 2023. No separate statement of financial activities or income and expenditure has been presented for the charity alone as permitted by section 408 of the Companies Act 2006.

1.14 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.

1.15 Critical accounting judgements and key sources of estimation uncertainty

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

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

1.16 Amended financial statements

These financial statements replace the financial statements originally approved by trustees on 16 April 2024. Expenditure has been reclassified to correctly represent the activity in the year. The amendment relates to expenditure on raising funds, trading activities and expenditure on charitable activities as set out in notes 3 to 5 of the financial statements.

Notes to the financial statements

2 INCOME

	Unrestricted	Restricted	2023 Total
		£	£
Income from donations and legacies			
Donations and gifts	647,668	120,728	768,396
Legacies	964,223	5,000	969,223
	1,611,891	**125,728**	**1,737,619**
Income from charitable activities			
Membership	1,129,754	-	1,129,754
Raising Awareness	812,281	35,475	847,756
Research	-	-	-
Groups	4,162	-	4,162
	1,946,197	**35,475**	**1,981,672**
Income from trading activities			
Raffle and lottery	443,732	-	443,732
Other commercial activities	23,007	-	23,007
	466,739	**-**	**466,739**
Investment Income			
Investments - dividends	24,454	-	24,454
Bank interest	40,545	-	40,545
	64,999	**-**	**64,999**
	4,089,826	**161,203**	**4,251,029**

Notes to the financial statements

2 INCOME (continued)

	Unrestricted	Restricted	2022 Total
		£	£
Income from donations and legacies			
Donations and gifts	631,181	186,659	817,840
Legacies	708,235	40,027	748,262
	1,339,416	**226,686**	**1,566,102**
Income from charitable activities			
Membership	1,180,435	-	1,180,435
Raising Awareness	792,249	27,778	820,027
Research	-	-	-
Groups	32,469	-	32,469
	2,005,153	**27,778**	**2,032,931**
Income from trading activities			
Raffle and lottery	426,038	-	426,038
Other commercial activities	11,357	1,078	12,435
	437,395	**1,078**	**438,473**
Investment Income			
Investments - dividends	2,099	-	2,099
Bank interest	11,819	3,015	14,834
	13,918	**3,015**	**16,933**

Notes to the financial statements

3 Expenditure

	Unrestricted £	Restricted £	2023 Total £
Charitable activities			
Membership	1,307,322	-	1,307,322
Raising Awareness	1,476,870	122,143	1,599,013
Research	248,927	34,231	283,158
Groups	138,036	-	138,036
International	-	-	-
	3,171,155	**156,374**	**3,327,529**

Breakdown of costs of charitable activities

	Direct costs	Grants made (notes 6)	Support costs (note 4, 5)	2023 Total
Membership	1,004,387	-	302,935	1,307,322
Raising Awareness	1,261,025	-	337,988	1,599,013
Research	172,228	30,000	80,930	283,158
Groups	95,548	-	42,488	138,036
International	-	-	-	-
	2,533,188	**30,000**	**764,341**	**3,327,529**

Research cost breakdown

	Direct costs	Grants made	2023
Direct Research costs	172,228	30,000	202,228
Support costs (Note 5)	16,555	64,375	80,930
	188,783	**94,375**	**283,158**

All support costs are allocated on a headcount basis.

Notes to the financial statements

3 Expenditure (continued)

	Unrestricted £	Restricted £	2022 Total £
Charitable activities			
Membership	1,147,572	-	1,147,572
Raising Awareness	1,380,566	110,679	1,491,245
Research	135,272	-	135,272
Groups	149,742	-	149,742
	2,813,152	**110,679**	**2,923,831**

Breakdown of costs of charitable activities

	Direct costs	Grants made (notes 6)	Support costs (note 4 ,5)	2022 Total
Membership	841,279	-	306,293	1,147,572
Raising Awareness	1,075,455	-	415,790	1,491,245
Research	90,754	-	44,518	135,272
Groups	98,281	-	51,461	149,742
	2,105,769	**-**	**818,062**	**2,923,831**

Research cost breakdown

	Direct costs	Grants made	2022
Direct Research costs	95,596	-	95,596
Support costs	6,131	38,387	44,518
	101,727	**38,387**	**140,114**

All support costs are allocated on a headcount basis.

Notes to the financial statements

4 Total support cost breakdown by activity

	Staff costs £	Other costs £	2023 Total £
Cost of raising funds			
Donations and legacies	22,185	61,827	84,012
Trading activities	16,964	47,273	64,237
Charitable activities (note 3)	201,843	562,498	764,341
	240,992	**671,598**	**912,590**

	Staff costs £	Other costs £	2022 Total £
Cost of raising funds			
Donations and legacies	25,154	37,510	62,664
Trading activities	22,542	33,615	56,157
Charitable activities (note 3)	330,713	493,156	823,869
	378,409	**564,281**	**942,690**

Notes to the financial statements

5 Support cost apportionment

	Support staff	Depreciation	Governance	HR costs	IT costs	Office costs	2023 Total
					£	£	£
Expenditure on raising funds							
Donations and legacies	22,185	5,329	2,655	5,905	19,192	28,746	**84,012**
Trading activities	16,964	4,075	2,029	4,515	14,675	21,979	**64,237**
Charitable activities							
Membership	79,998	19,216	9,572	21,292	69,203	103,654	**302,935**
Raising awareness	89,254	21,440	10,680	23,755	77,211	115,648	**337,988**
Research	21,371	5,134	2,557	5,688	18,488	27,692	**80,930**
Groups	11,220	2,695	1,343	2,986	9,706	14,538	**42,488**
	240,992	**57,889**	**28,836**	**64,141**	**208,475**	**312,257**	**912,590**

	Support staff	Depreciation	Governance	HR costs	IT costs	Office costs	2022 Total
					£	£	£
Expenditure on raising funds							
Donations and legacies	25,154	2,832	1,844	4,847	8,951	19,036	**62,664**
Trading activities	22,542	2,538	1,652	4,344	8,021	17,059	**56,156**
Charitable activities							
Membership	123,823	13,942	9,076	23,861	44,060	93,706	**308,468**
Raising awareness	168,089	18,926	12,320	32,391	59,811	127,203	**418,740**
Research	17,997	2,026	1,319	3,468	6,404	13,620	**44,834**
Groups	20,804	2,342	1,525	4,009	7,403	15,744	**51,828**
	378,409	**42,606**	**27,736**	**72,920**	**134,650**	**286,369**	**942,690**

Notes to the financial statements

6 Grants payable

	Grants to institutions	
	2023	2022
	£	£
Children and Young people's grant	30,000	-
	30,000	**-**

In accordance with the accounting policy outlined in note 1.5, only the first year of funding commitment is recognised on the accounts for multiyear grants which are conditional on an annual review of progress which determines if future funding is provided.

7 Net incoming (outgoing) resources for the year

This is stated after charging

	2023	2022
	£	£
Depreciation and amortisation	66,866	46,495
Operating lease rentals	72,412	73,049
Trustees liability insurance	1,100	1,100
Audit services	15,835	13,575
Non - audit services provided by the auditor		
General advice	2,085	1,975
Tax compliance	895	845
	159,193	**137,039**

Travel costs amounting to £1,316 (2022 - £1,291) were reimbursed to 4 (2022 - 4) members of the Board of Trustees.

8 Staff costs and numbers

	2023	2022
	£	£
Salaries and wages	1,860,552	1,527,899
Social security costs	192,822	162,417
Pension costs	98,961	81,842
	2,152,335	**1,772,158**

Notes to the financial statements

The number of employees whose salary amounted to over £60,000 during:

	2023 Number	2022 Number
£60,000 - £70,000	4	-
£70,000 - £80,000	-	-
£80,000 - £90,000	-	1
£90,000 - £100,000	-	-
£100,000 - £110,000	1	-

The key management personnel of the group (and charity) comprise the Trustees, the chief executive and senior management team. The total employee benefits (Salary, Employers National insurance and Employers pension) of the key management personnel of the group were £652,893 (2022: £350,825). None of the Trustees have been paid any remuneration or received any benefits for performing their role as Trustee of the charity.

No termination payments for payments in lieu of notice (PILON) were paid in the year (2022: £10,414).

The average monthly number of employees during the year, calculated on the basis of average headcount was as follows:

	2023 Number	2022 Number
Advice and information	43	39
Administration and support	9	7
	52	**46**

9 Taxation

The charitable company is exempt from Corporation Tax on its charitable activities under Sections 466 to 493 of the Corporation Tax Act 2010.

10 Fixed assets - Group

	Intangible Assets £	Furniture & fittings £	Computer equipment £	Total £
Cost				
At 1 January 2023	297,172	152,592	552,440	705,032
Additions	54,010	141,000	10,806	151,806
Disposals	(172,082)	(152,592)	(531,841)	(684,433)
At 31 December 2023	**179,100**	**141,000**	**31,405**	**172,405**
Amortisation and depreciation				
At 1 January 2023	191,908	151,981	524,483	676,464
Charge for the year	55,811	-	11,055	11,055
Eliminated on disposal	(183,791)	(151,981)	(520,129)	(672,110)
At 31 December 2023	**63,928**	**-**	**15,409**	**15,409**
Net book values				
At 31 December 2023	**115,172**	141,000	15,996	**156,996**
At 31 December 2022	105,264	611	27,957	28,568

Notes to the financial statements

10 Fixed assets - Charity

	Intangible Assets	Furniture & fittings	Computer equipment	Total
	£	£	£	£
Cost				
At 1 January 2023	297,172	152,592	552,440	705,032
Additions	167,808	141,000	10,806	151,806
Disposals	(172,082)	(152,592)	(531,841)	(684,433)
Impairment	(113,798)	-	-	-
At 31 December 2023	**179,100**	**141,000**	**31,405**	**172,405**
Amortisation and depreciation				
At 1 January 2023	191,908	151,981	524,483	676,464
Charge for the year	55,811	-	(8,556)	(8,556)
Eliminated on disposal	(183,791)	(151,981)	(500,517)	(652,498)
At 31 December 2023	**63,928**	**-**	**15,410**	**15,410**
Net book values				
At 31 December 2023	**115,172**	141,000	15,995	**156,995**
At 31 December 2022	105,264	611	27,957	28,568

11 Fixed asset investments - Group And Charity

	(Charity only) Investments in subsidiaries	Unit trusts	Total 2023	Total 2022
	£	£	£	£
Market Value at 1 January	2	323,848	323,850	2
Additions	-	634,783	634,783	340,000
Disposals	-	-	-	-
Realised investment gains/(losses)	-	23,947	23,947	(16,152)
Market Value at 31 December	**2**	**982,578**	**982,580**	323,850
Historical cost as at 31 December 2023	**2**	**974,783**	**974,785**	340,002

Holdings of more than 20%
The charitable company holds more than 20% of the share capital in the following company:

Company	Country of incorporation	Shares held Class	%
The Coeliac Trading Company Ltd	England & Wales	Ordinary	100

The principal activity of The Coeliac Trading Company Limited (Company number 02856981) is to raise funds on a commercial basis for Coeliac UK (Limited by Guarantee), a registered charity. The address of the registered office is Artisan, Hillbottom Road. Sands Industrial Estate, High Wycombe, Buckinghamshire, HP12 4HJ.

The aggregate amount of capital and reserves and the results of this undertaking for the year ended 31 December 2023 were:

	Capital	Profits to reserves for the year
	£	£
The Coeliac Trading Company Ltd	2	-

During 2023 the Trading Company proposed to donate its entire profits and reserves of £123,360 (2022: £2,655) to Coeliac UK. The profits are net of income and expenditure totalling £250,132 (2022: £290,203) and £240,750 (2022: £287,548) respectively. Additionally, the company made a surplus on disposal of its operations to Coeliac UK totalling £113,798.

Current asset investments and deposits held relate exclusively to cash deposit accounts and amounted to £nil (2022: £623,357) as shown on the balance sheet.

Notes to the financial statements

12 Debtors

	Group		Charity	
	2023	2022	2023	2022
	£	£	£	£
Trade debtors	142,846	122,290	142,846	87,411
Income tax and VAT recoverable	75,124	-	75,124	-
Amounts owed by group undertakings	-	-	111,904	238,348
Prepayments and accrued income	1,386,720	885,809	1,386,720	885,809
	1,604,690	1,008,099	**1,716,594**	1,211,568

13 Creditors: amounts falling due within one year

	Group		Charity	
	2023	2022	2023	2022
	£	£	£	£
Grants payable	136,080	194,230	136,080	194,230
Trade creditors	372,192	286,136	372,192	276,495
Other tax and social security	52,940	11,448	52,940	2,571
Accruals	307,856	122,112	307,856	117,062
Deferred income	503,204	523,904	503,204	490,481
	1,372,272	1,137,830	1,372,272	1,080,839

Deferred income - Charity

	2023	2022
	£	£
At 1 January 2023	490,481	456,905
Released in 2023	(467,545)	(401,470)
Membership, licencing, Lottery and sponsorship income received in advance	480,265	435,046
At 31 December 2023	**503,201**	**490,481**

14 Provision for liabilities and charges - Group and Charity

	£
At 1 January 2023	40,000
Charged for the year	(40,000)
At 31 December 2023	**-**

The brought forward provision related to dilapidations costs payable at the end of the parent charity and group's tenancy at its previous address which concluded in the year.

Notes to the financial statements

15 Designated funds - Group and Charity

	Balance at 01-Jan-23	Incoming	Outgoing	Balance at 31-Dec-23
Research (Innovate)	2,314	-	(2,314)	-
Research Fund	10,194	2,314	(103)	12,405
Local voluntary support groups	85,783	6,568	(11,533)	80,818
	98,291	**8,882**	**(13,950)**	**93,223**

	Balance at 01-Jan-22	Incoming	Outgoing	Balance at 31-Dec-22
Research (Innovate)	2,314	-	-	2,314
Research Fund	10,194	-	-	10,194
Local voluntary support groups	81,058	32,469	(27,744)	85,783
	93,566	**32,466**	**(27,741)**	**98,291**

Research, including Innovate

Income to be used for funding medical research into Coeliac disease and dermatitis herpetiformis, designated by the Board from unrestricted funds.

Local voluntary support groups

The collective funds held and administered by Volunteer Groups, representing their working funds.

Notes to the financial statements

16 Restricted funds - Group and Charity

	Balance at 01-Jan-23	Incoming	Outgoing	Investment losses	Transfer of funds	Balance at 31-Dec-23
Research Fund	499,056	91,674	(97,980)	(526)	-	492,224
Daily newspaper advert for Awareness Week	1,529	-	-	(41)	-	1,488
Awareness Week	-	35,028	(59,809)	-	24,782	1
Care System campaigns	17	-	-	(17)	-	-
Membership Helpline	165	1	-	-	-	166
Diagnosis TV Advert	2,947	-	(2,947)	-	-	-
Diagnosis Life Channel NHS	2,014	-	(2,014)	-	-	-
Pharmacy Packs	1,075	-	-	(2)	-	1,073
Diagnosis campaign	37,732	-	8,390	(240)	(24,782)	21,100
Events for children with CD and families	5,036	-	-	(9)	-	5,027
Digital Campaign	2,014	-	(2,014)	-	-	-
Gluten Ataxia	7,770	34,500	-	(14)	-	42,256
Sponsored Dissertations	7,500	-	-	-	-	7,500
	566,855	**161,203**	**(156,374)**	**(851)**	**-**	**570,833**

	Balance at 01-Jan-22	Incoming	Outgoing	Investment gains/(losses)	Transfer of funds	Balance at 31-Dec-22
Research Fund	277,208	230,576	-	(1,229)	(7,500)	499,056
Daily newspaper advert for Awareness Week	1,477	41	-	11	-	1,529
Care System campaigns	17	-	-	-	-	17
Membership Helpline	140	24	-	1	-	165
Diagnosis TV Advert	2,926	-	-	21	-	2,947
Diagnosis Life Channel NHS	2,000	-	-	14	-	2,014
Pharmacy Packs	1,067	-	-	8	-	1,075
Diagnosis campaign	119,767	27,778	(110,679)	866	-	37,732
Events for children with CD and families	5,000	-	-	36	-	5,036
Digital Campaign	2,000	-	-	14	-	2,014
Gluten Ataxia	7,578	137	-	55	-	7,770
Sponsored Dissertations	-	-	-	-	7,500	7,500
	419,180	258,557	(110,679)	(203)	-	566,855

Notes to the financial statements

16 Restricted funds - Group and Charity

The principal purposes for the above restricted funds were as follows:

Research
Income received to be used solely for funding medical research into coeliac disease and dermatitis herperiformis (DH).

Local support
The collective funds held and administered by Volunteer Groups.

Daily newspaper advert for Awareness Week
Donations towards an advertisement to be placed in a major national newspaper during Awareness Week to raise the profile of Coeliac disease.

Care System campaign
Campaign to improve awareness in the care system.

Membership Helpline
Funding for ongoing costs of providing the Coeliac UK Helpline.

Diagnosis TV Advert
TV advertising campaign to improve diagnosis rates for Coeliac disease.

Diagnosis Life Channel NHS
Advertising campaign for patients via Life Channel in GP surgeries to raise awareness of Coeliac disease.

Pharmacy packs
Donations towards production of pharmacy information packs.

Digital Campaign

Donations toward developing our digital communication materials

Gluten Ataxia
Income to fund a project to achieve an earlier diagnosis for those with Gluten Ataxia.

Events for children with CD and families
Funds to be used by Coeliac UK for events to benefit coeliac children and their families.

Diagnosis Campaign

Funds have been granted to pay for the development of campaign materials to promote diagnosis of Coeliac disease in children in support of ongoing activities regarding awareness and education on Coeliac disease.

Awareness Week
Funds have been granted to support the Awareness week campaign of Coeliac disease in support of ongoing activities regarding awareness and education on Coeliac disease.

Sponsored Dissertations
Funds to be used by Coeliac UK to sponsor students' dissertations aimed at the advancement of awareness and research related to Coeliac disesase.

Notes to the financial statements

17 Analysis of net assets between funds - Charity and group

	Unrestricted funds 2023	Designated funds 2023	Restricted funds 2023	Total 2023
Intangible assets	115,172	-	-	115,172
Tangible assets	156,996	-	-	156,996
Investments*	982,580	-	-	982,580
Net current assets less provisions for liabilities and charges	837,903	93,223	570,833	1,501,960
	2,092,651	**93,223**	**570,833**	**2,756,708**

* Group investments exludes the Charity's £2 investment in the share capital of the subsidiary company.

	Unrestricted funds 2022	Designated funds 2022	Restricted funds 2022	Total 2022
Intangible assets	105,264	-	-	105,264
Tangible assets	28,568	-	-	28,568
Investments	323,848	-	-	323,848
Net current assets less provisions for liabilities and charges	1,480,747	98,291	566,855	2,145,893
	1,938,427	**98,291**	**566,855**	**2,603,573**

* Group investments exludes the Charity's £2 investment in the share capital of the subsidiary company.

18 Lease commitments - Charity and group

At the reporting end date the group had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	Land and buildings		Office equipment	
	2023 £	2022 £	2023 £	2022 £
Within one year	76,688	86,295	2,979	2,991
Between two and five years	306,753	5,103	9,772	3,132
More than five years	63,798	-	-	-
	447,239	**91,398**	**12,751**	**6,123**

19 Voluntary help

The charity had extra support from 250 volunteers in 2023 (2022: 370). The benefit of their contribution is not reflected in the in the financial statements.

20 Related party transactions

Coeliac UK holds 100% of the share capital of The Coeliac Trading Copmpany Limited. Details of transactions in the year and balances at the year end are detailed in note 11.

There were no other related party transactions in the reporting period that require disclosure.

Notes to the financial statements

21 Pension commitments

The estimated pension deficit as at 31 December 2023 is £815 (31 December 2022: £1,533). This is in accordance with the most recent independent valuation performed on 30 September 2020. Under the new recovery plan, from 1 April 2023 the deficit contributions that are required from Coeliac UK are £772 a year, payable in monthly instalments of £64.32. These payments do not increase.

The deficit contributions agreed between the company and scheme at the yearend date are as follows:

Year	Amount
1	772
2	64

The present value of the future provision for Coeliac UK is calculated as follows:

	2023	2022
Provision at the start of the period	1,533	2,653
Discount factor interest expense	55	23
Deficit contribution paid	(772)	(1,086)
Remeasurement - impact of change in assumptions	(1)	(57)
Provision at end of period 31 December	815	1,533

The current deficit of £815 is being paid at an immaterial amount to the charity on an annual basis, this deficit would only fall due in its entirety should the charity decides to withdraw from the scheme, the Board of Trustees currently have no plans short or long term to withdraw from this scheme.

22 Reconciliation of net income/(expenditure) for the reporting period (as per the SOFA)

	2023 £	2022 £
Net income/(expenditure) for the reporting period (as per the SOFA)	153,135	522,675
Adjustments for:		
Amortisation and depreciation charges	66,866	46,496
(Gains)/losses on investments	(23,947)	16,152
Dividends from investments	(24,454)	(2,099)
Bank interest	(40,545)	(14,833)
Increase in debtors	(596,591)	(552,318)
Increase/(decrease) in creditors	194,442	(16,192)
Other gains/losses	614	-
Net cash provided by operating activities	**(270,481)**	**(119)**

Notes to the financial statements

23 Analysis of cash and cash equivalents

	2023 £	2022 £
Cash in hand	240	1,202
Notice deposits (less than 3 months)	1,269,262	2,314,421
Total cash and cash equivalents	**1,269,502**	**2,315,623**

Analysis of changes in net debt

	Balance at 01-Jan-23	Cash flows	Balance at 31-Dec-23
Cash	1,202	(962)	240
Cash equivalents	2,314,421	(1,045,159)	1,269,262
	2,315,623	(1,046,121)	1,269,502

COELIAC UK

England & Wales - Charity number 1048167

Accounts

COELIAC UK

(A Company Limited by Guarantee)

Registered Charity Number: 1048167
Registered Company Number: 03068044
Scottish Charity Number: SC039804

Coeliac UK

Annual Report and Financial Statements for the year ended 31 December 2022

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Legal and administrative information

The organisation is a charitable company limited by guarantee, incorporated on 14 June 1995 and registered as a UK Charity on 20 July 1995. Coeliac UK is the successor organisation to The Coeliac Society which was established in 1968.

The Charity is governed by its Articles of Association which set out its objects and powers.

The Articles provide for the Board to consist of up to nine elected Trustees, two co-opted Trustees and one Trustee nominated by the Health Advisory Council. A trustee shall hold office for a period of 3 years and shall then be subject to re-election and may be re-elected for a further term of 3 years after which they must retire as a Trustee but may be re-elected as a Trustee after an intervening period of at least 1 year.

Board of Trustees	Claire Andrews (Resigned 18/06/2022) Lawrence Broadie (Co-opted 28/07/2022) Maureen Burnside - Chair Chris Dilloway (Appointed 28/07/2022) Aishah Farooq (Co-opted 28/07/2022) Fiona Fowler (Resigned 28/07/2022) Angeli Hemnani Margaret Morgan (Resigned 18/06/2022) Kenneth O'Dea Dr Anita Patel (Elected 18/06/2022) Professor Alan Perkins Dr Gerry Robins Reshma Shah (Re-elected 18/06/2022) Nicola Valmas Clive Warner (Resigned 12/12/2022)
Company secretary	Ife Kantonna
Chief executive	Hilary Croft
Company number	**03068044**
Charity number	**1048167**
Scottish Charity number	**SC039804**
Registered office and operation address	Third Floor Apollo Centre Desborough Road High Wycombe Buckinghamshire HP11 2QW

Auditors	Moore Kingston Smith LLP 9 Appold Street London EC2A 2AP
Bankers	HSBC Bank plc Oxford Circus Branch 196 Oxford Street London W1D 1NT Lloyds Bank 21-31 White Hart Street High Wycombe Buckinghamshire HP11 2HL
Investment manager	Cazenove Capital 1 London Wall Place, London EC2Y 5AU
Solicitors	Blaser Mills Park House 40 Oxford Road High Wycombe Buckinghamshire HP11 2EE

Structure, Governance and Management

The Charity

Coeliac UK is a charitable company limited by guarantee, incorporated on 14 June 1995, and registered as a Charity on 20 July 1995 with the Charity Commission. It was also registered with the Office of the Scottish Charity Regulator in 2008.

The Charity's objectives are set out in its Articles of Association adopted on 3rd July 2021:

- improving the wellbeing and outcomes of people affected by the Coeliac condition;
- increasing awareness and knowledge and improving the care and choice for those affected by the Coeliac condition; and
- promoting research into the nature, causes, alleviation, treatment and cure of the Coeliac condition.

Public benefit

The Trustees in exercising their powers and duties have complied with their duty in Section 17 of the Charity Act 2011 to have due regard to the public benefit guidance published by the Charity Commission. In preparing the report and accounts the Trustees have complied with the requirements set out in that guidance to report on the significant activities and achievements of the Charity in 2022. They have reported in a way that both sets out the aims and strategies of the Charity and demonstrates how the aims and activities of the Charity were carried out for the public benefit.

Management and staff

The Board of Trustees delegates the day to day management of the Charity to the Chief Executive who led a team of approximately 45 full time equivalent staff in 2022. Their work is supplemented at times of peak workload by a limited number of temporary staff. The staff work within the Delegation of Authority agreed by the Board. The staff agree a work plan with the Board at the beginning of the year and report progress at Board meetings throughout the year, through quarterly reporting.

The Board of Trustees appoints an HR Committee to oversee the setting of pay and remuneration for senior management and the entire organisation. Their remit is to regularly review and agree performance review arrangements; agree remuneration policies including terms, conditions and benefits; consider recommendations for individual pay on the basis of individual appraisals and to consider the Charity's human resource strategy. The committee is comprised of the Chair of the Board of Trustees and at least two other Trustees.

The organisation is comprised of Coeliac UK, a registered Charity, and its subsidiary The Coeliac Trading Company Ltd. The principal activity of the trading subsidiary is to raise funds on a commercial basis for the Charity to support its charitable activities. The subsidiary is currently governed by two directors appointed from the senior management team of the Charity, one Trustee from the Board of the Charity, and is chaired by an independent director.

The Board of Trustees

The Board of Trustees lead the Charity in setting its strategic direction and agreeing objectives and plans to deliver the Charity's aims. The Board monitors and evaluates the progress of the Charity to ensure it achieves those objectives and plans.

The expertise within the Board is substantial and wide ranging. Trustees include director-level individuals from accounting, finance, fundraising, HR, marketing, law and healthcare backgrounds. All Trustees are volunteers committing many hours working for the Charity.

The Board's Committees/Councils

The Board delegates some of its responsibilities to specialist groups to provide particular focus and expertise on key issues and opportunities:

Audit Committee

Ensures the robustness of the Board's overall financial and risk monitoring. The role of the Committee is to support the Board of Trustees in monitoring the adequacy of the Coeliac UK's corporate governance and control systems by offering objective advice on issues concerning the risk, control and governance of the organisation and associated assurances provided by external audit and other processes. It ensures the Charity's financial management meets the standards of good practice accepted by the Charity Commission and Companies House.

Human Resources (HR) Committee *(see Management and staff below)*

Oversees the Charity's HR policies ensuring they are legally compliant and fit for purpose.

Executive Action Committee

Allows the Board to retain control in crisis situations when the full Board may not be able to be convened. The Committee would only be called upon in emergencies and was not invoked in 2022.

Health Advisory Council (HAC)

Brings expert insight into health issues related to coeliac disease, associated research and advice on related policies and activities. The Council draws upon a wide range of expertise to reflect all aspects of healthcare and includes representation from across all four UK nations.

Food Standards Committee (FSC)

Provides the Charity with additional technical expertise and independent appraisal of the standards applied to its licensing and accreditation activities. It also engages with other industry and regulatory bodies to ensure exchange of ideas and state of the art information.

Research Strategy Board (RSB)

In addition to bringing expert knowledge and experience, the RSB fulfils governance requirements for the review and development of the Charity's research strategy which underpins the Charity's Research Fund.

Research Awards Panel (RAP)

Manages the awards process for grants under the Research Fund. It provides the Charity with expert insight and fulfils governance requirements for the review, funding and management of the Charity's research awards in line with the Charity's Research Strategy. The Panel reports to the Board of Trustees.

Fundraising Committee

Brings the Charity expert insight and fulfils the governance requirements for the detailed scrutiny and oversight of the fundraising undertaken for the Charity including for the Research Fund.

Commercial Committee

Provides the Charity with expert insight to assist in the planning of the Commercial Services strategy and delivery of its activities.

Board of the Trading Company

The Directors of the trading subsidiary meet twice a year to review the finances and activities of the trading subsidiary and to ensure it continues to meet the objective of raising funds for the Charity.

The Boards and committees continued to use a combination of face to face meetings, video calls and teleconferences during the year to review plans and activities of the Charity and ensure the cost effectiveness of their operations.

Recruiting and supporting Trustees

The Board of Trustees regularly undertakes an audit to identify current and future skills gaps. Roles are advertised widely both in the Charity's communications to members and on recruitment websites open to all. The selection process comprises shortlisting on the basis of CVs and supporting statements, followed by an interview panel for shortlisted candidates. Following appointment, new Trustees are provided with induction packs, formal training as required for the role, and sessions spent with key staff.

Our approach to Fundraising

Coeliac UK operates a small team of in-house staff to lead and develop its fundraising. As a Charity regulated by the Fundraising Regulator we strive to achieve the highest standards in all our fundraising activities and communications and will continue to do this, referring to all the relevant professional and statutory bodies as guidance and regulation develops. Developing positive long term relationships with our members, donors and supporters underpins all our actions in this area. We use the services of a number of carefully selected external companies who are able to provide significant specialist skills to help us deliver specific activities. With each of these companies, we have signed agreements, committing them all to adhere both to the letter and spirit of the regulations.

Managing risk

The Trustees have overall responsibility for ensuring appropriate systems of financial and other controls are in place. At Coeliac UK, the role of risk management is delegated to the Audit Committee who review the risk quarterly and report back to the full Board.

A risk register is used by the Board and staff to review the main risks and uncertainties, and systems put in place for management and mitigation. The register is regularly updated and monitored by the executive team and Board as work progresses through the year.

The key risks are made up of financial, operational, regulatory, external and strategic risks; and the main residual high risk identified (after mitigating actions) in 2022 was:

The income raised from all fundraising channels does not meet the budget target for net income.

Report of the Board of Trustees

The Board of Trustees who are the Charity Trustees, and Directors of Coeliac UK ('the charitable company'/'the Charity'), have pleasure in presenting their report, which incorporates the report of the Directors for the purposes of company law, and the accounts for the year ended 31 December 2022.

Introduction

Coeliac UK remained stable in a volatile market in 2022 and continued to deliver high quality services and outcomes for our beneficiaries, despite significant challenges along the way.

The Charity started the year full of post-pandemic optimism and keen to accelerate out of the difficulties and delays of the previous 18 months. Our dependency on the effectiveness of the NHS to successfully diagnose people with coeliac disease, and the food industry to offer a wide range of gluten free food, meant that as they struggled to return to a pre-pandemic norm, the Coeliac UK team had to work even harder than usual to achieve many ambitions for the year. The UK's cost of living crisis, resulting, amongst other things, from the terrible war in Ukraine, affected individual and corporate finances and made it more difficult to generate income and raise funds. It was a challenging climate for charities and Coeliac UK was no exception.

Meanwhile, we know what we do is important and life changing for our community, and this remains at the heart of our work.

All the reassurance, kindness and information, makes us so thankful, when others don't understand symptoms or condition. Thank you for giving us support and encouragement on what can seem a lonely road. The best move we have made is to join Coeliac UK, you are doing an amazing job.

Jane

In 2022, we were particularly pleased that we were able to:

- Receive double the anticipated income from our "Journey to a Cure" research fundraising appeal.
- Evaluate applications to award new grants for ground-breaking research into coeliac disease (starting in 2023).
- Launch our child-focussed diagnosis campaign – resulting in nearly 5,000 self-assessments for coeliac disease.
- Return to membership growth – retaining 80% of our existing members and gaining 2% more new members than in 2021.
- Develop new services - including dietitian led online workshops for our community and a new gluten free food app.
- Benefit from a large legacy donation from a member who joined us in 2009
- Continue to develop strong commercial partnerships with the gluten free food industry and grow our income vs 2021.

In addition to the focus on delivering our objectives, there have been significant numbers of natural churn and new roles within both the Board and Executive teams over the past year. Recruiting and onboarding new people has been an important and time-consuming task in 2022. This was completed carefully and successfully, ensuring that we maintain a high quality and high performing team.

Key Activities for 2022

Objectives and activities delivered in 2022 continued to align with the 2020-2025 strategic themes. Some highlights include:

Reach

- Children's diagnosis campaign March-April reached 6.5m people via social media and targeted digital ads; an additional 81,000 people visited our website; almost 5,000 people completed the online self-assessment.
- Awareness Week campaign, #ShineALightOnCoeliac, ran in May, and reached 96m readership in publications and online media, equating to £2.3m PR value; over 650k organic impressions across Facebook, Instagram and Twitter including 19,500 people who joined the Facebook Live events with gluten free celebrity chefs Becky Excell & Jane Devonshire, and specialist dietitian Cristian Costas.
- Improved our prospective member journey, increasing conversion. New member acquisition increased by 2% and we welcomed back over 1,700 lapsed members.
- Attended consumer events with new and improved resources and collateral, providing an opportunity to meet members face to face again post pandemic, and to create awareness in the wider gluten free community.
- Continued investment in our digital channels: including development of the new Live Well Gluten Free app.

The Coeliac UK app is a real "game changer". Brilliant. Thank you.

Member

Research

- We managed the process for grant applications for three different funding streams: a basic science research call of £250k; a call for research into coeliac disease in children and young people with a grant of £30k; and a project supporting earlier diagnosis and improved management of gluten ataxia with a grant of £157k. Almost 100 members participated in the Member Review Panel to help us select what research to fund with the awards being finally granted in early 2023.
- Collaboration with the Connect Immune Research alliance with the launch of a lab placement scheme to encourage researchers across different autoimmune conditions, to share experiences and understanding; hoping that together we may each reach our goals sooner.
- Completion of the third of our Innovate UK research projects. This project explored the use of software to improve the management of people with coeliac disease. The application may be useful to monitor patients, to provide reassurance and to identify those who may need additional clinical support.
- Delivered another series of research talks for healthcare professionals, providing them with continuing professional development and information to best support patients with coeliac disease.
- Completed our bi-annual Shopping Habits survey: designed to provide a greater understanding of the gluten free consumer and their shopping habits. 6,500 people completed the survey with results due to be published Q1 2023.

- Completed our Cost of Living study: the cost of living gluten free was analysed by reviewing the cost of bread and staples across UK supermarkets from March-December 2022. Results will be published March 2023.

Experience

- Recruitment of a Social Media Officer to increase engagement rates by better managed content, messages and comments to ensure a more inclusive and two way dialogue. with our audience - social media engagement rate increased to 4%.
- Email open rate increased to 51%, compared to an industry standard of 16%.
- We hosted a stand at the Royal College of General Practitioners training day in London. Speaking with GPs on the importance of an early diagnosis in coeliac disease, key symptoms, and diagnosis pathways.
- Established a calendar of expert, dietitian led online workshops and webinars providing tailored information and resources.
- Developed a new volunteer proposition, providing a framework for new and more relevant volunteering opportunities across the charity's activities.

"I decided to give a donation on top of my fee because Coeliac UK has been SO useful and helpful to me. I don't know what I would have done without you."

Sally

Partnerships

- Continued development of food industry partnerships, including securing significant support from Co-op, Panasonic, White Rabbit and Nestle GoFree.
- New partnership secured with caterer Thomas Franks across 118 schools.
- Combined with AOECS (Association of European Coeliac Societies) organisations to support the efforts for the war in Ukraine. Fundraising activity across our channels, plus the creation of helpful guides and resources in the relevant languages to aid people from Ukraine who were coming to the UK.
- Continued strategic partnership with ThermoFisher to support diagnosis.

Global Leadership

- Worked with AOECS (Association of European Coeliac Societies) to improve support for its members and extend and improve the European Licensing Scheme (the Crossed Grain trademark licensing scheme, designed to improve the accessibility and safety of gluten free food across Europe). This included significant input into the development and launch of Version 3.0 of AOECS' gluten free food safety standard, the audit checklist, operating guidelines and the new "Gluten Free Alliance" branding for the scheme.
- Attended the ISSCD's (International Society for the Study of Celiac Disease), International Celiac Disease Symposium, Italy. We presented research we had conducted on our community's views on clinical trials and new treatments for coeliac disease and gave a talk on contamination and food labelling.
- Joined the Patient Advisory Board at the final meeting of the Jebsen Coeliac Disease Research Centre, Norway. This was the completion of a four year programme, delivered by an internationally recognised expert team of researchers, dedicated to coeliac disease.

- Attended the Prolamin Working Group (PWG) annual meeting and presented on the everyday management of the gluten free diet from the perspective of someone with coeliac disease. The PWG is an international group of physicians, chemists, food scientists, and nutritionists working together to perform and coordinate research on the analysis of gluten in food and on the evaluation of clinical and nutritional aspects of coeliac disease.
- Discussions with Coeliac Ireland, Coeliac New Zealand, Coeliac Australia and the Coeliac Disease Foundation and Beyond Coeliac in the US, exploring opportunities to partner and further improve gluten free food safety and research worldwide.

Our work in Devolved Nations

Coeliac UK is a national organisation with an international reach. In the UK, we are committed to supporting needs of our community wherever they reside and recognise there are differences in each of the UK's nations in terms of government, health policy and practice, and community priorities. In 2022, we continued to build on our work supporting people with coeliac disease in the UK's devolved nations by:

- Hosting a Westminster roundtable event on diagnosis in the summer and in the autumn re-established the All Party Parliamentary Group (APPG) for coeliac disease. The Westminster APPG will support us in advocating for the coeliac community, on the issues that are most important to them.
- Meeting in Northern Ireland with stakeholders including the gastro dietitian network, commissioners, gastro consultants, Gluten Free Ireland and our sister Charity, Coeliac Society of Ireland, Dublin. There was also a presentation to the members of the Belfast local group.
- Visiting Scotland to meet with the Scottish Dietetic Network with Peter Gillett, Consultant Paediatric Gastroenterologist, and with members of the Edinburgh and Glasgow local groups.
- Hosting two meetings with the long established Cross Party Group in Wales.

I just had my first annual review with a student doctor, and we talked about how brilliant Coeliac UK are. You've made such a difference in getting to grips with going gluten free. Thank you and everyone there for all the great work you do.

Member

New for 2023

The Charity will continue to focus on delivering objectives that are aligned with our strategic themes and, in addition to "business as usual" activity, we plan to:-

Reach

- Launch two major campaigns in the first half of 2023:
    - Cost of living gluten free: from March; raising awareness of the financial challenges of adhering to a strict medically prescribed diet, the only current treatment for coeliac disease. Asking policy makers and the food industry to make gluten free food more affordable and accessible for the coeliac community.

  - Coeliac Disease Awareness Week: 15-21 May; diagnosis messaging and incorporating a fundraising challenge. Focus on "non-gut" related symptoms.
- Deliver community growth plans to complement our diagnosis campaigns and the development of our Live Well Gluten Free app to increase membership and widen the community we support.
- Establish cross party groups in Scotland and Northern Ireland in line with the model developed in Wales. This will ensure we have champions at the heart of each of the UK's four parliaments, enabling us to drive policy change for the benefit of the coeliac community.

Research

- Award 2 research grants for new research into coeliac disease to commence in 2023
- Develop and publish our new research strategy and ensure that it remains focused on the needs of people with coeliac disease and gluten related conditions.
- Conduct surveys to gain greater understanding of the gluten free community and their dietary experiences when eating out, and their views on coeliac disease research. We will use the information to underpin marketing messages and advocacy work.
- New fundraising campaigns to build up the Research Fund as part of "Journey to a Cure".
- Subject to the updated Research Strategy and funding position, put out a call/award grants for new research projects.

Experience

- Review and improve the user experience of our website to increase engagement.
- Deliver the next phases of the new Live Well Gluten Free app to including more lifestyle options – recipes, videos, blogs, personalisation etc.
- Develop and deploy automation solutions to improve efficacy and user journey for membership and food industry partners eg. email, membership sign ups, commercial partner relations (primarily for our gluten free food safety/trademark licensing schemes).
- Improve our supporter journey and experience to encourage regular donations.
- Implement new support offerings and ensure our support offer remains relevant and value for money, reflecting the broad and changing needs of our community.

Partnerships

- Launch the Gluten Free Accreditation Scheme 10 year anniversary campaign: from March running to the end of the year to promote and grow our gluten free food safety scheme for the foodservice industry.
- Roll out AOECS "Gluten Free Alliance" brand to commercial customers in the UK to strengthen our gluten free food safety scheme.

Global Leadership

- Work with ISSCD, AOECS and other national coeliac societies and organisations, to improve international research collaboration.
- Further develop and improve the gluten free food safety schemes worldwide, in partnership with AOECS and other international and national coeliac organisations.

Financial review

Overview

The Charity has three main sources of funding: membership fees, commercial services and fundraising from donations, raffle, lottery, and grant income.

These funds enable us to provide services and information to support those diagnosed or caring for someone with coeliac disease in living a gluten free life and also in providing guidance and advice to those seeking diagnosis. We are actively engaged in campaigning with the health and food sectors to educate and raise awareness to increase understanding of the condition and the treatment required. In the longer term, these income streams enable the Charity to fund research to improve management of the condition, the development of treatments and ultimately a cure.

The Charity had a net surplus of £523k for 2022, mainly as a result of an unexpected and significant legacy donation during the year.

The Charity's total income in 2022 was £4.05m, an increase of £469k from £3.58m income in 2021. Income from trading activities and charitable activities totalled £2.47m in 2022, slightly down from £2.67m in 2021. The income from donations and legacy was £1.56m. £658k higher than gifts received in 2021. Investment income also increased from £1.6 k in 2021 to £17k in 2022.

Expenditure in 2022 increased to £3.52m. £125k more than the £3.39m spend in 2021.

There was a £15.9k loss on our investment assets as we cautiously re-invested some of the cash which was withdrawn in 2020.

Our focus in 2023 will continue to be on building sustainable income streams, and careful management of expenditure, to ensure that we deliver good value for money and the best outcomes for our beneficiaries.

Investing in research

Overall research expenditure during the year decreased from £149k to £135k, 3.3% of income. The decline was due to the existing grants including the Innovate fund coming to an end and the postponement of the 2021 research call to 2022 due to the pandemic. We expect to see an increase in research investment in 2023.

Investment policy and Performance

The Charity's investments are managed by Cazenove Capital, to provide a reasonable and growing income over the long term, commensurate with a moderate but not excessive degree of risk. The Charity will not invest in high risk instruments, such as derivatives, hedge funds, covered warrants or spread betting.

In August 2022, the charity cautiously invested £340K in the Charity Responsible Multi-Asset Fund managed by Cazenove. This was following the divestment of the surplus cash held in the Cazenove multi asset fund in 2020, to safeguard the charities assets and restricted funds due to the volatility the stock market experienced during the COVID pandemic.

The Charity has £623K held in Cazenove Cash accounts, while most of the remaining cash balance is held in our HSBC accounts, £1m of which was invested in short-term higher interest accounts to get a better return.

Bank interest received from our cash deposits in 2022 was £14.8k.

The Charity regularly reviews its cash and investment position and will consider further investment in 2023.

Reserves policy

The Board recognises the need to hold charitable funds as free reserves in order to safeguard the continuity of provision of basic services, to fund periods of expenditure in excess of revenue and to fund unexpected expenditure.

The Board of Trustees used Charity Commission guidelines to update the reserves policy in April 2019.

The Charity has a policy that sufficient reserves will be held to ensure the Charity can operate for up to 6 months, when income has been significantly impacted. This is in order to allow time to assess and implement the future options for the Charity.

As and when reserves are above 6 months, and subject to financial performance, the Audit Committee would look to see whether these potential excess reserves can be utilised by the Charity to, for example:

- Fund periods of expenditure in excess of revenue
- Fund unexpected expenditure
- Fund investment into service or income generating opportunities
- Meet match funding requirements to earn grant income

Excess reserves will be designated for a specific activity when an appropriate and timely use of the funds has been identified and agreed by the Board.

In the event there are no extra reserves, the Board may utilise the operational reserves to meet any of the above needs should they arise, subject to a cost benefit analysis.

The free reserves at the end of 2022 were £1.9m, nearly 10 months of 2022 budgeted annual general unrestricted expenditure. This is above the range set out in our policy.

Of our restricted reserves of £567k, we had £499k held for our Research Fund.

We raise funds for research in order to build a sufficient sum to launch a research call for grant applications. Our intention is to make a new call/grant in 2023 for projects that meet our rigorous requirements, including our research priorities and other ethical considerations.

Of our designated reserves, £12.5k is held for research projects, while £85k is funds for our local voluntary support groups allowing groups to actively provide support to members in their local area.

Responsibilities of the Board of Trustees

The Board of Trustees (who are also directors of Coeliac UK for the purposes of company law) is responsible for preparing the Report of Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Board of Trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for the year. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the charities (SORP) FRS102;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The Board of Trustees is responsible for keeping adequate accounting records which are sufficient to show and explain the charitable company's transactions and which disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the Charitable Company's constitution. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

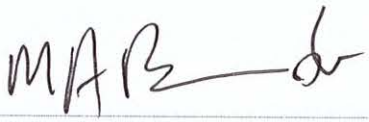
So far as the Board of Trustees are aware:

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

The Board of Trustees is responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of the financial statements may differ from legislation in other jurisdictions.

This report has been prepared in accordance with the Special Provisions of Part 15 of the Companies Act 2006 relating to Small Companies.

This report was approved and authorised for issue by the Board of Trustees on 18 April 2023 and signed on their behalf by



Maureen Burnside
Chair
Registered Company Number: 03068044

Hello, I just wanted to send a message to say thank you very much for all of your hard work. Since I was diagnosed with Coeliac disease around 10 years ago, I have found your website, food and drink guide and magazine invaluable. I would highly recommend you to everyone. I've found that things have changed a lot in those 10 years - all for the better. Labelling is better, choice is better and people seem to be much more aware of gluten now. Thank you so much.

Tricia.

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF COELIAC UK

Opinion

We have audited the financial statements of Coeliac UK ('the charitable company') and its subsidiary ('the group') for the year ended 31 December 2022 which comprise the Consolidated Statement of Financial Activities, the Group and Charity Balance Sheet, the Consolidated Statement of Cash Flows and notes to the financial statements, 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 FRS 102 'The Financial Reporting Standard Applicable in the UK and Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the group's and charitable company's affairs as at 31 December 2022 and of the group's and charitable company's 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, the Charities and Trustee Investment (Scotland) Act 2005 (as amended), regulations 6 and 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended) and the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs(UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the audit of financial statements section of our report. We are independent of the group and charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements 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 charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

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

Other information

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

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with

the financial statements or our knowledge obtained in the 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 financial statements 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 the audit:

- the information given in the trustees' annual report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' annual 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 charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' annual report.

We have nothing to report in respect of the following matters where the Companies Act 2006, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the Charities Act 2011 require 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 financial statements 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. or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies exemption in preparing the Trustees' Annual Report and from preparing a Strategic Report.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 14, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the group's and charitable company'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 group or charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under Section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005, the Companies Act 2006 and Section 151 of the Charities Act 2011 and report to you in accordance with regulations made under those Acts.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an 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 aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs (UK) we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control;

- obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purposes of expressing an opinion on the effectiveness of the group and charitable company's internal control;

- evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees;

- conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the group and charitable company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the group or charitable company to cease to continue as a going concern;

- evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Explanation as to what extent the audit was considered capable of detecting irregularities, including fraud

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

The objectives of our audit in respect of fraud, are; to identify and assess the risks of material misstatement of the financial statements due to fraud; to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatement due to fraud, through designing and implementing appropriate responses to those assessed risks; and to respond appropriately to instances of fraud or suspected fraud identified during the audit. However, the primary responsibility for the prevention and detection of fraud rests with both management and those charged with governance of the charitable company.

Our approach was as follows:

- We obtained an understanding of the legal and regulatory requirements applicable to the charitable company and considered that the most significant are the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 (as amended), regulations 6 and 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended), the Charities Act 2011, the Charity SORP, and UK financial reporting standards as issued by the Financial Reporting Council and UK taxation legislation.

- We obtained an understanding of how the charitable company complies with these requirements by discussions with management and those charged with governance.

- We assessed the risk of material misstatement of the financial statements, including the risk of material misstatement due to fraud and how it might occur, by holding discussions with management and those charged with governance.

- We inquired of management and those charged with governance as to any known instances of non-compliance or suspected non-compliance with laws and regulations.

- Based on this understanding, we designed specific appropriate audit procedures to identify instances of non-compliance with laws and regulations. This included making enquiries of management and those charged with governance and obtaining additional corroborative evidence as required.

There are inherent limitations in the audit procedures described above. We are less likely to become aware of instances of non-compliance with laws and regulations that are not closely related to events and transactions reflected in the financial statements. Also, the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentations, or through collusion.

Use of our 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 to the charity's trustees, as a body, in accordance with Section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005, and in respect of the consolidated financial statements, in accordance with Chapter 3 of Part 8 of the Charities Act 2011. Our audit work has been undertaken so that we might state to the charitable company's members and trustees those matters which we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to any party other than the charitable company, the charitable company's members, as a body, and the charity's trustees, as a body for our audit work, for this report, or for the opinion we have formed.

Moore Kingston Smith LLP.

James Saunders (Senior Statutory Auditor)
for and on behalf of Moore Kingston Smith LLP, Statutory Auditor

9 Appold Street
London
EC2A 2AP

Date: 21 April 2023

Moore Kingston Smith LLP is eligible to act as auditor in terms of Section 1212 of the Companies Act 2006.

Consolidated statement of financial activities (including consolidated income and expenditure account)

	Notes	Unrestricted funds (£)	Restricted funds (£)	2022 Total (£)	Unrestricted funds (£)	Restricted funds (£)	2021 Total (£)
Income							
Donations and legacies	2	1,339,416	226,686	1,566,102	856,223	52,123	908,346
Income from charitable activities	2	2,005,153	27,778	2,032,931	1,700,475	232,490	1,932,965
Income from trading activities	2	437,395	1,078	438,473	739,494	2,429	741,923
Investment income	2	13,918	3,015	16,933	146	1,542	1,688
Total income		3,795,882	258,557	4,054,439	3,296,338	288,584	3,584,922
Expenditure							
Expenditure on raising funds							
Donations and legacies		241,092	-	241,092	300,166	1,966	302,132
Trading activities		326,531	-	326,531	593,950	2,429	596,379
Expenditure on charitable activities	3	2,813,152	110,679	2,923,831	2,370,781	121,786	2,492,567
Other expenditure		24,158	-	24,158	-	-	-
Total expenditure		3,404,933	110,679	3,515,612	3,264,897	126,181	3,391,078
Net losses on investments	11	(15,949)	(203)	(16,152)	-	-	-
Net income for the year	7	375,000	147,675	522,675	31,441	162,403	193,844
Balances brought forward		1,661,718	419,180	2,080,898	1,630,277	256,777	1,887,054
Total funds carried forward		2,036,718	566,855	2,603,573	1,661,718	419,180	2,080,898

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.
The notes on pages 23 to 39 form part of these financial statements.

Consolidated balance sheet

	Notes	Group 2022 £	Group 2021 £	Charity 2022 £	Charity 2021 £
FIXED ASSETS					
Intangible assets	10	105,264	-	105,264	-
Tangible assets	10	28,568	46,347	28,568	46,347
Investments	11	323,848	-	323,850	2
		457,680	46,347	457,682	46,349
CURRENT ASSETS					
Investment & deposits	11	623,357	954,953	623,357	954,953
Debtors	12	1,008,099	455,781	1,211,568	586,292
Cash at Bank		1,692,267	1,817,837	1,431,807	1,605,392
		3,323,723	3,228,571	3,266,732	3,146,637
CURRENT LIABILITIES					
Creditors - falling due within one year	13	(1,137,830)	(1,154,022)	(1,080,839)	(1,072,088)
NET CURRENT ASSETS		2,185,893	2,074,549	2,185,893	2,074,549
Total assets less current liabilities		2,643,573	2,120,896	2,643,574	2,120,898
Provisions for liabilities and charges	14	(40,000)	(40,000)	(40,000)	(40,000)
NET ASSETS		2,603,573	2,080,896	2,603,574	2,080,898
The funds of the charity					
Unrestricted funds					
Designated	15	98,291	93,566	98,291	93,566
General		1,938,427	1,568,152	1,938,429	1,568,152
		2,036,718	1,661,718	2,036,720	1,661,718
Restricted funds	16	566,855	419,180	566,855	419,180
Total charity funds		**2,603,573**	**2,080,898**	**2,603,575**	**2,080,898**

The Trustees have prepared group accounts in accordance with section 398 of the Companies Act 2006 and section 138 of the Charities Act 2011. These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

As permitted by s408 Companies Act 2006, the parent charitable company has not presented its own Statement of Financial Activity and related notes. The parent charitable company's profit for the year was £724,551 (2021: £432,922).

Approved by the Board of Trustees and authorised for issue on 18/4/23 these financial statements are signed on their behalf by:

Maureen Burnside - Chair

Company number: 03068044

The notes on pages 23 to 39 form part of these financial statements.

Consolidated statement of cash flows

	Notes	2022 £	2021 £
Cash flows from operating activities:			
Net cash provided by operating activities	22	(119)	75,929
Cash flows from investing activities:			
Dividends, interest and rents from investments		2,099	1,688
Bank interest		14,833	-
Purchase of intangible and tangible fixed assets		(133,980)	(9,582)
Purchase of investments		(340,000)	-
Sale of investments		-	-
Net cash used in investing activities		(457,048)	(7,894)
Increase in cash and cash equivalents in the year		(457,167)	68,035
Cash and cash equivalents at the beginning of the year	23	2,772,790	2,704,755
Total cash and cash equivalents at the end of the year	23	2,315,623	2,772,790

Notes to the financial statements

1 ACCOUNTING POLICIES

1.1 Basis of preparation

The financial statements have been prepared in accordance with the Financial Reporting Standard applicable in the UK (FRS102) and (Charities SORP (FRS 102) and the Companies Act 2006.

Coeliac UK 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.

There are no material uncertainties about the charity's ability to continue as a going concern. The charity's planned activities, together with its financial position, management of risk and approaches to investments, cashflow and reserves are described in the Report of the Board of Trustees. As a consequence, the Trustees believe that the charity is well placed to manage its risks successfully despite the current uncertain economic outlook. The Trustees have a reasonable expectation that the charity and the group have adequate resources to continue in operational existence for the foreseeable future. Accordingly, they continue to adopt the going concern basis in preparing the annual report and accounts.

1.2 Local groups and accounting policy

The local groups record their income and expenditure on a receipt basis. At the end of the financial year, each group submits a return of its income and expenditure which is included in the Group Statement of Financial Activities and Balance Sheet.

1.3 Income

Income from web advertising, sponsorship and licensing, and accreditation is deferred on a proportionate basis over the life of the contract. All other income is recognised when the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Donations and legacies includes donations and gifts, legacies, and all other income that is in substance a gift made on a voluntary basis. It also includes grants of a general nature provided by government and charitable foundations which are not conditional on delivery of certain levels or volumes of a service. The donation may be made towards the general aims of Coeliac UK (unrestricted), or towards a specific service or aim (restricted). Donations are recognised on receipt of the donation, or if earlier, at the point where there is a written obligation for a donor to pay a specified donation. Legacies are recognised at the point entitlement is established, receipt is considered probable and the estate value can be estimated reliably.

1.4 Cost allocation

Shared costs have been allocated on the following basis:

Description	Method of apportionment
Depreciation	Head count
Information technology	Head count
Support staff costs	Head count
Office costs	Head count

1.5 Basis of consolidation

Where control is exercised by the parent charitable company over another entity, these entities are consolidated as subsidiaries on a line by line basis in accordance with FRS102 – section 9 and the Charities SORP (FRS102). Details of the subsidiary company are given in note 11 .

Notes to the financial statements

1 ACCOUNTING POLICIES (Continued)

1.5 Grants

Grants payable are payments made to third parties in furtherance of the charitable objectives.

Grants which are free from specific conditions are recognised in full as soon as there is a legal or constructive obligation committing the charity.

Multiyear grants are conditional on an annual review of progress which will determine if future funding is provided. Due to this condition only one year's funding commitment is normally recognised.

1.6 Restricted funds

Restricted funds are to be used for specific purposes as specified by the donor. Expenditure which meets these criteria is charged to the fund.

1.7 Amortisation and depreciation of intangible and tangible fixed assets

Provision is made for amortisation on intangible assets and depreciation on all tangible assets at rates calculated to write off the cost, less estimated residual value of each asset over its expected useful life, as follows:

Intangible assets	33.33% p.a. straight line
Furniture and fittings	20% p.a. straight line
Computer equipment	33.33% p.a. straight line

1.8 Investments

Investments held as fixed assets are revalued at mid-market value at the balance sheet date.

1.9 Leasing

Rental payable under operating leases are charged against income on a straight-line basis over the lease term.

1.10 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of obligation can be measured reliably. Costs are analysed between expenditure on charitable activities and costs of raising funds of the charity.
Any direct costs are allocated between restricted and unrestricted funds as incurred.

1.11 Designated funds

Designated funds are unrestricted funds earmarked by the board of Trustees for a particular purpose.

1.12 Pension

The charitable company operates a group personal money purchase pension scheme. The pension cost charged in the financial statements represents contributions payable by the charity during the financial year.

1.13 Basis of consolidation

The group accounts consolidate the accounts of Coeliac UK and its subsidiary undertaking on a line by line basis. The accounts are made up to 31 December 2022. No separate statement of financial activities or income and expenditure has been presented for the charity alone as permitted by section 408 of the Companies Act 2006.

1.14 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.

1.15 Critical accounting judgements and key sources of estimation uncertainty

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

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

Notes to the financial statements

2 INCOME

	Unrestricted	Restricted	2022 Total	Unrestricted	Restricted	2021 Total
		£	£		£	£
Income from donations and legacies						
Donations and gifts	631,181	186,659	817,840	656,019	52,123	708,142
Legacies	708,235	40,027	748,262	200,203	-	200,203
	1,339,416	**226,686**	**1,566,102**	**856,222**	**52,123**	**908,346**
Income from charitable activities						
Membership	1,180,435	-	1,180,435	1,226,732	1,454	1,228,186
Raising Awareness	792,249	27,778	820,027	469,140	229,992	699,132
Research	-	-	-	-	802	802
Groups	32,469	-	32,469	4,603	242	4,845
	2,005,153	**27,778**	**2,032,931**	**1,700,475**	**232,490**	**1,932,965**
Income from trading activities						
Raffle and lottery	426,038	-	426,038	436,308	1,024	437,332
Other commercial activities	11,357	1,078	12,435	303,187	1,405	304,592
	437,395	**1,078**	**438,473**	**739,495**	**2,429**	**741,923**
Investment Income						
Investments - dividends	2,099	-	2,099			
Bank interest	11,819	3,015	14,834	146	1,542	1,688
	13,918	**3,015**	**16,933**	**146**	**1,542**	**1,688**

Included within the restricted income recognised in the year is £nil (2021: £14,162) of Government furlough grant income allocated based on headcount for the employees the grant was claimed for.

Notes to the financial statements

3 Expenditure

	Unrestricted £	Restricted £	2022 Total £
Charitable activities			
Membership	1,147,572	-	1,147,572
Raising Awareness	1,380,566	110,679	1,491,245
Research	135,272	-	135,272
Groups	149,742	-	149,742
	2,813,152	**110,679**	**2,923,831**

Breakdown of costs of charitable activities

	Direct costs	Grants made (notes 6)	Support costs (note 4 ,5)	2022 Total
Membership	841,279	-	306,293	1,147,572
Raising Awareness	1,075,455	-	415,790	1,491,245
Research	90,754	-	44,518	135,272
Groups	98,281	-	51,461	149,742
	2,105,769	**-**	**818,062**	**2,923,831**

Research cost breakdown

	Direct costs	Grants made	2022
Direct Research costs	95,596	-	95,596
Support costs	6,131	38,387	44,518
	101,727	**38,387**	**140,114**

All support costs are allocated on a headcount basis.

Notes to the financial statements

3 Expenditure

	Unrestricted £	Restricted £	2021 Total £
Charitable activities			
Membership	1,120,163	1,454	1,121,617
Raising Awareness	984,816	116,404	1,101,220
Research	145,513	3,686	149,198
Groups	120,289	242	120,531
	2,370,781	**121,786**	**2,492,566**

Breakdown of costs of charitable activities

	Direct costs	Grants made (notes 6)	Support costs (note 4, 5)	2021 Total
Membership	836,857	-	284,760	1,121,617
Raising Awareness	727,977	-	373,243	1,101,221
Research	64,686	46,250	38,262	149,198
Groups	72,131	-	48,401	120,531
	1,701,651	**46,250**	**744,666**	**2,492,567**

Research cost breakdown

	Direct costs	Grants made	2021
Direct Research costs	64,686	46,250	110,936
Support costs	6,683	31,579	38,262
	71,369	**77,829**	**149,198**

All support costs are allocated on a headcount basis.

Notes to the financial statements

4 Total support cost breakdown by activity

	Staff costs £	Other costs £	2022 Total £
Cost of raising funds (notes 5)			-
Donations and legacies	25,154	37,510	62,664
Trading activities	22,542	33,615	56,157
Charitable activities (note 3)	330,713	493,156	823,869
	378,409	**564,281**	**942,690**

	Staff costs £	Other costs £	2021 Total £
Cost of raising funds (notes 5)			-
Donations and legacies	30,399	50,782	81,181
Trading activities	17,079	29,913	46,992
Charitable activities (note 3)	270,646	474,020	744,666
	318,124	**554,715**	**872,839**

Notes to the financial statements

5 Support cost apportionment

	Support staff	Depreciation	Governance	HR costs	IT costs	Office costs	2022 Total
					£	£	£
Expenditure on raising funds							
Donations and legacies	25,154	2,832	1,844	4,847	8,951	19,036	62,664
Trading activities	22,542	2,538	1,652	4,344	8,021	17,060	56,157
							-
Charitable activities							-
							-
Membership	123,823	13,942	9,076	23,861	44,060	93,706	308,468
Raising awareness	168,089	18,926	12,320	32,391	59,811	127,203	418,740
Research	17,997	2,026	1,319	3,468	6,404	13,620	44,834
Groups	20,804	2,342	1,525	4,009	7,403	15,744	51,827
	378,409	**42,606**	**27,736**	**72,920**	**134,650**	**286,369**	**942,690**

	Support staff	Depreciation	Governance	HR costs	IT costs	Office costs	2021 Total
					£	£	£
Expenditure on raising funds							
Donations and legacies	30,399	6,420	2,009	3,815	14,713	23,825	81,181
Trading activities	17,079	3,782	1,183	2,247	8,666	14,034	46,991
Charitable activities							
Membership	103,495	22,917	7,170	13,617	52,516	85,044	284,759
Raising awareness	135,654	30,039	9,399	17,849	68,835	111,471	373,247
Research	13,906	3,079	963	1,830	7,056	11,426	38,260
Groups	17,591	3,895	1,219	2,315	8,926	14,455	48,401
	318,124	**70,132**	**21,943**	**41,673**	**160,712**	**260,255**	**872,839**

Notes to the financial statements

6 Grants payable

	Grants to institutions	
	2022	2021
	£	£
INNOVATE		
Development of an AI solution for diagnosis and assessment of severity of pathology in small intestinal biopsies in suspected or known coeliac disease (Dr Elizabeth Soilleux, Lyzeum Ltd)	-	43,750
Dissertations Awarded	-	2,500
	-	46,250

In accordance with the accounting policy outlined in note 1.5, only the first year of funding commitment is recognised on the accounts for multiyear grants which are conditional on an annual review of progress which determines if future funding is provided.

7 Net income for the year

This is stated after charging:

	2022	2021
	£	£
Amortisation and depreciation	46,495	78,037
Operating lease rentals	73,049	62,598
Trustees liability insurance	1,100	1,100
Audit services	13,575	10,500
Non - audit services provided by the author		
General advice	1,975	150
Tax compliance	845	350

Travel costs amounting to £1,778 (2021: £346) were reimbursed to one member (2021: two members) of the Board of Trustees.

8 Staff costs and numbers

	2022	2021
	£	£
Salaries and wages	1,527,899	1,452,257
Social security costs	162,417	146,403
Pension costs	81,842	79,257
	1,772,158	1,677,917

Notes to the financial statements

The number of employees whose salary amounted to over £60,000 during the year was:

	2022 Number	2021 Number
£80,000 - £90,000	1	1

The key management personnel of the group (and charity) comprise the Trustees, the chief executive and senior management team. The total employee benefits (Salary, Employers National insurance and Employers pension) of the key management personnel of the group were £350,825 (2021: £481,892). None of the Trustees have been paid any remuneration or received any benefits for performing their role as Trustee of the charity.
Termination payments for payments in lieu of notice (PILON) totalling £10,414 (2021: £13,318) were paid in the year.

The average monthly number of employees during the year, calculated on the basis of average headcount was as follows:

	2022 Number	2021 Number
Advice and information	39	35
Administration and support	7	8
	46	**43**

9 Taxation

The charitable company's activities are exempt from corporation tax on its charitable activities under Sections 466 to 493 of the Corporation Tax Act 2010.

10 Fixed assets - Group and charity

	Intangible fixed assets Total £	Furniture & fittings £	Computer equipment £	Total £
Cost				
At 1 January 2022	172,082	152,592	543,550	696,142
Additions	125,090	-	8,890	8,890
At 31 December 2022	**297,172**	**152,592**	**552,440**	**705,032**
Amortisation and depreciation				
At 1 January 2022	153,418	151,639	516,819	668,458
Charge for the year	38,490	342	7,664	8,006
At 31 December 2022	**191,908**	**151,981**	**524,483**	**676,464**
Net book values				
At 31 December 2022	**105,264**	**611**	**27,957**	**28,568**
At 31 December 2021	18,664	953	26,731	27,684

Notes to the financial statements

11 Fixed asset investments - Group And Charity

	(Charity only) Investments in subsidiaries £	Unit trusts £	Total 2022 £	Total 2021 £
Market Value at 1 January 2022	2	-	2	2
Additions	-	340,000	340,000	-
Disposals	-	-	-	-
Realised investment losses	-	(16,152)	(16,152)	-
Market Value at 31 December 2022	**2**	**323,848**	**323,850**	2
Historical cost as at 31 December 2022	**2**	**340,000**	**340,002**	2

Holdings of more than 20%

The charitable company holds more than 20% of the share capital in the following company:

Company	Country of incorporation	Shares held Class	%
The Coeliac Trading Company Ltd	England & Wales	Ordinary	100

The principal activity of The Coeliac Trading Company Limited (Company number 02856981) is to raise funds on a commercial basis for Coeliac UK (Limited by Guarantee), a registered charity. The address of the registered office is Third Floor, Apollo Centre, Desborough Road, High Wycombe, Buckinghamshire, HP11 2QW.

The aggregate amount of capital and reserves and the results of this undertaking for the year ended 31 December 2022 were:

	Capital £	Profits to reserves for the year £
The Coeliac Trading Company Ltd	2	-

During 2022, The Coeliac Trading Company Limited donated its entire profits under gift aid of £2,655 (2021: £7,960) to Coeliac UK (Limited by Guarantee). The result of the subsidiary company for the year to 31 December was:

	2022 £	2021 £
Income	290,203	288,934
Expenditure	(287,548)	(280,974)
Gift aid to Coeliac UK	(2,655)	(7,960)
	-	-

The agrgegate of the assets and liabilities was:

	2022 £	2021 £
Assets	295,340	294,666
Liabilities	(295,338)	(294,664)
	2	2

Current asset investments and deposits held relate exclusively to cash deposit accounts amounted to £623,357 (2021: £954,953) as shown on the balance sheet.

Notes to the financial statements

12 Debtors

	Group		Charity	
	2022	2021	2022	2021
	£	£	£	£
Trade debtors	122,290	152,983	87,411	70,761
Income tax and VAT recoverable	-	-	-	-
Amounts owed by group undertakings	-	-	238,348	212,733
Prepayments and accrued income	885,809	302,798	885,809	302,798
	1,008,099	455,781	**1,211,568**	586,292

13 Creditors: amounts falling due within one year

	Group		Charity	
	2022	2021	2022	2021
	£	£	£	£
Grants payable	194,230	348,247	194,230	348,247
Trade creditors	286,136	165,022	276,495	165,022
Other tax and social security	11,449	39,772	2,571	24,766
Accruals	122,112	89,470	117,062	77,149
Deferred income	523,904	511,510	490,481	456,905
	1,137,830	1,154,022	1,080,839	1,072,088

Deferred income - Charity

	2022	2021
	£	£
At 1 January 2022	456,905	562,553
Released in 2022	(401,470)	(489,711)
Membership, licencing, Lottery and sponsorship income received in advance	435,046	384,123
At 31 December 2022	**490,481**	**456,905**

14 Provision for liabilities and charges - Group and Charity

	£
At 1 January 2022	40,000
Charged for the year	-
At 31 December 2022	**40,000**

The provision relates to dilapidations costs that are expected to become payable at the end of a current tenancy. The current tenancy has 6 years remaining with the possibility of a break clause in 2024.

Notes to the financial statements

15 Designated funds - Group and Charity

Designated funds are funds earmarked by the board of Trustees for particular purposes. At the year end the unspent designated funds were:

	Balance at 1 January 2022	Incoming	Outgoing	Balance at 31 December 2022
Research (Innovate)	2,314	-	-	2,314
Research Fund	10,194	-	-	10,194
Local voluntary support groups	81,058	32,469	(27,744)	85,783
	93,566	**32,469**	**(27,744)**	**98,291**

	Balance at 1 January 2021	Incoming	Outgoing	Balance at 31 December 2021
Research (Innovate)	46,064	-	(43,750)	2,314
Research Fund	10,191	3	-	10,194
Local voluntary support groups	82,077	4,603	(5,622)	81,058
	138,332	**4,603**	**(49,369)**	**93,566**

Research

Income to be used for funding medical research into coeliac disease and dermatitis herpetiformis, designated by the Board from unrestricted funds.

Local voluntary support groups

The collective funds held and administered by Volunteer Groups, representing their working funds.

Notes to the financial statements

16 Restricted funds - Group and Charity

	Balance at 1 January 2022	Incoming	Outgoing	Investment gains	Transfer of funds	Balance at 31 December 2022
Research Fund	277,208	230,577	-	(1,229)	(7,500)	499,056
Daily newspaper advert for Awareness Week	1,477	41	-	11	-	1,529
Care System campaigns	17	-	-	-	-	17
Membership Helpline	140	24	-	1	-	165
Diagnosis TV Advert	2,926	-	-	21	-	2,947
Diagnosis Life Channel NHS	2,000	-	-	14	-	2,014
Pharmacy Packs	1,067	-	-	8	-	1,075
Diagnosis campaign	119,767	27,778	(110,679)	866	-	37,732
Events for children with CD and families	5,000	-	-	36	-	5,036
Digital Campaign	2,000	-	-	14	-	2,014
Gluten Ataxia	7,578	137	-	55	-	7,770
Sponsored Dissertations	-	-	-	-	7,500	7,500
	419,180	**258,557**	**(110,679)**	**(203)**	**-**	**566,855**

	Balance at 1 January 2021	Incoming	Outgoing	Investment gains	Transfer of funds	Balance at 31 December 2021
Research Fund	230,535	48,015	(2,883)	1,542	-	277,208
Daily newspaper advert for Awareness Week	1,477	-	-	-	-	1,477
Care System campaigns	17	-	-	-	-	17
Membership Helpline	-	140	-	-	-	140
Diagnosis TV Advert	2,926	-	-	-	-	2,926
Diagnosis Life Channel NHS	2,000	-	-	-	-	2,000
Pharmacy Packs	1,067	-	-	-	-	1,067
Diagnosis campaign	6,180	222,725	(109,138)	-	-	119,767
Events for children with CD and families	5,000	-	-	-	-	5,000
Government Furlough grant	-	14,162	(14,162)	-	-	-
Digital Campaign	-	2,000	-	-	-	2,000
Gluten Ataxia	7,578	-	-	-	-	7,578
	256,780	287,042	(126,183)	1,542	-	419,180

Notes to the financial statements

16 Restricted funds - Group and Charity

The principal purposes for the above restricted funds were as follows:

Research
Income received to be used solely for funding medical research into coeliac disease and dermatitis herperiformis (DH).

Local support
The collective funds held and administered by Volunteer Groups.

Daily newspaper advert for Awareness Week
Donations towards an advertisement to be placed in a major national newspaper during Awareness Week to raise the profile of coeliac disease.

Care System campaign
Campaign to improve awareness in the care system.

Membership Helpline
Funding for ongoing costs of providing the Coeliac UK Helpline.

Diagnosis TV Advert
TV advertising campaign to improve diagnosis rates for coeliac disease.

Diagnosis Life Channel NHS
Advertising campaign for patients via Life Channel in GP surgeries to raise awareness of coeliac disease.

Pharmacy packs
Donations towards production of pharmacy information packs.

Digital Campaign
Donations toward developing our digital communication materials.

Awards For All Budget Meal Planner
To produce a range of weekly meal planners, to assist people on low incomes to manage their gluten free diet on a budget whilst maintaining a health balanced diet. The meal planners will be downloadable as pdf files from our website, available in hard copy for people without internet access and included in our packs for newly-diagnosed patients, as well as promoted to our network of Healthcare Professionals.

Gluten Ataxia
Income to fund a project to achieve an earlier diagnosis for those with Gluten Ataxia.

Events and Support in West Sussex

Funds to be used for an all ages party with gluten free buffet at any venue in West Sussex and for the benefit the West Sussex Coeliac UK local group.

Events for children with CD and families

Funds to be used by Coeliac UK for events to benefit coeliac children and their families.

Diagnosis Campaign

Funds have been granted to pay for the development of campaign materials to promote diagnosis of coeliac disease in support of ongoing activities regarding awareness and education on coeliac disease.

Notes to the financial statements

17 Analysis of net assets between funds - Group

	Unrestricted funds 2022	Designated funds 2022	Restricted funds 2022	Total 2022
Intangible assets	105,264	-	-	105,264
Tangible assets	28,568	-	-	28,568
Investments	323,848	-	-	323,848
Net current assets less provisions for liabilities and charges	1,480,747	98,291	566,855	2,145,893
	1,938,427	**98,291**	**566,855**	**2,603,573**

	Unrestricted funds 2021	Designated funds 2021	Restricted funds 2021	Total 2021
Tangible assets	46,348	-	-	46,348
Net current assets less provisions for liabilities and charges	1,521,804	93,567	419,180	2,034,550
	1,568,152	**93,567**	**419,180**	**2,080,898**

18 Lease commitments - Group and Charity

At the reporting end date the group had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	Land and buildings		Office equipment	
	2022	2021	2022	2021
	£	£	£	£
Within one year	86,295	86,295	2,991	3,885
Between two and five years	5,103	43,486	3,132	6,123
	91,398	**129,781**	**6,123**	**10,008**

19 Voluntary help

The charity had extra support from 370 volunteers in 2022 (2021: 553). The benefit of their contribution is not reflected in the in the financial statements.

20 Related party transactions

The charity received a management fee of £199,221 (2021: £231,118) from its subsidiary The Coeliac Trading Company Limited.

At 31 December 2022 a balance of £238,348 (2021: £212,733) was due from The Coeliac Trading Company Limited.

There were no other related party transactions in the reporting period that require disclosure.

Notes to the financial statements

21 Pension commitments

The estimated pension deficit as at 31 December 2022 is £1,533 (31 December 2021: £5,653). This is in accordance with the most recent independent valuation performed on 30 September 2020. Under the new recovery plan, from 1 April 2022 the deficit contributions that are required from Coeliac UK were £772 a year, payable in monthly instalments of £64.32. These payments do not increase.

The deficit contributions agreed between the company and scheme at the yearend date are as follows:

Year	Amount
1	772
2	772
3	64

The present value of the future provision for Coeliac UK is calculated as follows:

	£
Provision at the start of the period	2,653
Discount factor interest expense	23
Deficit contribution paid	(1,086)
Remeasurement -Impact of change in assumptions	(57)
Provision at end of period 31 December 2022	1,533

The current deficit of £1,533 is being paid at an immaterial amount to the charity on an annual basis, this deficit would only fall due in its entirety should the charity decide to withdraw from the scheme, the Board of Trustees currently have no plans short or long term to withdraw from this scheme.

22 Reconciliation of net income for the reporting period (as per the SOFA)

	2022 £	2021 £
Net income for the reporting period (as per the SOFA)	522,675	193,843
Adjustments for:		
Amortisation and depreciation charges	46,496	78,037
Losses on investments	16,152	-
Dividends from investments	(2,099)	-
Bank interest	(14,833)	(1,688)
(Increase)/decrease in debtors	(552,318)	238,370
Decrease in creditors	(16,192)	(432,633)
Net cash provided by operating activities	**(119)**	**75,929**

Notes to the financial statements

23 Analysis of cash and cash equivalents

	2022 £	2021 £
Cash in hand	1,202	1,123
Notice deposits (less than 3months)	2,314,421	2,771,667
Total cash and cash equivalents	**2,315,623**	**2,772,790**

Analysis of changes in net debt

	Balance at 1 January 2022	Cash flows	Balance at 31 December 2022
Cash	1,123	79	1,202
Cash equivalents	2,771,667	(457,246)	2,314,421
	2,772,790	(457,167)	2,315,623

COELIAC UK

England & Wales - Charity number 1048167

Accounts

Coeliac UK

Annual Report and Financial Statements for the year ended 31 December 2021

COELIAC UK

(A Company Limited by Guarantee)

Registered Charity Number: 1048167
Registered Company Number: 03068044
Scottish Charity Number: SC039804

Coeliac UK

Annual Report and Financial Statements for the year ended 31 December 2021

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Coeliac UK

Annual Report and Financial Statements for the year ended 31 December 2021

Legal and administrative information

The organisation is a charitable company limited by guarantee, incorporated on 14 June 1995 and registered as a UK charity on 20 July 1995. Coeliac UK is the successor body to The Coeliac Society which was established in 1968.

The Charity was established under a Memorandum of Association that established the objects and powers of the charitable company and is governed under its Articles of Association.

The Articles provide for the Board to consist of up to nine elected Trustees, two co-opted Trustees and one Trustee nominated by the Health Advisory Council. A trustee shall hold office for a period of 3 years and shall then be subject to re-election and may be re-elected for a further term of 3 years after which they must retire as a Trustee, but may be re-elected as a Trustee after an intervening period of at least 1 year.

Board of Trustees	Claire Andrews Maureen Burnside - Chair James Chappell (Resigned 30 March 2021) Fiona Fowler - Treasurer Angeli Hemnani Margaret Morgan Kenneth O'Dea Dr Anita Patel (co-opted) Professor Alan Perkins Dr Gerry Robins (Appointed 16 July 2021) Professor David Sanders (Resigned 16 July 2021) Reshma Shah Nicola Valmas Clive Warner (Appointed 23 September 2021)
Company secretary	Ife Kantonna (Appointed 14 June 2021) Julia Malthouse (Resigned 14 June 2021)
Chief executive	Hilary Croft
Company number	**03068044**
Charity number	**1048167**
Scottish Charity number	**SC039804**
Registered office and operation address	Third Floor Apollo Centre Desborough Road High Wycombe Buckinghamshire HP11 2QW

Legal and administrative information

Auditors	Saffery Champness LLP St John's Court Easton Street High Wycombe Buckinghamshire HP11 1JX
Bankers	HSBC Bank plc Oxford Circus Branch 196 Oxford Street London W1D 1NT Lloyds Bank 21-31 White Hart Street High Wycombe Buckinghamshire HP11 2HL
Investment manager	Cazenove Capital 1 London Wall Place, London EC2Y 5AU
Solicitors	Blaser Mills Park House 40 Oxford Road High Wycombe Buckinghamshire HP11 2EE

Structure, Governance and Management

The Charity

Coeliac UK is a charitable company limited by guarantee, incorporated on 14 June 1995 and registered as a charity on 20 July 1995 with the Charity Commission. It was also registered with the Office of the Scottish Charity Regulator in 2008.

The charity's objectives are set out in its Articles of Association adopted on 3rd July 2021 and amended pursuant to Special Resolution 9 passed at the Annual General Meeting held on 3 July 2021:

improving the wellbeing and outcomes of people affected by the Coeliac condition;

increasing awareness and knowledge and improving the care and choice for those affected by the Coeliac condition; and

promoting research into the nature, causes, alleviation, treatment and cure of the Coeliac condition.

Public benefit

The Trustees in exercising their powers and duties have complied with their duty in Section 17 of the Charity Act 2011 to have due regard to the public benefit guidance published by the Charity Commission. In preparing the report and accounts the Trustees have complied with the requirements set out in that guidance to report on the significant activities and achievements of the charity in 2021. They have reported in a way that both sets out the aims and strategies of the Charity and demonstrates how the aims and activities of the charity were carried out for the public benefit.

The Board of Trustees

The Board of Trustees lead the charity in setting its strategic direction and agreeing objectives and plans to deliver the charity's aims. The Board monitors and evaluates the progress of the charity to ensure it achieves those objectives and plans.

The expertise within the Board is substantial and wide ranging. Trustees include director-level individuals from accounting, finance, fundraising, HR, marketing, law and healthcare backgrounds. All Trustees are volunteers committing many days, evenings and weekends of the year working for the charity.

The Board's Committees

The Board delegates some of its responsibilities to committees to provide a particular focus on some issues.

The Audit Committee

The Audit Committee ensures the robustness of the Board's overall financial and risk monitoring. The role of the Committee is to support the Board of Trustees in monitoring the adequacy of the Coeliac UK's corporate governance and control systems by offering objective advice on issues concerning the risk, control and governance of the organisation and associated assurances provided by external audit and other processes. It ensures the charity's financial management meets the standards of good practice accepted by the Charity Commission and Companies House.

The **Human Resources (HR) Committee** (see Management and staff below) oversees the charity's HR policies ensuring they are legally compliant and fit for purpose.

Structure, Governance and Management

The **Executive Action Committee** allows the Board to retain control in crisis situations when the full Board may not be able to be convened. The Committee would only be called upon in emergencies and was not invoked in 2021.

Health Advisory Council

The Health Advisory Council (HAC) provides the charity with expert insight into health issues related to coeliac disease, associated research and advice on related policies and activities. The Council draws upon a wide range of expertise to reflect all aspects of healthcare and includes representation from across all four UK nations.

During 2021 we welcomed Dr Gerry Robins to the Board of Trustees as our new HAC representative. Gerry is a longstanding member of our HAC and brings invaluable expertise in the field of coeliac disease and the gluten free diet.

Food Standards Committee

The Food Standards Committee provides the charity with additional technical expertise and independent appraisal of the standards applied to its licensing and accreditation activities. It also engages with other industry and regulatory bodies to ensure exchange of ideas and state of the art information.

A group of international expert researchers was awarded €1.2M to explore gluten analysis of fermented and hydrolysed products. Their expertise will be called upon to inform a Gluten Analysis and Toxicity Working Group, a sub-committee of the charity's Food Standards Committee. Coeliac UK will not directly receive any of this funding, but will indirectly benefit from the work of the researchers as part of the Gluten Analysis and Toxicity Working Group**.**

Research Strategy Board

The Research Strategy Board (RSB) provides the charity with expert insight and fulfils governance requirements for the review and development of its research strategy which underpins the charity's Research Fund. The Board reports to the Board of Trustees.

In 2021, two members stepped down having completed a three year term on the Board, all other members renewed for a further three years. Three new members were welcomed to the Board in the latter half of 2021, expanding the breadth of expertise supporting the charity's research agenda.

Research Awards Panel

The Panel manages the awards process for grants under the Research Fund. It provides the charity with expert insight and fulfils governance requirements for the review, funding and management of the charity's research awards in line with the charity's Research Strategy. The Panel reports to the Board of Trustees.

In 2021, all members of the panel renewed their membership for a further three years with the exception of one member who stepped down and was replaced after a successful recruitment campaign.

The Board and its committees continue to use a combination of face to face meetings, video calls and teleconferences during the year to review plans and activities of the charity and ensure the cost effectiveness of their operations.

Structure, Governance and Management

Fundraising Committee

The Fundraising Committee provides the charity with expert insight and fulfils the governance requirements for the detailed scrutiny and oversight of the fundraising undertaken for the charity including for the Research Fund. This Committee reports to the Board of Trustees.

Commercial Committee

The Commercial Committee, established for the first time in February 2021, provides the charity with expert insight to assist in the planning of the Commercial Services strategy and delivery of its activities. This committee reports to the Board of Trustees.

Board of the Trading Company

The directors of the trading subsidiary meet twice a year to review the finances and activities of the trading subsidiary and to ensure it continues to meet the objective of raising funds for the charity.

Recruiting and supporting Trustees

Prior to any recruitment round the Board of Trustees will undertake a skills audit to identify current and future skills gaps, and identify significant gaps in diversity on the Board. Roles are advertised widely both in the charity's communications to members and on recruitment websites open to all. The selection process comprises shortlisting on the basis of CVs and supporting statements, followed by an interview panel for shortlisted candidates. Following appointment, new Trustees are provided with induction packs and sessions spent with key staff.

Management and staff

The Board of Trustees delegates the day to day management of the charity to the Chief Executive who leads a team of 43 full time equivalent staff. Their work is supplemented at times of peak workload by a limited number of temporary staff. The staff work within the Delegation of Authority agreed by the Board. The staff agree a work plan with the Board at the beginning of the year and report progress at Board meetings throughout the year through quarterly reporting.

The Board of Trustees appoints an HR Committee to oversee the setting of pay and remuneration for senior management and the entire organisation. Their remit is to regularly review and agree performance review arrangements; agree remuneration policies including terms, conditions and benefits; consider recommendations for individual pay on the basis of individual appraisals and to consider the Charity's human resource strategy. The committee is comprised of the Chair of the Board of Trustees and at least two other Trustees.

The organisation is comprised of Coeliac UK, a registered charity, and its subsidiary The Coeliac Trading Company Ltd. The principal activity of the trading subsidiary is to raise funds on a commercial basis for the charity to support its charitable activities. The subsidiary is governed by two directors appointed from the senior management team of the charity and two Trustees from the Board of the charity.

Our approach to fundraising

Coeliac UK operates a small team of in-house staff to lead and develop its fundraising. As a charity regulated by the Fundraising Regulator we strive to achieve the highest

standards in all our fundraising activities and communications and will continue to do this, referring to all the relevant professional and statutory bodies as guidance and regulation develops. Developing positive long-term relationships with all our members, donors and supporters underpins all our actions in this area. We use the services of a number of carefully selected external companies who are able to provide significant specialist skills to help us deliver specific activities. With each of these companies, we have signed agreements, committing them all to adhere both to the letter and spirit of the regulations.

Managing risk

The Trustees have overall responsibility for ensuring appropriate systems of financial and other controls are in place. At Coeliac UK, the role of risk management is delegated to the Audit Committee who review the risk quarterly and report back to the full Board.

A risk register is used by the Board and staff to review the main risks and uncertainties, and systems put in place for management and mitigation. All major project work undertaken by staff have risks and mitigation measures identified at the beginning and these are monitored throughout the project lifetime.

The key risks are made up of financial, operational, regulatory, external and strategic risks; and the main risks identified in 2021 were:

The continued impact of the coronavirus pandemic on our ability to increase our impact for our beneficiaries and achieve income targets.

The risk of a more unstable workforce as staff members re-evaluate their lifestyles and working preferences following the personal impact of covid 19.

Report of the board of trustees

The Board of Trustees who are the Charity Trustees, and Directors of Coeliac UK ('the charitable company'/'the Charity'), have pleasure in presenting their report, which incorporates the report of the Directors for the purposes of company law, and the accounts for the year ended 31 December 2021.

Introduction

The unexpected hurdles thrown at us during 2020 continued in 2021, and the year began with a harsh reminder that the pandemic was far from over. Although we were heartened by the support of our community and staff to help as much as they could in 2020, the nation was still tired and afraid. Job insecurity, full COVID restrictions, and low morale across the country naturally had a knock on effect to our services, face to face events and fundraising activity.

We had put in place revised plans to maintain our presence and support our community, so were prepared to pivot many activities online, which still worked well. The area that we could not affect was the pathway to diagnosis, as the NHS was already overwhelmed, and later in the year when things looked to pick up, there was a test tube shortage meaning all 'non-essential' blood tests were cancelled. It was not the right time ethically or practically to proceed with our diagnosis messaging across our Children's campaign, Awareness Week and other general marketing communications, and with our diagnosis efforts essentially on hold it meant that we were falling short against our pathway to the strategic target of 50% diagnosed by 2025. This has affected membership figures, awareness targets and research opportunities. And the inability to hold events for the majority of the year has also affected membership, awareness and fundraising.

Despite the many barriers faced, there have been many positives:

- We have had the opportunity to focus more on digital communication and are seeing positive results with an increase in followers of 9% and a doubling of engagement rate to 4%.
- Having successfully piloted a virtual Challenge Weekend in Sept 2020, the activity was lengthened in 2021 and given a prominent position as part of our Awareness Week. The virtual Challenge Week raised £50k and running alongside Awareness Week gained 5.5 million impressions on social media; 347 items of national, regional and trade press delivering the equivalent of £3.9 million PR value; and a 10% increase on new joiners compared to May 2020.
- Our membership retention increased by 6% versus 2020.
- Catering establishments were some of the hardest hit in the pandemic, and as our gluten free accreditation has a strong community benefit we were delighted to find that 90% of our partners had renewed.
- 90% of all Crossed Grain partners also renewed.
- Partnerships with Warburtons and Panasonic showed the desire of our commercial partners to support our work in the light of significant challenges for their own endeavours.
- We formed a new partnership with Co-op to promote our mass participation events, which was a real boost after the pandemic had decimated the usual programme of fundraising event activity.
- We received a grant from the James Tudor Foundation for £10,602 to support our core dietetic services.
- Our Christmas Raffle yielded a very positive response, raising over £130k at the end of a difficult year – the Co-op donated hampers which helped us make Christmas special for a number of nominated winners

Report of the board of trustees

Community Support

Thank you notes can be taken for granted, however we take them very seriously as for each letter or email we receive saying that we've improved someone's life, that's a major accolade and one of which we are proud. Hearing these stories is a validation of our impact– here are some excerpts of comments received in 2021:

Coeliac UK have been an absolutely invaluable wealth of information to me. When I was diagnosed, they were my only source of information for some months before I got an appointment with a gastroenterologist. Coeliac UK helped me to understand coeliac disease and the gluten free diet a lot better. I've also been able to share their resources with family members to help them better understand. The staff on the phone lines are also always there for any questions. **- Holly, Manchester**

The apps have helped me massively in identifying what is gluten free and not, and being able to search for gluten free certified restaurants has also taken the pressure off eating out. **- Ryan, West Midlands**

Coeliac UK have enabled me to direct myself through my first year of coeliac disease and being gluten free. They helped me to make safe food choices at home and out and about and gave me the tools to ensure others are educated about coeliac disease when cooking for me. **- Natalie, Woodley**

Coeliac UK has helped me feel like I'm not alone and that there are plenty of recipes and information about coeliac disease out there. **– Harry, Hertfordshire**

I turned to Coeliac UK for guidance and information, throughout the diagnostic process when I needed reassurance, and ever since I've been learning to eat gluten free, Coeliac UK has had my back! I've looked things up on the website, I've downloaded and used the food checker app, I've joined my local Coeliac UK committee, I've rung up to ask for guidance and so much more. It's been a year since diagnosis and I wouldn't have made it this far without Coeliac UK **- Clare, Basingstoke**

Being diagnosed during a pandemic, the website and app were the places that gave me the information I needed. I felt hopeful instead of deprived. I have used parts of the website to share information with family and friends. The app helps me feel more confident about the foods I can buy. **- Alice, Chorley**

After living 30 years of my life undiagnosed, I had no idea where to start. I was anxious and confused. Coeliac UK have made me feel as though I'm not alone with coeliac disease and the resources have been useful in helping me to understand my condition. I am now confident in managing my condition and living my life to the fullest while looking after my health. **- Rebecca, Nottingham**

Report of the board of trustees

Objectives and activities for 2021

Activities planned for 2021 aligned with the 2020-2025 Strategic Objectives, specifically:

Reach

- Increased investment in digital and improvements to digital user experience/engagement and content
- New digital membership recruitment campaigns
- New fully integrated Coeliac Awareness and Christmas campaigns

Experience

- Increased investment in digital and marketing to improve digital user experience, content and channel relevance
- Development of new resources to improve support for children and youth
- Regional volunteer support events to help local group engagement

Partnerships

- Development of strategic partnership approach including account based marketing
- Review/improvement of commercial value propositions and resources for partners
- Increased consumer marketing of commercial products and services

Research

- Improved communication on research progress to key stakeholders
- New fundraising initiatives to grow income available for research
- Development of new research initiatives and partnerships

Global Leadership

- Work with AOECS (Association of European Coeliac Societies) to improve support for its members and extend the European Licensing Scheme.
- Work with ISSCD (International Society for the Study of Celiac Disease) to improve outcomes for the coeliac community.

Looking at each in more detail and a reflection on 2021 achievements against objectives set in 2020:

Reach

- Increased investment in digital and improvements to digital user experience and content: on-going modifications are being made to all of our digital communications and the user experience of interacting with the charity; a series of new content sources have been identified including new ambassador inputs and the introduction of tools to make engaging with the charity easier eg. QR codes. New mobile app proposition was commissioned and in development.
- New digital membership recruitment campaigns: we ran a new membership drive campaign to reaffirm our valued services and expertise across the gluten free community. The campaign has supported our 6% increase in membership retention rates on 2020 and we welcomed back over 2,000 lapsed members back into membership. We also launched our gift membership ecard as part of the Christmas campaign.

Report of the board of trustees

- New fully integrated campaigns: Awareness Week and Christmas campaigns were completed with strong results.

Experience

- Increased investment in digital and marketing to improve digital user experience, content and channel relevance. We are trialling a range of channel solutions alongside our persona work to ensure more relevant communications with our community
- Development of new resources to improve support for children and youth:
    - New resources and events created for younger members around key annual events; and new resources for Young Champion members (under 16 years) to encourage participation and interaction.
    - As part of our Children's diagnosis campaign a number of information resources have been created for children and parents – the launch of the campaign was delayed until 2022 for the reasons previously mentioned and will be live early 2022.
- Regional volunteer support events to help local group engagement: Volunteers Week 2021 recognised our current volunteers and showcased opportunities for new volunteers through a week of virtual open days. This allowed us to involve our wider staff team showcase the work of the many different volunteer roles across Coeliac UK from Trustees to Young Champions and everyone in between. Monthly Volunteer Lounge meetings have continued virtually, together with quarterly Mini Meet ups.

Partnerships

- Development of strategic partnership approach including account based marketing: We strengthened relationships with our gluten free partners by working together on new initiatives through recipe development, volunteer activities and our membership drive and have a programme of activities being developed with key partners.
- Review/improvement of commercial value propositions and resources for partners: During Awareness Week we provided assets to commercial partners and several supported the campaign by using our logo and posting on their own channels to raise awareness including Carluccio's, Tesco, Co-op, M&S, Walkers Shortbread.
- Increased consumer marketing of commercial products and services: the pandemic put our plans on hold until 2022 with promotion roll outs planned for key product and services later in the year.

Research

- Improved communication on research progress to key stakeholders: we delivered the Research Fund Impact Report, reflecting on the achievements of the funds raised since its launch in 2018
- New fundraising initiatives to grow income available for research: An appeal to relaunch the Research Fund was postponed until early 2022 due to other priorities for the charity. Links with grant-making trusts for specific projects developed in 2021 have raised expectations for new grants due to come in 2022.
- Development of new research initiatives and partnerships:
    - We became an associate member of the Connect Immune Research initiative. A first-of-its-kind charity research partnership aimed at confronting the UK's high prevalence of autoimmune conditions. This partnership also presents further opportunities to extend our reach with joint initiatives.

Report of the board of trustees

- Two projects from the first joint research call with Innovate UK were completed. The first project was developing a less invasive test to diagnose people with coeliac disease even if they had already adopted a gluten free diet. The other project successfully identified methods for extracting proteins from faba bean and naked oats and tested their functionality in gluten free bread recipes.
- In 2019 we had a joint epidemiology research call with Crohn's and Colitis UK to provide an update of the latest incidence and prevalence figures. The project finished in 2021 and we will be using the latest figures, broken down by age, gender, ethnicity and geographical region to underpin our campaigns and policy work.

Global Leadership

- Work with AOECS (Association of European Coeliac Societies) to improve support for its members and extend the European Licensing Scheme.
- As members of AOECS working groups we contributed to the revision of the "AOECS Standard" version 2016 to bring it up to date and improve terminology and structure of this gluten free food safety standard. These improvements will allow Food Business Operators (FBO) and Auditors to have a better understanding of the AOECS Standard which will facilitate its implementation and improve auditing of products bearing the Crossed Grain Trademark. In 2021, AOECS partnered with SGS (a leading inspection, verification, testing and certification company) to develop a new AOECS Gluten Free Addendum Audit Programme to be used by FBOs undergoing a Food Safety Audit against a GFSI (Global Food Safety Initiative) Benchmarked scheme.
- AOECS concluded a partnership with BRCGS (Brand Reputation through Compliance of Global Standards) to introduce the use of the BRCGS Gluten Free Certification Programme to be used alongside the AOECS Position Statement for supporting companies using or wishing to obtain a licence to use the Crossed Grain Trademark. As a member of the AOECS working groups, we contributed to the development of the position statement.
- Work with ISSCD (International Society for the Study of Celiac Disease) to improve outcomes for the coeliac community: We continued to provide administrative support and host the International Society for the Study of Celiac Disease (ISSCD) Board meetings online throughout 2021. We also managed the ISSCD website.

Devolved nations

- In September 2021 the charity took out a double page spread in Holyrood magazine's annual Health of the Nation edition and focused on the challenges of diagnosis in Scotland. The publication is read by around 3,000 policy makers, including Scottish MPs and Members of the Scottish Parliament and provides a great opportunity to communicate directly with Scottish power brokers. It's the first time we've advertised in the magazine and represents the initial step in our ongoing Scottish Parliamentary engagement, recognising the unique constitutional settlement of the UK.
- In Wales, we continued to work closely with Hywel Dda University Health board as it rolled out the top-up card prescribing scheme across the area. The voluntary scheme provides a subsidy to those with a diagnosis of coeliac disease to access gluten free staples through shops.
- We successfully re-established the Cross Party Group in Wales under a new Chair (Rhun ap Iorwerth, MS) and several new members, hosting a total of three meetings through the year.

Report of the board of trustees

Measuring Our Success

- Key criteria for our success is the increase in diagnosed prevalence of coeliac disease which was 0.24% of the estimated 1% of people with coeliac disease in 2011, it increased to 0.30% in 2015 and from our latest funded research in 2020 it has increased further to 0.36%. The impact of COVID means that under-diagnosis of coeliac disease remains a significant challenge and will continue to be a key focus of the charity.
- One of our key objectives is to fund research into diagnosis, treatments, management of the gluten free diet and alleviation of coeliac disease and we aim to spend a proportion of our income each year specifically on research. In 2021 we spent £149k, 4% of our income on research.
- We monitor new joiners to the charity as a measure of improving diagnosis rates, improved awareness of coeliac disease and increased awareness of Coeliac UK as the charity to support those needing to live a gluten free life. In 2021, we welcomed 8,772 new members, with a further 2,088 lapsed members re-joining.
- To help us measure how successfully we are providing our members with the help and support they need, we set a target Net Promoter Score (NPS) which is a measure of customer loyalty and satisfaction for some of our key services as part of our new five year strategy. These scores and other survey responses helps us identify service improvements. We set a target of 50 (>20 as broad industry benchmark is considered good) for our key services by the end of 2025. At the last point of assessment in 2020, our latest scores were as follows, with some being affected by the pandemic as they impacted our activities:
    - Membership Scheme - 46.8 – from 65.3 in 2020
    - Gluten Free Food Checker App - 53 (2020)
    - Gluten Free On The Move App - 22 (2020)
    - Home of Gluten Free Recipes – 17.7 – no 2020 comparative score as recipe access was made open for the duration of the first series of lockdowns
    - Dietetic Workshops 57.13 – from 42.6 in 2020
    - Volunteering Scheme - 14 (2020)

2022 Initiatives

Reach

- Two pivotal campaigns in the first half of 2022 to begin to get us back on track with our Diagnosis targets:
    - Diagnosis campaign: fully integrated campaign focusing on children aged 5-11 years.
    - Awareness Week: 9-15 May, diagnosis messaging and incorporating a fundraising challenge.
- To extend our reach to the wider GF community we are also testing a series of new approaches to tap into the user journey for having any dialogue with Coeliac UK with a focus on encouraging action.
- Surveys to gain greater understanding of the GF community and their gluten free dietary requirements and shopping habits. We will also use the information to underpin other marketing messages and advocacy work.
- Following on from our parliamentary engagement work in 2021, we will be seeking to establish cross party groups in Scotland, N. Ireland and at Westminster in line with the model developed in Wales. This will ensure we have champions at the heart of each of the UK's four parliaments, enabling us to drive policy change for the benefit of the coeliac community.

Report of the board of trustees

Experience

- A series of membership driving campaigns and experiences to run alongside the diagnosis campaigns that will, over time, deliver more members and widen the community we support.
- Working to improve the experience of our Commercial Partners as they engage with us.
- During 2022 we will develop a health policy strategy which will encompass two other areas of work, Coeliac UK's care standard and diagnosis strategy.
- During 2022, we will also develop a food policy strategy which will set out a long term plan with clear objectives to achieve one of Coeliac UK's objectives to improve access and availability to gluten free food in and outside of the home.
- In recognition of our commitment to patient advocacy we will put the community's voice at the heart of what we do. We will recruit voluntary panels (Community Voice Councils) for each of the nations of the UK, representing the diversity and breadth of the coeliac community.

Partnerships

- In 2020 we laid out our aim to launch a new Coeliac UK Care Standard in line with the five year strategy. The Coeliac UK Care Standard will aim to recognise and support best practice and support improvements in care around diagnosis and management of coeliac disease. In 2022 we will be developing a wider long term diagnosis strategy which will encompass the Coeliac UK Care Standard.
- Increase support from grant-making trusts, both for specific research projects and our core offering for information and support.
- Growth in the take up of gluten free food safety products within priority sectors – health and social care, and educational establishments.
- Investment in streamlining processes to improve customer experience and make better use of staff time and expertise.

Research

- The Research Fund that was originally launched in 2018 will be revamped to align with our Key Research Priorities and new materials including case study videos will be produced.
- Our £150,000 research call planned for 2021 was postponed and will now take place in 2022 following the rescheduled Research Summit.
- In 2022, we will review our research strategy and ensure that it remains focused on the needs of people with coeliac disease and gluten related conditions. We will also review the way in which our community helps us select what research to fund.
- We will host our rescheduled Research Summit and take the findings to underpin our £150k research call, postponed from 2021.

Global Leadership

- Support the improvement and development of European Food Safety Schemes.
- Partnerships with national coeliac societies to deliver the charity's food safety services.
- Working alongside AOCES and other Coeliac societies around the globe to improve recognition of suitable gluten free food and addressing issues around intellectual property and trademarks around the globe.
- Work with Association of European Coeliac Societies (AOECS) Board and Members to increase international reach and improve approach/outcomes for coeliac sufferers worldwide.
- We will be hosting a Westminster roundtable event on diagnosis in spring 2022.

Report of the board of trustees

Financial review

Overview

The charity has three main sources of funding: membership fees, commercial trading and fundraising from donations, raffle, lottery and grant income.

These funds enable us to provide services and information to support those diagnosed or caring for someone with coeliac disease in living a gluten free life and also in providing guidance and advice to those seeking diagnosis. We are actively engaged in campaigning with the health and food sectors to educate and raise awareness to increase understanding of the condition and the treatment required. In the longer term, these income streams enable the charity to fund research to improve management of the condition, the development of treatments and ultimately a cure.

The charity's total income in 2021 was £3.58 million, slightly below £3.61 million income for 2020. Income from trading activities and charitable activities at £742K and £1.93 million was 5% and 1% respectively, higher than 2020 income. The drop in income from donations and legacy which was £908k, £59k lower than gifts received in 2020; Investment income also reduced by 93% from £26k in 2020 to just over £1.6k in 2021.

We balanced the income shortfall with reductions in unrestricted expenditure where we could without overly compromising the quality of our services. £3.39 million expenditure was for 2021 is just £10k more than the £3.38 million spend in 2020, resulting in a surplus of £194K for 2021. There was no gain or loss on our investment asset as all the charities funds, invested in Multi-Asset funds were withdrawn in 2020 and now held in cash.

As activities start returning to normal after the Pandemic, our focus in 2022 will be on building a sustainable income streams to ensure that we continue to meet the expectations of our stakeholder as we deliver our five year strategy.

Investing in research

Overall research expenditure during the year decreased from £270k to £149k, 4% of income. The decline was due to only two new sponsored dissertation award worth £2.5k being awarded in 2021, plus the last years of existing grants being recognised in the financials. Our £150k research call planned for 2021 was postponed and will now take place in 2022 following the rescheduled Research Summit.

Investment policy and Performance

The charity's investments are managed by Cazenove Capital, to provide a reasonable and growing income over the long term, commensurate with a moderate but not excessive degree of risk. The charity will not invest in high risk instruments, such as derivatives, hedge funds, covered warrants or spread betting.

The decision was made in 2020 to withdraw our reserves from the Multi-Asset fund due to the volatility of the stock market, this was to stabilise our cash position and protect our restricted reserves. Our reserves are currently been held in cash with Cazenove Capital and HSBC bank, while trustees review our investment policy and decide on the best way to invest.

Bank interest received from our cash deposits in the year was £1.7k.

Report of the board of trustees

Reserves policy

The Board recognises the need to hold charitable funds as free reserves in order to safeguard the continuity of provision of basic services, to fund periods of expenditure in excess of revenue and to fund unexpected expenditure.

The Board of Trustees used Charity Commission guidelines to update the reserves policy in April 2019.

The Board has agreed a policy that sufficient reserves will be held to ensure the charity can operate for up to 6 months when income has been significantly impacted by an external event, in order to assess the future options for the charity.

As and when reserves are above 6 months, and subject to financial performance, the Audit Committee should look to see whether these potential excess reserves can be utilised by the charity to, for example:

- Fund periods of expenditure in excess of revenue
- Fund unexpected expenditure
- Fund investment into service or income generating opportunities
- Meet match funding requirements to earn grant income

Excess reserves will be designated for a specific activity when an appropriate and timely use of the funds has been identified and agreed by the Board.

In the event there are no extra reserves, the Board may utilise the operational reserves to meet any of the above needs should they arise, subject to a cost benefit analysis. Alternative sources of funding will be assessed in the first instance, with the drawdown of reserves being the last resort, particularly if materially depleting the free reserves.

The free reserves at the end of 2021 were £1,522k at 7.9 months of 2022 budgeted annual general unrestricted expenditure. This is above the range set out in our policy. The shortfall in income in 2020 and 2021 due to the pandemic cause the charity to cancel or defer some planned expenditure; As activities start returning to normal, excess reserves will now be used to improve our operational capacity and strengthen our financial position thereby allowing us to meet the needs of our stakeholders.

Of our current restricted reserves of £419k, we have £277k held for our Research Fund. We raise funds for research in order to build a sufficient sum to launch a research call and our intention is to make a call in 2022 and award at least £150k of these funds to any project that meets our rigorous requirements including our research priorities and other ethical considerations.

Of our designated reserves, £12.5k is held for research Projects while £81k is funds for our local voluntary support groups allowing groups to actively provide support to members in their local area.

Responsibilities of the Board of Trustees

The Board of Trustees (who are also directors of Coeliac UK for the purposes of company law) is responsible for preparing the Report of Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Board of Trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charitable

Report of the board of trustees

company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for the year. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently
- observe the methods and principles in the charities (SORP) FRS102
- make judgements and estimates that are reasonable and prudent
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business

The Board of Trustees is responsible for keeping adequate accounting records which are sufficient to show and explain the charitable company's transactions and which disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the Charitable Company's constitution. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

So far as the Board of Trustees are aware:

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

The Board of Trustees is responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of the financial statements may differ from legislation in other jurisdictions.

This report has been prepared in accordance with the Special Provisions of Part 15 of the Companies Act 2006 relating to Small Companies.

This report was approved and authorised for issue by the Board of Trustees on 31 March 2022 and signed on their behalf by

Maureen Burnside
Chair
Registered Company Number: 03068044

Independent auditors' report to the members and trustees of Coeliac UK

Opinion

We have audited the financial statements of Coeliac UK (the 'parent charitable company') and its subsidiaries (the 'group') for the year ended 31 December 2021 which comprise a statement of financial activities, balance sheet and statement of cash flows and notes to the financial statements, including 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 financial statements:

- give a true and fair view of the charitable company's state of the affairs of the group and the parent charitable company as at 31 December 2021 and of the group's 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, the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

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 financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements 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 charitable company'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 trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Independent auditors' report to the members and trustees of Coeliac UK

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information we are required to report that fact.

We have nothing to report in this regard.

Other matters prescribed by the Companies Act 2006

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

- the information given in the Report of the Board of Trustees which includes the Directors' Report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Board of Trustees which includes the Directors' 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 group and the parent charitable company and their environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Board of Trustees.

We have nothing to report in respect of the following matters where the Companies Act 2006 and the Charities Accounts (Scotland) Regulations 2006 (as amended) require us to report to you if, in our opinion:

- adequate accounting records have not been kept by the parent charitable company, or returns adequate for our audit have not been received from branches not visited by us; or
- the parent charitable company's financial statements 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.
- the Trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemption in preparing the Report of the Board of Trustees and the Strategic Report.

Responsibilities of Trustees

As explained more fully in the Statement of Responsibilities of the Board of Trustees set out on page 15, the Trustees (who are also the directors of the parent charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the parent charitable company'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 parent charitable company or to cease operations, or have no realistic alternative but to do so.

Independent auditors' report to the members and trustees of Coeliac UK

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditors under the Companies Act 2006 and under the Charities and Trustee Investment (Scotland) Act 2005 and report in accordance with regulations made under those Acts.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an 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 financial statements.

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

Identifying and assessing risks related to irregularities:
We assessed the susceptibility of the group and parent charitable company's financial statements to material misstatement and how fraud might occur, including through discussions with the trustees, discussions within our audit team planning meeting, updating our record of internal controls and ensuring these controls operated as intended. We evaluated possible incentives and opportunities for fraudulent manipulation of the financial statements. We identified laws and regulations that are of significance in the context of the group and parent charitable company by discussions with trustees and updating our understanding of the sector in which the group and parent charitable company operate.

Laws and regulations of direct significance in the context of the charitable company include The Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and guidance issued by the Charity Commission for England and Wales and the Office of the Scottish Charity Regulator.

Audit response to risks identified:
We considered the extent of compliance with these laws and regulations as part of our audit procedures on the related financial statement items including a review of financial statement disclosures. We reviewed the parent charitable company's records of breaches of laws and regulations, minutes of meetings and correspondence with relevant authorities to identify potential material misstatements arising. We discussed the parent charitable company's policies and procedures for compliance with laws and regulations with members of management responsible for compliance.

During the planning meeting with the audit team, the engagement partner drew attention to the key areas which might involve non-compliance with laws and regulations or fraud. We enquired of management whether they were aware of any instances of non-compliance with laws and regulations or knowledge of any actual, suspected or alleged fraud. We addressed the risk of fraud through management override of controls by testing the appropriateness of journal entries and identifying any significant transactions that were unusual or outside the normal course of business. We assessed whether judgements made in making accounting estimates gave rise to a possible indication of management bias. At the completion stage of the audit, the engagement partner's review included ensuring that the team had approached their work with appropriate professional scepticism and thus the capacity to identify non-compliance with laws and regulations and fraud.

Independent auditors' report to the members and trustees of Coeliac UK

There are inherent limitations in the audit procedures described above and the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we would become aware of it. Also, the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentations, or through collusion.

A further description of our responsibilities is available on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our 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 to the charitable company's trustees as a body, in accordance with Regulation 10 of the Charities Accounts (Scotland) Regulations 2006. Our audit work has been undertaken so that we might state to the charitable company's members and trustees those matters we are required to state to them in an auditor's 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, the charitable company's members and trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Karen Bartlett (Senior Statutory Auditor)
For and on behalf of Saffery Champness LLP

Saffery Champness LLP
Chartered Accountants
St John's Court
Easton Street
High Wycombe
Buckinghamshire
HP11 1JX

Statutory Auditors

Date: 4 April 2022

Saffery Champness LLP is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.

Consolidated statement of financial activities (including consolidated income and expenditure account)

	Notes	Unrestricted funds £	Restricted funds £	2021 Total £	2020 Total £
Income					
Donations and legacies	**2**	856,222	52,123	908,346	967,077
Income from charitable activities	**2**	1,700,475	232,490	1,932,965	1,910,585
Income from trading activities	**2**	739,495	2,429	741,923	703,346
Investment income	**2**	146	1,542	1,688	25,644
Total income		3,296,338	288,584	3,584,922	3,606,652
Expenditure					
Expenditure on raising funds					
Donations and legacies		300,165	1,966	302,132	287,794
Trading activities		593,951	2,429	596,379	581,151
Expenditure on charitable activities	**3**	2,370,781	121,786	2,492,567	2,512,472
Total expenditure		3,264,897	126,181	3,391,078	3,381,417
Net (losses)/gains on investments	**11**	-	-	-	(171,844)
Net income/(expenditure) for the year	**7**	31,441	162,403	193,844	53,391
Balances brought forward		1,630,277	256,777	1,887,054	1,833,663
Total funds carried forward		1,661,718	419,180	2,080,898	1,887,054

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The notes on pages 25 to 47 form part of these financial statements.

Consolidated balance sheet

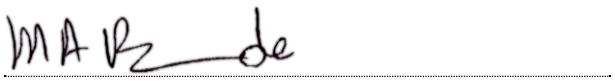
	Notes	Group 2021 £	Group 2020 £	Charity 2021 £	Charity 2020 £
Fixed assets					
Tangible assets	**10**	46,347	114,802	46,347	114,802
Investments	**11**	-	-	2	2
		46,347	114,802	46,349	114,804
Current assets					
Investments & deposits	**11**	954,953	953,754	954,953	953,754
Debtors	**12**	455,781	694,150	586,292	996,508
Cash at bank and in hand		1,817,837	1,751,001	1,605,393	1,401,881
		3,228,570	3,398,905	3,146,637	3,352,143
Current liabilities					
Creditors: amounts falling due within one year	**13**	(1,154,022)	(1,586,655)	(1,072,088)	(1,539,893)
Net current assets		2,074,549	1,812,249	2,074,549	1,812,250
Total assets less current liabilities		2,120,896	1,927,051	2,120,898	1,927,054
Provisions for liabilities and charges	**14**	(40,000)	(40,000)	(40,000)	(40,000)
Net assets		2,080,896	1,887,051	2,080, 898	1,887,054
The funds of the charity					
Unrestricted funds					
Designated	**15**	93,566	138,332	93,567	138,332
General		1,568,152	1,491,940	1,568,153	1,491,942
		1,661,718	1,630,278	1,661,720	1,630,274
Restricted funds	**16**	419,180	256,779	419,180	256,780
Total charity funds	**17**	2,080,896	1,887,051	2,080,898	1,887,054

The Trustees have prepared group accounts in accordance with section 398 of the Companies Act 2006 and section 138 of the Charities Act 2011. These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Consolidated balance sheet

As permitted by s408 Companies Act 2006, the company has not presented its own Statement of Financial Activity and related notes. The Company's profit for the year was £7,960 (2020: £24,536).

Approved by the Board of Trustees and authorised for issue on 31 March 2022 these financial statements are signed on their behalf by:



Maureen Burnside – Chair

Company number: 03068044

The notes on pages 25 to 47 form part of these financial statements.

Consolidated statement of cash flows

	Notes	2021 £	2020 £
Cash flows from operating activities:			
Net cash provided by operating activities	**22**	75,929	516,085
Cash flows from investing activities:			
Dividends and interest from investments		1,688	25,644
Purchase of tangible fixed assets		(9,582)	(23,536)
Purchase of investments		-	-
Sale of investments		-	887,084
Net cash used in investing activities		(7,894)	889,192
Increase in cash and cash equivalents in the year		68,035	1,405,277
Cash and cash equivalents at the beginning of the year	**22**	2,704,755	1,299,478
Total cash and cash equivalents at the end of the year	**22**	2,772,790	2,704,755

Notes to the financial statements

1 Accounting policies

1.1 Basis of preparation

The financial statements have been prepared in accordance with the Financial Reporting Standard applicable in the UK (FRS102) and (Charities SORP (FRS 102) and the Companies Act 2006.

Coeliac UK 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.

There are no material uncertainties about the charity's ability to continue as a going concern. The charity's planned activities, together with its financial position; management of risk and approaches to investments, cashflow and reserves are described in the Report of the Board of Trustees. As a consequence, the Trustees believe that the charity is well placed to manage its risks successfully despite the current uncertain economic outlook. The Trustees have a reasonable expectation that the charity and the group have adequate resources to continue in operational existence for the foreseeable future. Accordingly, they continue to adopt the going concern basis in preparing the annual report and accounts.

1.2 Local groups and accounting policy

The local groups record their income and expenditure on a receipt basis. At the end of the financial year, each group submits a return of its income and expenditure which is included in the Statement of Financial Activities and the Balance Sheet.

1.3 Income

Income from web advertising, sponsorship and licensing, and accreditation is deferred on a proportionate basis over the life of the contract. All other income is recognised when the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Donations and legacies includes donations and gifts, legacies, and all other income that is in substance a gift made on a voluntary basis. It also includes grants of a general nature provided by government and charitable foundations which are not conditional on delivery of certain levels or volumes of a service The donation may be made towards the general aims of Coeliac UK (unrestricted), or towards a specific service or aim (restricted). Donations are recognised on receipt of the donation, or if earlier, at the point where there is a written obligation for a donor to pay a specified donation. Legacies are recognised at the point entitlement is established, receipt is considered probable and the estate value can be estimated reliably.

1.4 Cost allocation

Shared costs have been allocated on the following basis:

Description	Method of apportionment
Depreciation	Head count
Information technology	Head count
Support staff costs	Head count
Office costs	Head count

Notes to the financial statements

1.5 Grants

Grants payable are payments made to third parties in furtherance of the charitable objectives.

Grants which are free from specific conditions are recognised in full as soon as there is a legal or constructive obligation committing the charity.

Multiyear grants are conditional on an annual review of progress which will determine if future funding is provided. Due to this condition only one year's funding commitment is recognised.

1.6 Restricted funds

Restricted funds are to be used for specific purposes as specified by the donor. Expenditure which meets these criteria is charged to the fund.

1.7 Depreciation of fixed assets

Provision is made for depreciation on all tangible assets at rates calculated to write off the cost, less estimated residual value, of each asset over its expected useful life, as follows:

Furniture and fittings	20% p.a. straight line
Computer equipment	33.3% p.a. straight line

1.8 Investments

Investments held as fixed assets are revalued at mid-market value at the balance sheet date.

1.9 Leasing

Rental payable under operating leases are charged against income on a straight-line basis over the lease term.

1.10 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of obligation can be measured reliably. Costs are analysed between expenditure on charitable activities and costs of raising funds of the charity.

Any direct costs are allocated between restricted and unrestricted funds as incurred.

1.11 Designated funds

Designated funds are unrestricted funds earmarked by the board of Trustees for particular purpose.

1.12 Pension

The charitable company operates a group personal money purchase pension scheme. The pension cost charged in the financial statements represents contributions payable by the charity during the financial year.

1.13 Basis of consolidation

The group accounts consolidate the accounts of Coeliac UK and its subsidiary undertaking on a line by line basis. The accounts are made up to 31 December 2021. No separate statement of financial activities or income and expenditure has been presented for the charity alone as permitted by section 408 of the Companies Act 2006.

Notes to the financial statements

1.14 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.

1.15 Critical accounting judgements and key sources of estimation uncertainty

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

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

Notes to the financial statements

2 Income

	Unrestricted £	Restricted £	2021 Total £
Income from donations and legacies			
Donations and gifts	656,019	52,123	708,142
Legacies	200,203	-	200,203
	856,222	52,123	908,346
Income from charitable activities			
Membership	1,226,732	1,454	1,228,186
Raising Awareness	469,140	229,992	699,132
Research	-	802	802
Groups	4,603	242	4,845
	1,700,475	232,490	1,932,965
Income from trading activities			
Raffle and lottery	436,308	1,024	437,332
Other commercial activities	303,187	1,405	304,592
	739,495	2,429	741,923
Investment income			
Investments – dividends	-	-	-
Bank interest	146	1,542	1,688
	146	1,542	1,688

Included within the restricted income recognised in the year is £14,162 (2020: £143,064) of Government furlough grant income allocated based on headcount for the employees the grant was claimed for.

2 Income

	Unrestricted £	Restricted £	2020 Total £
Income from donations and legacies			
Donations and gifts	695,478	36,732	732,210
Legacies	214,867	20,000	234,867
	910,345	56,732	967,077
Income from charitable activities			
Membership	1,232,630	31,650	1,264,280
Raising Awareness	480,855	109,400	590,255
Research	-	11,775	11,775
Groups	39,866	4,409	44,275
	1,753,351	157,234	1,910,585
Income from trading activities			
Raffle and lottery	327,443	18,636	346,079
Other commercial activities	337,706	19,562	357,268
	665,149	38,198	703,347
Investment income			
Investments – dividends	18,952	2,143	21,096
Bank interest	1,955	2,594	4,548
	20,907	4,737	25,644

Included within the restricted income recognised in the year is £143,064 of Government furlough grant income allocated based on headcount for the employees the grant was claimed for.

Notes to the financial statements

3 Expenditure

	Unrestricted £	Restricted £	2021 Total £
Charitable activities			
Membership	1,120,163	1,454	1,121,617
Raising Awareness	984,816	116,405	1,101,221
Research	145,513	3,686	149,198
Groups	120,289	242	120,531
	2,370,781	121,786	2,492,567

Breakdown of costs of charitable activities

	Direct costs £	Grants made (note 6) £	Support costs (note 4,5) £	2021 Total £
Membership	836,857	-	284,760	1,121,617
Raising Awareness	727,977	-	373,243	1,101,221
Research	64,686	46,250	38,262	149,198
Groups	72,131	-	48,401	120,531
	1,701,651	46,250	744,666	2,492,567

Research cost breakdown

	Direct costs £	Grants made £	2021 Total £
Direct Research costs	64,686	46,250	110,936
Support costs	6,683	31,579	38,262
	71,369	77,829	149,198

All support costs are allocated on a headcount basis.

Notes to the financial statements

3 Expenditure

	Unrestricted £	Restricted £	2020 Total £
Charitable activities			
Membership	1,127,785	31,699	1,159,484
Raising Awareness	825,676	103,220	928,896
Research	254,774	15,775	270,549
Groups	144,134	9,409	153,543
	2,352,369	160,103	2,512,472

Breakdown of costs of charitable activities

	Direct costs £	Grants made (note 6) £	Support costs (note 4+5) £	2020 Total £
Membership	861,707	-	297,777	1,159,484
Raising Awareness	590,622	-	338,275	928,897
Research	81,865	137,824	50,859	270,548
Groups	106,808	-	46,735	153,543
	1,641,002	137,824	733,646	2,512,472

Research cost breakdown

	Direct costs £	Grants made £	2020 Total £
Direct Research costs	81,685	137,824	219,509
Support costs	6,824	44,035	50,859
	88,509	181.859	270,368

All support costs are allocated on a headcount basis.

Notes to the financial statements

4 Total support cost breakdown by activity

	Staff costs £	Other costs £	Total 2021 £
Cost of raising funds (note 5)			
Donations and legacies	30,399	50,782	81,181
Trading activities	17,079	29,913	46,992
Charitable activities (note 3)	270,646	474,020	744,666
	318,124	554,715	872,839

	Staff costs £	Other costs £	Total 2020 £
Cost of raising funds (note 5)			
Donations and legacies	48,680	52,823	101,503
Trading activities	20,244	36,724	56,968
Charitable activities (note 3)	260,703	472,943	733,646
	329,627	562,490	892,117

Notes to the financial statements

5 Support cost apportionment

	Support staff £	Depreciation £	Governance £	HR costs £	IT costs £	Office costs £	2021 £
Expenditure on raising funds							
Donations and legacies	30,399	6,420	2,009	3,815	14,713	23,825	81,181
Trading activities	17,079	3,782	1,183	2,247	8,666	14,034	46,992
Charitable activities							
Membership	103,495	22,917	7,170	13,617	52,516	85,044	284,760
Raising Awareness	135,654	30,038	9,398	17,849	68,834	111,470	373,243
Research	13,906	3,079	963	1,830	7,056	11,427	38,262
Groups	17,591	3,895	1,219	2,315	8,926	14,455	48,401
Total	318,124	70,132	21,943	41,673	160,712	260,256	872,839

	Support staff £	Depreciation £	Governance £	HR costs £	IT costs £	Office costs £	2020 £
Expenditure on raising funds							
Donations and legacies	48,680	7,797	1,260	6,110	15,398	22,259	101,504
Trading activities	20,244	5,421	876	4,248	10,705	15,475	56,969
Charitable activities							
Membership	105,816	28,334	4,579	22,203	55,956	80,889	297,777
Raising Awareness	120,207	32,187	5,202	25,223	63,566	91,890	338,275
Research	18,073	4,839	782	3,792	9,557	13,816	50,859
Groups	16,607	4,447	719	3,485	8,782	12,695	46,735
Total	329,627	83,025	13,418	65,061	163,964	237,024	892,119

Notes to the financial statements

6 Grants payable

	Grants to institutions 2021 £	2020 £
INNOVATE Using software to improve the long term management of people affected by coeliac disease (Dr Chris Kennelly, Cievert Ltd)	-	16,208
INNOVATE Protein ingredients from UK crops as source of gluten like functionality (Dr Lydia Campbell, Nandi Proteins Ltd)	-	30,116
INNOVATE Development of an AI solution for diagnosis and assessment of severity of pathology in small intestinal biopsies in suspected or known coeliac disease (Dr Elizabeth Soilleux, Lyzeum Ltd)	43,750	87,500
Dissertations Awarded	2,500	4,000
	46,250	137,824

In accordance with the accounting policy outlined in note 1.5, only the first year of funding commitment is recognised on the accounts for multiyear grants which are conditional on an annual review of progress which determines if future funding is provided.

7 Net incoming/(outgoing) resources for the year

This is stated after charging:

	2021 £	2020 £
Depreciation	78,037	93,936
Operating lease rentals	62,598	77,367
Trustees liability insurance	1,100	1,100
Audit services	10,500	10,315
Non-audit services provided by the auditor		
General advice	150	125
Tax compliance	350	550

Travel costs amounting to £346 (2020 – £178) were reimbursed to one (2020 – 2) members of the Board of Trustees.

Notes to the financial statements

8 Staff costs and numbers

	2021 £	2020 £
Salaries and wages	1,452,257	1,368,528
Social security costs	146,403	135,714
Pension costs	79,257	74,214
	1,677,917	1,578,456

The number of employees whose salary amounted to over £60,000 during:

	2021 Number	2020 Number
£80,000 - £89,999	1	1

The key management personnel of the group (and charity) comprise the Trustees, the chief executive and senior management team. The total employee benefits (Salary, Employers National insurance and Employers pension) of the key management personnel of the group were £481,892 (2020: £417,544). None of the Trustees have been paid any remuneration or received any benefits for performing their role as Trustee of the charity.
Termination payments for payments in lieu of notice (PILON) totalling £13,318 (2020: £4,098) were paid in the year.

The average monthly number of employees during the year, calculated on the basis of average headcount was as follows:

	2021 Number	2020 Number
Advice and information	35	38
Administration and support	8	8
	43	46

9 Taxation

The charitable company's activities are exempt from corporation tax in its charitable activities under Sections 466 to 493 of the Corporation Tax Act 2010.

Notes to the financial statements

10 Fixed assets – Group and charity

	Furniture & fittings £	Computer equipment £	Total £
Cost			
At 1 January 2021	152,592	706,050	858,642
Additions	-	9,582	9,582
At 31 December 2021	152,592	715,632	868,224
Depreciation			
At 1 January 2021	151,297	592,542	743,839
Charge for the year	342	77,695	78,037
At 31 December 2021	151,639	670,237	821,876
Net book values			
At 31 December 2021	953	45,395	46,348
At 31 December 2020	1,295	113,508	114,803

Notes to the financial statements

11 Fixed assets investments – Group and Charity

	(Charity only) Investments in subsidiaries £	Unit trusts £	2021 Total £	2020 Total £
Market value at 1 January 2020	2	-	2	1,058,930
Additions	-	-	-	-
Disposals	-	-	-	(887,027)
Realised investment gains/(losses)	-	-	-	(171,901)
Market value at 31 December 2020	2	-	2	2
Historical cost at 31 December 2020	2	-	2	2

Holdings of more than 20%

The charitable company holds more than 20% of the share capital in the following company:

Company	Country of incorporation	Shares held Class	%
The Coeliac Trading Company Ltd	England & Wales	Ordinary	100

The principal activity of The Coeliac Trading Company Limited (Company number 02856981) is to raise funds on a commercial basis for Coeliac UK (Limited by Guarantee), a registered charity. The address of the registered office is Third Floor, Apollo Centre, Desborough Road, High Wycombe, Buckinghamshire, HP11 2QW.

Notes to the financial statements

11 Fixed assets investments – Group and Charity

The aggregate amount of capital and reserves and the results of this undertaking for the year ended 31 December 2021 were:

	Capital £	Profits to reserves for the year £
The Coeliac Trading Company Limited	2	-

During 2021 The Coeliac Trading Company Limited donated its entire profits under gift aid of £7,960 (2020: £24,536) to Coeliac UK (Limited by Guarantee). The profits are net of income and expenditure totalling £288,933 (2020: £308,375) and £280,973 (2020: £283,839) respectively.

Current asset investments and deposits held relate exclusively to cash deposit accounts amounted to £954,953 (2020: £953,754) as shown on the balance sheet.

12 Debtors

	Group		Charity	
	2021 £	2020 £	2021 £	2020 £
Trade debtors	152,983	305,375	70,761	237,887
Income tax and VAT recoverable	-	-	-	-
Amounts owed by group undertakings	-	-	212,733	369,846
Prepayments and accrued income	302,798	388,776	302,798	388,776
	455,781	694,151	586,292	996,509

Notes to the financial statements

13 Creditors: amounts falling due within one year

	Group		Charity	
	2021 £	2020 £	2021 £	2020 £
Grants payable	348,247	485,613	348,247	485,613
Trade creditors	165,022	197,935	165,022	195,043
Other tax and social security	39,772	129,284	24,766	119,996
Accruals	89,470	178,608	77,149	176,689
Deferred income (see below)	511,510	595,215	456,905	562,553
	1,154,022	1,586,655	1,072,088	1,539,893

Deferred income – Charity

	2021 £	2020 £
At 1 January 2021	562,553	441,942
Released in 2021	(489,711)	(427,126)
Membership, licencing, Lottery and sponsorship income received in advance	384,123	547,737
At 31 December 2021	456,905	562,553

14 Provision for liabilities and charges – Group and Charity

	£
At 1 January 2021	40,000
Charge for the year	-
At 31 December 2021	40,000

The provision relates to dilapidations costs that may become payable at the end of a current tenancy. The current tenancy has 7 years remaining.

Notes to the financial statements

15 Designated funds – Group and Charity

Designated funds are funds earmarked by the board of Trustees for particular purposes. At the year end the unspent designated funds were:

	Balance at 1 January 2021 £	Incoming £	Outgoing £	Balance at 31 December 2021 £
Research (Innovate)	46,064	-	(43,750)	2,314
Research Fund	10,191	3	-	10,194
Local voluntary support groups	82,077	4,603	(5,622)	81,058
	138,332	4,603	(49,369)	93,566

	Balance at 1 January 2020 £	Incoming £	Outgoing £	Balance at 31 December 2020 £
Research	179,888	-	(133,824)	46,064
Research Fund	9,716	475	-	10,191
Local voluntary support groups	81,230	39,866	(39,019)	82,077
	270,834	40,341	(172,843)	138,332

Research

Income to be used for funding medical research into coeliac disease and dermatitis herpetiformis, designated by the Board from unrestricted funds.

Local voluntary support groups

The collective funds held and administered by Volunteer Groups, representing their working funds.

Notes to the financial statements

16 Restricted funds – Group and Charity

	Balance at 1 January 2021	Incoming	Outgoing	Investment income & gains	Balance at 31 December 2021
	£	£	£	£	£
Research Fund	230,535	48,015	(2,883)	1,542	277,208
Daily newspaper advert for Awareness Week	1,477	-	-	-	1,477
Care System campaigns	17	-	-	-	17
Membership Helpline	-	140	-	-	140
Diagnosis TV Advert	2,926	-	-	-	2,926
Diagnosis Life Channel NHS	2,000	-	-	-	2,000
Pharmacy Packs	1,067	-	-	-	1,067
Diagnosis campaign	6,180	222,725	(109,138)	-	119,768
Events for children with CD and families	5,000	-	-	-	5,000
Government Furlough grant	-	14,162	(14,162)	-	-
Digital Campaign	-	2,000	-	-	2,000
Gluten Ataxia	7,578	-	-	-	7,578
	256,780	287,042	(126,183)	1,542	419,180

	Balance at 1 January 2020	Incoming	Outgoing	Investment income & gains	Balance at 31 December 2020
	£	£	£	£	£
Research (Innovate)	-				
Research Fund	188,344	47,723	(10,246)	4,714	230,535
Daily newspaper advert for Awareness Week	1,464	-	-	13	1,477
Care System campaigns	17	-	-	-	17
Membership Helpline	-	49	(49)	-	-
Diagnosis TV Advert	2,926	-	-	-	2,926
Diagnosis Life Channel NHS	2,000	-	-	-	2,000
Pharmacy Packs	1,057	-	-	10	1,067
Diagnosis campaign	-	48,000	(41,820)	-	6,180
Events and Support in West Sussex	-	5,000	(5,000)	-	-
Events for children with CD and families	-	5,000	-	-	5,000
Government Furlough grant	-	143,064	(143,064)	-	-
Gluten Ataxia	4,250	3,328	-	-	7,578
	200,058	252,164	(200,179)	4,737	256,780

Notes to the financial statements

16 Restricted funds – Group and Charity

The principal purposes for the above restricted funds were as follows:

Research
Income received to be used solely for funding medical research into coeliac disease and dermatitis herperiformis (DH).

Local support
The collective funds held and administered by Volunteer Groups.

Daily newspaper advert for Awareness Week
Donations towards an advertisement to be placed in a major national newspaper during Awareness Week to raise the profile of coeliac disease.

Care System campaign
Campaign to improve awareness in the care system.

Membership Helpline
Funding for ongoing costs of providing the Coeliac UK Helpline.

Diagnosis TV Advert
TV advertising campaign to improve diagnosis rates for coeliac disease.

Diagnosis Life Channel NHS
Advertising campaign for patients via Life Channel in GP surgeries to raise awareness of coeliac disease.

Pharmacy packs
Donations towards production of pharmacy information packs.

Digital Campaign

Donations toward developing our digital communication materials

Awards For All Budget Meal Planner
To produce a range of weekly meal planners, to assist people on low incomes to manage their gluten free diet on a budget whilst maintaining a health balanced diet. The meal planners will be downloadable as pdf files from our website, available in hard copy for people without internet access and included in our packs for newly-diagnosed patients, as well as promoted to our network of Healthcare Professionals.

Gluten Ataxia
Income to fund a project to achieve an earlier diagnosis for those with Gluten Ataxia.

Notes to the financial statements

16 Restricted funds – Group and Charity

Events and Support in West Sussex

Funds to be used for an all ages party with gluten free buffet at any venue in West Sussex and for the benefit the West Sussex Coeliac UK local group.

Events for children with CD and families

Funds to be used by Coeliac UK for events to benefit coeliac children and their families.

Diagnosis Campaign

Funds have been granted to pay for the development of campaign materials to promote diagnosis of coeliac disease in children for a campaign in 2021 in support of ongoing activities regarding awareness and education on coeliac disease.

17 Analysis of net assets between funds – Group

	Unrestricted funds 2021 £	Designated funds 2021 £	Restricted funds 2021 £	Total 2021 £
Tangible assets	46,348	-	-	46,348
Net current assets less provisions for liabilities and charges	1,521,804	93,567	419,180	2,034,550
	1,568,152	93,567	419,180	2,080,898

	Unrestricted funds 2020 £	Designated funds 2020 £	Restricted funds 2020 £	Total 2020 £
Tangible assets	114,803	-	-	114,803
Net current assets less provisions for liabilities and charges	1,377,139	138,332	256,780	1,772,251
	1,491,942	138,332	256,780	1,887,054

Notes to the financial statements

18 Lease commitments – Group

At the reporting end date the group had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	Land and buildings		Office equipment	
	2021	2020	2021	2020
	£	£	£	£
Within one year	86,295	87,193	3,885	6,429
Between two and five years	93,486	179,781	6,123	13,396
	179,781	266,974	10,008	19,825

19 Voluntary help

The charity had extra support from 553 volunteers in 2021 (2020: 688). The benefit of their contribution is not reflected in the financial statements.

20 Related party transactions

The charity received a management fee of £231,118 (2020: £237,748) from its subsidiary The Coeliac Trading Company Limited.

At 31 December 2021 a balance of £212,733 (2020: £369,845) was due from The Coeliac Trading Company Limited.

There were no other related party transactions in the reporting period that require disclosure.

21 Pension commitments

The estimated pension deficit as at 30 September 2020 is £50,141 (30 September 2019: £50,637). This is in accordance with the most recent independent valuation performed on 21 July 2020. Under the new recovery plan, from 1 April 2022 the deficit contributions that are required from Coeliac UK are £772 a year, payable in monthly instalments of £64.32. These payments do not increase.

Expense payments are now treated separately and the amount is £863 a year, payable in monthly instalments of £71.90. These payments increase by 3% on each 1 April.

The deficit contributions agreed between the company and scheme at the yearend date are as follows:

Year	Amount (£s)
1	1,086
2	772
3	772
4	64

The present value of the future provision for Coeliac UK is calculated as follows:

	£
Provision at the start of the period	8,569
Discount factor interest expense	20
Deficit contribution paid	(2,015)
Remeasurement -Impact of change in assumptions	(32)
Remeasurement -Impact of change in assumptions	(3,889)
Provision at end of period 31 December 2021	2,653

The current deficit of £50,141 is being paid at an immaterial amount to the charity on an annual basis, this deficit would only fall due in its entirety should the charity decides to withdraw from the scheme, the Board of Trustees currently have no plans short or long term to withdraw from this scheme.

Notes to the financial statements

22 Reconciliation of net income/(expenditure) for the reporting period (as per the SOFA)

	2021 £	2020 £
Net income/(expenditure) for the reporting period (as per the SOFA)	193,843	53,391
Adjustments for:		
Depreciation charges	78,037	93,936
Losses/(gains)/losses on investments	-	171,844
Dividends from investments	-	(21,096)
Bank interest	(1,688)	(4,547)
(Increase)/decrease in debtors	238,370	10,541
Decrease/(increase) in creditors	(432,633)	207,016
Net cash provided by operating activities	75,929	516,085

	2021 £	2020 £
Analysis of cash and cash equivalents		
Cash in hand	1,123	455
Notice deposits (less than 3 months)	2,771,667	2,704,300
Total cash and cash equivalents	2,772,790	2,704,755

Analysis of changes in net debt

	Balance at 1 January 2021 £	Cash flows £	Balance at 31 December 2021 £
Cash	455	668	1,123
Cash equivalents	2,704,300	67,367	2,771,667
	2,704,755	68,035	2,772,790

Notes to the financial statements

23 Contingent Liability

Coeliac UK is a defendant in an ongoing legal case. Management has assessed the case based on independent legal advice and believe that is not probable that an outflow of resources will be made by the charity to settle the case. Taking into account the range of possible outcomes of the judicial process, trustees have approved the sum £30,000 in the 2022 budget, to cover a possible outflow.

COELIAC UK

England & Wales - Charity number 1048167

Accounts

Company Number: 03068044
Charity Number: 1048167
Scottish Charity Number: SC039804

Coeliac UK
(Limited by Guarantee)

Financial statements
For the year ended 31 December 2020

Coeliac UK
(Limited by Guarantee)

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Coeliac UK
(Limited by Guarantee)

Legal and administrative information

The organisation is a charitable company limited by guarantee, incorporated on 14 June 1995 and registered as a UK charity on 20 July 1995. Coeliac UK is the successor body to The Coeliac Society which was established in 1968.

The Charity was established under a Memorandum of Association that established the objects and powers of the charitable company and is governed under its Articles of Association. The Articles provide for the Board to consist of up to nine elected Governors, two co-opted Governors and one Governor nominated by the Health Advisory Council. One third of the elected Governors resign at each Annual General Meeting and can stand for re-election for one further term.

Board of Governors	Claire Andrews John Bremner (Resigned 20 June 2020) Maureen Burnside James Chappell - Chair Fiona Fowler (Appointed 22 September 2020) Angeli Hemnani (Appointed 22 September 2020) Margaret Morgan Kenneth O'Dea Dr Anita Patel (co-opted) Professor Alan Perkins Professor David Sanders Reshma Shah Robert Trice (Resigned 20 June 2020) Nicola Valmas (Appointed 22 September 2020)
Company secretary	Julia Malthouse
Chief executive	Hilary Croft
Reference and administrative details company number	**03068044**
Charity number	**1048167**
Scottish Charity number	**SC039804**
Registered office and operation address	Third Floor Apollo Centre Desborough Road High Wycombe Buckinghamshire HP11 2QW

Legal and administrative information (continued)

Auditors	Saffery Champness LLP St John's Court Easton Street High Wycombe Buckinghamshire HP11 1JX
Bankers	HSBC Bank plc Oxford Circus Branch 196 Oxford Street London W1D 1NT Lloyds Bank 21-31 White Hart Street High Wycombe Buckinghamshire HP11 2HL
Solicitors	Blaser Mills Park House 40 Oxford Road High Wycombe Buckinghamshire HP11 2EE

The Board of Governors who are the charity trustees, and directors of Coeliac UK ('the charitable company'/'the Charity'), have pleasure in presenting their report, which incorporates the report of the directors for the purposes of company law, and the accounts for the year ended 31 December 2020.

1 Introduction

We began 2020 as a year with great hope, having a new five year strategy to deliver and stretching targets across the board. It was clear within the first two months of the year that things would not turn out as expected.

Like many other charities, we saw an enormous surge in the need for information from our community. Calls to our Helpline doubled, social media and website visits quadrupled, at a time when our offices were closed and our normal working practises were shut down, and our financial stability was threatened.

Staff, volunteers and governors all stepped up to meet this explosion in demand. Existing contingency plans proved their worth as we moved into digital delivery with most staff working from home. Our team brought ingenuity and creative ideas to meet the new challenges establishing appropriate systems and processes.

Our community also pulled together, highlighting the benefits of many years of consistent relationship development. Together with our community, we developed a Coronavirus Hub, ensuring that the latest information could be readily shared with those who needed it.

Expert opinions from leading health professionals through our Health Advisory Council and Health Advisory Network, enabled us to provide crucial health guidance at a very uncertain time. We worked closely with food manufacturers and retailers to ensure that specialist foods could be more accessible, and our support staff and volunteer groups remained available to provide reassurance and practical help where needed.

The financial impacts of the last year should not be underestimated, as our leadership worked hard to review and rework income and expenditure expectations as the effects of the pandemic were felt. A prudent approach, including a temporary salary reduction for staff, ensured that we were able to continue to provide core services throughout the year without the need for any redundancies. We recognise the support given by the UK Government through the furlough job retention scheme.

Income from fundraising was predicted to be down for the year, but excluding a reduction in legacy income, which is inherently unpredictable, and a hold on grant applications for future projects, our income from all our fundraising activities has seen an increase. Our thanks goes out to everyone who has supported us over the past 12 months.

We are emerging from this situation in many ways a stronger organisation, due in great part to strong governance, with a strong sense of both purpose and future direction. Our staff have shown the benefit of a truly committed, professional and knowledgeable team, and whilst it is likely that 2021 will be a tough year as we look to reset ourselves to the new strategy, we have been encouraged by the response from our community. Here are some of the comments we received last year.

"I was diagnosed as Coeliac in the first week of 'lockdown' so your website & pack have been a lifesaver."
Paul Mapstone

"Coeliac UK is such an important source of information for people diagnosed as coeliac. The profile raising work is just as important, so that coeliacs can eat safely."
Sonal Shah

"I found your online 'covid-19' Q&As helpful and reassuring - thank you!"
JG Cook

"Working in the NHS I have seen the impact Coronavirus is having at many levels. Working in research I also recognize the challenges we will face going forward with reduced funding due to the impact on charities. Coeliac UK has been a godsend to our family since our daughter was diagnosed aged 7."
Linda Tinkler

"I contacted you by email for some clarification on covid 19. Your response was prompt and reassuring. A big thank you to all your team."
Sue Dobson

"I have been a member for some years and the help I received in the early days and now has been invaluable."
Phil Cornford

"I have been a Coeliac for 65 years since diagnosis in late 1954. Coeliac UK is vital for those newly diagnosed in particular."
Wendy Temple

"Thank you for all for being a lifeline."
Miss Moys

"Thank you for all the work you do to make us feel part of a community. Since being diagnosed a year and a half ago, I've turned to you countless times, not only to ease my worries, but to find all sorts of inspiration for making the most of life gluten-free!"
Lara Squire.

2 Objectives and activities for 2020

Under our new 2020 – 2025 strategy we have five new themes and the key initiatives we planned for 2020, before the outbreak of covid-19 included:-

Reach

- Increased investment in digital and improvements to digital user experience/engagement and content
- New digital membership recruitment campaigns
- New fully integrated Coeliac Awareness and Christmas campaigns

Experience

- Increased investment in digital and marketing to improve digital user experience, content and channel relevance
- Development of new resources to improve support for children and youth
- Regional volunteer support events to help local group engagement

Partnerships

- Development of strategic partnership approach including account based marketing
- Review/improvement of commercial value propositions and resources for partners
- Increased consumer marketing of commercial products and services

Research

- Improved communication on research progress to key stakeholders
- New fundraising initiatives to grow income available for research
- Development of new research initiatives and partnerships

Global Leadership

- Work with AOECS (Association of European Coeliac Societies) to improve support for its members and extend the European Licensing Scheme
- Work with ISSCD (International Society for the Study of Celiac Disease) and other coeliac associations globally to find opportunities to partner to improve outcomes for our beneficiaries

Looking at each in more detail:

2.1 Reach

- We launched a social media appeal to help spread the message about the impact of panic buying of gluten free products, asking consumers to consider those who rely on gluten free food for their health.

- We launched a new digital membership package, tailoring services to our members' journey as well as providing an alternative option for those who would prefer to access our digital services. 12% of our membership have either joined or converted to our digital package.
- We set ambitious membership targets aligned with our new strategy. Due to the pandemic and the impact on diagnosis we postponed acquisition activities and focused on supporting our existing community and adding value through our membership scheme.
- We welcomed over 2,000 lapsed members back into membership. Many identified the new digital membership, new health concerns and support through the pandemic as reasons for coming back.
- Our Volunteers' Week focused on recognition of our dedicated volunteers, sharing their experiences with our community. The week and follow up activities generated interest from over 80 prospective volunteers. In the latter part of 2020 we also began recruitment for new volunteer opportunities.
- The British Society of Gastroenterology (BSG) launched no-biopsy guidelines for some adults, to help reduce diagnosis waiting times for some adults with a positive antibody blood test whilst the NHS is focused on covid-19.
- Sent a letter to Public Health England and the Department of Health seeking clarification on where people with coeliac disease fall in the current guidance on 'clinically vulnerable'.
- We published a Q&A with Dr Peter Gillett, member of our Health Advisory Council, to help people better understand the governments' guidance and any potential health risk for our community.

2.2 Experience

- We launched a Gluten Free Community Week, to better connect our gluten free community and bring us together virtually in these difficult times.
- Launched a new digital resource with support tailored to the newly diagnosed, to help support them while routine appointments were cancelled by NHS.
- Our helpline calls doubled in March and our social media enquiries increased 500% on the same period last year. The pandemic enabled us to further evaluate how our community prefers to get in touch with us. We amended our helpline hours in order to launch our dietitian workshops (a paid-for service) and begin development of our live chat functionality.
- We postponed plans to launch new activities for children and young adults via the charity and local groups due to the pandemic closing schools and preventing social gatherings and instead dedicated more time to connect and support our local group volunteers via virtual meetings, and online forum and training opportunities.

- We increased the number of communications we sent out to our Local Group volunteers to keep them up to date with rapidly changing information, and extended our Member2Member volunteer support to help those most isolated.
- For the 2nd year running we won the Memcom Best Use of an App award; this time for our Gluten Free on the Move app. Despite necessary eating out restrictions throughout the year, the number of users of our app increased by 33%.
- The Net Promoter Score (NPS) for our award winning Gluten Free Food Checker app increased by 20%.
- At the beginning of 2020 we had increased the membership fee for our complete membership package (the first rise in five years). The rollout began from January however in line with our existing policy, we continued to offer alternative fee options, including the waiving of fees if appropriate, to anyone in our membership community facing financial difficulties on a case by case basis.

2.3 Partnerships

- We launched the Challenge Weekend in response to cancellation of fundraising events, to support the funding gap. Our virtual trip around the UK had nearly 200 participants and raised £20,000.
- We launched an emergency appeal to save the future of Coeliac UK which raised over £100,000 in 3 months, and introduced our online coronavirus hub, with tailored information for our community.
- Our lottery celebrated its 3 year anniversary reaching over £500,000 raised since its inception and our Christmas raffle raised nearly £150,000.
- We produced guidance to support gluten free accredited restaurants responding to the crisis by starting to provide takeaway gluten free food.
- As the need for digital support and activities increased, we have secured pro bono, out of hours support for our volunteer committees.
- We launched a food survey to understand the issues facing people with coeliac disease when shopping for gluten free food to support our discussions with our networks. We engaged volunteers to support vulnerable groups as identified in our survey. The results of the survey were shared with the Department for Environment, Food and Rural Affairs (DEFRA), the British Retail Consortium (BRC) and retailers to highlight the needs of people with coeliac disease in finding gluten free food. We contacted and offered support to the most vulnerable of our community as identified in our food survey.

- In response to our community struggling to maintain a gluten free diet because of panic buying, we mobilised our networks, speaking to manufacturers and retailers to provide links to gluten free food and support for a gluten free diet. We spoke with DEFRA to share how our community has been affected by panic buying and their difficulties in sourcing gluten free food in supermarkets.
- Crossed Grain licencing enquiries have continued through the pandemic but there has been limited conversion into sales due to inability to have audits undertaken.
- Gluten Free Accreditation has been hardest hit by the pandemic with some of our commercial partners unable to renew their accreditation or ceasing to trade. The focus has been on maintaining the availability and safety of GF food, retention of GFA accredited partners and generating income.

2.4 Research

- All except one of our currently funded research projects had to temporarily suspend their projects due to the impact of the pandemic, as many were requested to focus their attention on covid-19 related research.
- Coeliac UK and Innovate UK funded researcher, Dr Elizabeth Soilleux, worked with us to produce videos providing an update for our community on her project exploring a less invasive test for coeliac disease which may not require ongoing ingestion of gluten. This included how information gained from exploring the immune cells for coeliac disease diagnosis was adapted to develop a test for coronavirus.

2.5 Global leadership

- We responded to a consultation and made a submission to the Scotland covid-19 committee on the impact on our community in Scotland.
- The need for clarification from the Welsh Government on guidance for people with coeliac disease was discussed at the Wales Cross Party Group on coeliac disease and dermatitis herpetiformis.
- Coeliac UK joined the Healthcare Charity Alliance, a group of healthcare charities, to make the case to the Government for investment in charities providing support for vulnerable patient groups. Healthcare Charity Alliance issued a press release with a call to action for the Government to recognise and support the role of healthcare charities.
- We continued to provide administrative support and host the ISSCD Board meetings online throughout 2020, as the ISSCD continued with its preparation for its biennial International Celiac Disease Symposium 2021. This is an event which brings together the expert leaders in research into coeliac disease and other gluten related conditions and patient organisations from around the globe.

2.6 Measuring Our Success

- A key criteria for our success is measuring the diagnosed prevalence of coeliac disease which was 0.24% in 2011 and this increased to 0.30% in 2015. We are currently awaiting the outcomes of the latest prevalence figure commissioned in 2019.
- We monitor new joiners to the charity as a measure of improving diagnosis rates, improved awareness of coeliac disease and increased awareness of Coeliac UK as the charity to support those needing to live a gluten free life. At the outset of 2020 we had set ambitious targets for recruiting new members to the charity, however, the pandemic meant we revised our target down to 8,900 to acknowledge that covid-19 would become the priority for the NHS. In 2020, we welcomed 9,753 new members, with a further 2,106 previous members re-joining.
- To help us measure how successfully we are providing our members with the help and support they need, we set a target Net Promoter Scores (NPS) which is a measure of customer loyalty and satisfaction for some of our key services as part of our new five year strategy. These scores and other survey responses helps us identify service improvements. We set a target of 50 for our key services by the end of 2025. At the last point of assessment in 2020, our latest scores were as follows, with some being affected by the pandemic as they impacted our activities:
  - Membership Scheme 65.3
  - Gluten Free Food Checker App 53
  - Gluten Free On The Move App 22
  - Home of Gluten Free Recipes – no score as recipes were made available to all and not just members
  - Dietetic Workshops 42.6
  - Volunteering Scheme 14
- One of our key objectives is to fund research into diagnosis, treatments, management of the gluten free diet and alleviation of coeliac disease and we aim to spend a proportion of our income each year specifically on research. In 2020, we spent 7.5% of our income on research.

3 2021 Initiatives

Reach

- We will focus on diagnosis in children to generate 500 new member/partner leads and 2,000 completed assessments
- We will aim to roll out a new storyteller capture process, aiming to recruit 50 new storytellers to support our marketing activity
- Our work will continue in the devolved nations, with £5,000 allocated to spend in 2021 towards developing a presence in Northern Ireland

Experience

- Already by the start of 2021 we have launched our revamped volunteer opportunities and support activities to harness engagement, including virtual “Volunteer Lounges” to build community and improve the volunteer experience
- We will introduce and develop our new Chatbot/live chat functionality along with other improvements to digital communications to enhance the user experience and value to members
- New youth engagement opportunities and services will be launched such as tailored content in communications for children and youth members and dietetic workshops for parents and carers
- We aim to develop a new services app to deliver engagement initiatives for non-members

Partnerships

- A new Coeliac UK Care Standard will be launched in late 2021 in line with the five year strategy
- We will develop our work with commercial partners to increase the take up of gluten free food safety products within priority sectors – health and social care, educational establishments and third party delivery services
- We will introduce outbound sales activity to complement inbound enquiries for Crossed Grain trademark licensing
- We will invest in streamlining our processes to improve customer experience and make better use of staff time and expertise

Research

- In 2021 we aim to schedule a £150,000 research call, with the Research Fund being relaunched. We will repeat our ‘Meet the researchers’ feature to bring our community the latest developments from leading experts around the globe

Global Leadership

- Support the improvement and development of European Food Safety Schemes
- Association of European Coeliac Societies (AOECS) internationalisation proposal to AOECS Members
- Establish an All Party Group (APG) for coeliac disease in Northern Ireland, an All Party Parliamentary Group (APPG) in Westminster and a Cross Party Group (CPG) in Scotland and re-register the existing Cross Party Group (CPG) in Wales after the election
- Partnerships with national coeliac societies to deliver the charity’s food safety services

4 How we are managed – structure, governance and management

4.1 The Charity

Coeliac UK is a charitable company limited by guarantee, incorporated on 14 June 1995 and registered as a charity on 20 July 1995 with the Charity Commission. It was also registered with the Office of the Scottish Charity Regulator in 2008.

The charity's objectives are set out in its Memorandum of Association:

(i) to help, and to promote the benefit and welfare of, persons with Gluten Enteropathy, Dermatitis Herpetiformis or any medical condition akin thereto ("the Coeliac Condition"); and

(ii) to advance public education in and understanding of the nature of the Coeliac Condition and its treatments particularly (without prejudice to that generality) among sufferers from the Coeliac Condition and the families, friends and carers of such persons;

(iii) to promote research into the nature, causes, alleviation, treatment and cure of the Coeliac Condition and to make publicly available the useful results thereof.

4.2 Public benefit

The Governors in exercising their powers and duties have complied with their duty in Section 17 of the Charity Act 2011 to have due regard to the public benefit guidance published by the Charity Commission. In preparing the report and accounts the Governors have complied with the requirements set out in that guidance to report on the significant activities and achievements of the charity in 2020. They have reported in a way that both sets out the aims and strategies of the Charity and demonstrates how the aims and activities of the charity were carried out for the public benefit.

4.3 The Board of Governors

The Board of Governors lead the charity in setting its strategic direction and agreeing objectives and plans to deliver the charity's aims. The Board monitors and evaluates the progress of the charity to ensure it achieves those objectives and plans.

The expertise within the Board is substantial and wide ranging. Trustees include senior directors with finance, banking, and food industry experience, lawyers and experienced senior healthcare professionals. All Governors are volunteers committing many days, evenings and weekends of the year working for the charity.

4.4 The Board's Committees

The Board delegates some of its responsibilities to committees to provide a particular focus on some issues. The Audit Committee ensures the robustness of the Board's overall financial and risk monitoring. The Human Resources (HR) Committee (see 4.7) oversees the charity's HR policies ensuring they are legally compliant and fit for purpose.

The Executive Action Committee allows the Board to retain control in crisis situations when the full Board may not be able to be convened. The Committee would only be called upon in emergencies and was not invoked in 2020.

Health Advisory Council and Health Associates

The Health Advisory Council provides the charity with expert insight into health issues related to coeliac disease, associated research and advice on related policies and activities. The Council draws upon a wide range of expertise to reflect all aspects of healthcare.

Food Standards Committee

The Food Standards Committee provides the charity with additional technical expertise and independent appraisal of the standards applied to its licensing and accreditation activities. It also engages with other industry and regulatory bodies to ensure exchange of ideas and state of the art information.

The Gluten Analysis and Toxicity Working Group was created as a sub-committee to support guidance and secure further research in the area of gluten analysis, particularly of fermented and hydrolysed foods.

Fundraising Committee

The Fundraising Committee provides the charity with expert insight and fulfils the governance requirements for the detailed scrutiny and oversight of the fundraising undertaken for the charity including for the Research Fund. This Committee reports to the Board of Governors.

Research Strategy Board

The Research Strategy Board (RSB) provides the charity with expert insight and fulfils governance requirements for the review and development of its research strategy which underpins the charity's Research Fund. The Board reports to the Board of Governors.

Research Awards Panel

The Panel manages the awards process for grants under the Research Fund. It provides the charity with expert insight and fulfils governance requirements for the review, funding and management of the charity's research awards in line with the charity's Research Strategy. The Panel reports to the Board of Governors.

The Board and its committees continue to use a combination of face to face meetings, video calls and teleconferences during the year to review the plans and activities of the charity and ensure the cost effectiveness of their operations.

4.5 Recruiting and supporting Governors

Prior to any recruitment round the Board of Governors will undertake a skills audit to identify current and future skills gaps. Roles are advertised widely both in the charity's communications to members and on recruitment websites open to all. The selection process comprises shortlisting on the basis of CVs and supporting statements, followed by an interview panel for shortlisted candidates. Following appointment, new Governors are provided with induction packs and sessions spent with key staff.

Following the resignation of two of our Governors, John Bremner and Robert Trice, in 2020 we recruited three new Governors. Fiona Fowler, appointed as our new Treasurer, Angeli Hemnani with a background in financial analysis and Nicola Valmas with a background in HR.

4.6 Company Secretary

The charity's Company Secretary is Julia Malthouse.

4.7 Management and staff

The Board of Governors delegates the day to day management of the charity to the Chief Executive who leads a team of 46 full time equivalent staff. Their work is supplemented at times of peak workload by a limited number of temporary staff. The staff work within the Delegation of Authority agreed by the Board. The staff agree a work plan with the Board at the beginning of the year and report progress at Board meetings throughout the year through quarterly reporting.

The Board of Governors appoints an HR Committee to oversee the setting of pay and remuneration for senior management and the entire organisation. Their remit is to regularly review and agree performance review arrangements; agree remuneration policies including terms, conditions and benefits; consider recommendations for individual pay on the basis of individual appraisals and to consider the Charity's human resource strategy. The committee is comprised of the Chair of the Board of Governors and at least two other governors.

The organisation is comprised of Coeliac UK, a registered charity, and its subsidiary The Coeliac Trading Company Ltd. The principal activity of the trading subsidiary is to raise funds on a commercial basis for the charity to support its charitable activities. The subsidiary is governed by two directors appointed from the senior management team of the charity, one governor from the Board of the charity and one non-executive independent director.

4.8 Our approach to fundraising

Coeliac UK operates a small team of in-house staff to lead and develop its fundraising. As a charity regulated by the Fundraising Regulator we strive to achieve the highest standards in all our fundraising activities and communications and will continue to do this, referring to all the relevant professional and statutory bodies as guidance and regulation develops. Developing positive long-term relationships with all our members, donors and supporters underpins all our actions in this area.

We use the services of a number of carefully selected external companies who are able to provide significant specialist skills to help us deliver specific activities. With each of these companies, we have signed agreements, committing them all to adhere both to the letter and spirit of the regulations.

4.9 Managing risk

A risk register is used by the Board and staff to monitor the major risks to which the charity is exposed. Actions are identified on the register to mitigate risks and the register is routinely monitored at Audit Committee meetings. All major project work undertaken by staff have risks and mitigation measures identified at the beginning and these are monitored throughout the project lifetime.

The key risks identified in 2020 related to the impact of the pandemic on the income streams and activities of the charity. A third of staff were place on furlough to reduce our cost base while we developed information and services to keep our members and supporters informed on the potential impact of covid-19 on their health, their access to diagnosis, gluten free food and any medical implications of vaccinations on those with coeliac disease.

5 Financial review

5.1 Overview

The charity has three main sources of funding: membership fees, commercial trading and fundraising from donations, raffle, lottery and grant income. These funds enable us to provide services and information to support those diagnosed or caring for someone with coeliac disease in living a gluten free life and also in providing guidance and advice to those seeking diagnosis. We are actively engaged in campaigning with the health and food sectors to educate and raise awareness to increase understanding of the condition and the treatment required. In the longer term, these income streams enable the charity to fund research to improve management of the condition, the development of treatments and ultimately a cure.

As anticipated, the pandemic impacted the financial results of the charity in 2020, though not perhaps to the extent initially feared.

The charity's total income in 2020 was £3.6 million, slightly below the income for 2019 of £3.8 million. The decrease was driven by legacy income falling by £199,000, with the furlough grant income from the government contributing £143,000. Our members and supporters responded generously to our emergency appeals, raffles, online challenges and Christmas card activities enabling us to report a far better income figure that anticipated.

We balanced the income shortfall with reductions in unrestricted expenditure where we could without overly compromising the quality of our services. Of those staff not furloughed, the majority of full time staff agreed to a reduction in hours/salary to further reduce our expenditure. Total expenditure was £3.4 million – resulting in a small surplus of £53,000.

In 2021 we will continue to focus on building sustainable income streams to ensure that we are in a strong position to deliver our new five year strategy.

5.2 Investment performance

The decision was made in March to withdraw our reserves from the stock market as the situation was worsening daily, this resulted in a realised loss of £172,000. This was to stabilise our cash position and protect our restricted reserves.

5.3 Investing in research

Overall research expenditure during the year decreased from £555,000 to £270,000, 7.5% of income. The decline was due to no new grants being awarded in 2020, with only the last years of existing grants being recognised in the financials.

5.4 Investment policy

The charity's investments had moved at the start of 2019 to be managed by Cazenove Capital, to provide a reasonable and growing income over the long term, commensurate with a moderate but not excessive degree of risk. The charity will not invest in high risk instruments, such as derivatives, hedge funds, covered warrants or spread betting.

The intention will be to reinvest some of the charity's reserves once the global economy has stabilised and the risk has reduced**.**

5.5 Reserves policy

The Board recognises the need to hold charitable funds as free reserves in order to safeguard the continuity of provision of basic services, to fund periods of expenditure in excess of revenue and to fund unexpected expenditure.

The Board of Governors used Charity Commission guidelines to update the reserves policy in April 2019.

The Board has agreed a policy that sufficient reserves will be held to ensure the charity can operate for up to 6 months when income has been significantly impacted by an external event, in order to assess the future options for the charity.

As and when reserves are above 6 months, and subject to financial performance, the Audit Committee should look to see whether these potential excess reserves can be utilised by the charity to, for example:

- Fund periods of expenditure in excess of revenue
- Fund unexpected expenditure
- Fund investment into service or income generating opportunities
- Meet match funding requirements to earn grant income

Excess reserves will be designated for a specific activity when an appropriate and timely use of the funds has been identified and agreed by the Board.

In the event there are no extra reserves, the Board may utilise the operational reserves to meet any of the above needs should they arise, subject to a cost benefit analysis. Alternative sources of funding will be assessed in the first instance, with the drawdown of reserves being the last resort, particularly if materially depleting the free reserves.

The free reserves at the end of 2020 were £1,377,139 at 8.4 months of budgeted annual general unrestricted expenditure. This is above the range set out in our policy. However, the current economic uncertainty around the pandemic may lead to a deferment of the allocation of any excess reserves in 2021 until the longer term impact on the charity's financial position is clear.

Of our current restricted reserves, we have £231,000 held for our Research Fund. We raise funds for research in order to build a sufficient sum to launch a research call and our intention is to make a call in 2021 and award a large proportion of these funds to any project that meets our rigorous requirements including our research priorities and other ethical considerations.

Of our designated reserves, £46,000 is held for research for the Innovate Projects and has been allocated for the final instalment of a grant in 2021. There is £82,000 of funds for our local voluntary support groups as each group manages their local income and expense actively each year to provide support in their local area.

6 Responsibilities of the Board of Governors

The Board of Governors (who are also directors of Coeliac UK for the purposes of company law) is responsible for preparing the Report of Governors and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Board of Governors to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for the year. In preparing these financial statements, the Governors are required to:

- select suitable accounting policies and then apply them consistently
- observe the methods and principles in the charities (SORP) FRS102
- make judgements and estimates that are reasonable and prudent
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business

The Board of Governors are responsible for keeping adequate accounting records which are sufficient to show and explain the charitable company's transactions and which disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the Charitable Company's constitution. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

So far as the Board of Governors are aware:

- there is no relevant audit information of which the charitable company auditor is unaware; and
- the Board of Governors have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information

The Board of Governors is responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of the financial statements may differ from legislation in other jurisdictions.

Auditor

This report has been prepared in accordance with the Special Provisions of Part 15 of the Companies Act 2006 relating to Small Companies.

This report was approved and authorised for issue by the Board of Governors on 30 March 2021 and signed on their behalf by

James Chappell
Chair

Opinion

We have audited the financial statements of Coeliac UK (the 'parent charitable company') and its subsidiaries (the 'group') for the year ended 31 December 2020 which comprise a statement of financial activities, balance sheet and statement of cash flows and notes to the financial statements, including 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 financial statements:

- give a true and fair view of the state of the affairs of the group and the parent charitable company as at 31 December 2020 and of the group's 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 financial statements section of our report. We are independent of the group and parent charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements 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 Governors' 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 parent charitable company'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 Governors with respect to going concern are described in the relevant sections of this report.

Other information

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

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information; we are required to report that fact.

We have nothing to report in this regard.

Other matters prescribed by the Companies Act 2006

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

- the information given in the Report of the Board of Governors which includes the Directors' Report and the Strategic Report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Board of Governors which includes the Directors' Report and the Strategic 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 group and the parent charitable company and their environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Board of Governors.

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

- adequate accounting records have not been kept by the parent charitable company, or returns adequate for our audit have not been received from branches not visited by us; or
- the parent charitable company's financial statements 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.

- the governors were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemption in preparing the Report of the Board of Governors and the Strategic Report.

Responsibilities of governors

As explained more fully in the Statement of Responsibilities of the Board of Governors set out on pages 15 and 16, the governors (who are also the directors of the parent charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the governors determine is necessary to enable the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the governors are responsible for assessing the parent charitable company'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 governors either intend to liquidate the parent charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditors under the Companies Act 2006 and report in accordance with regulations made under those Acts.

Our objectives are to obtain reasonable assurance about whether the group and parent financial statements 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 financial statements.

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

Identifying and assessing risks related to irregularities:
We assessed the susceptibility of the group and parent charitable company's financial statements to material misstatement and how fraud might occur, including through discussions with the trustees, discussions within our audit team planning meeting, updating our record of internal controls and ensuring these controls operated as intended. We evaluated possible incentives and opportunities for fraudulent manipulation of the financial statements. We identified laws and regulations that are of significance in the context of the group and parent charitable company by

discussions with trustees and updating our understanding of the sector in which the group and parent charitable company operate.

Laws and regulations of direct significance in the context of the group and parent charitable company include The Companies Act 2006 and guidance issued by the Charity Commission for England and Wales.

Audit response to risks identified:
We considered the extent of compliance with these laws and regulations as part of our audit procedures on the related financial statement items including a review of financial statement disclosures. We reviewed the parent charitable company's records of breaches of laws and regulations, minutes of meetings and correspondence with relevant authorities to identify potential material misstatements arising. We discussed the parent charitable company's policies and procedures for compliance with laws and regulations with members of management responsible for compliance.

During the planning meeting with the audit team, the engagement partner drew attention to the key areas which might involve non-compliance with laws and regulations or fraud. We enquired of management whether they were aware of any instances of non-compliance with laws and regulations or knowledge of any actual, suspected or alleged fraud. We addressed the risk of fraud through management override of controls by testing the appropriateness of journal entries and identifying any significant transactions that were unusual or outside the normal course of business. We assessed whether judgements made in making accounting estimates gave rise to a possible indication of management bias. At the completion stage of the audit, the engagement partner's review included ensuring that the team had approached their work with appropriate professional scepticism and thus the capacity to identify non-compliance with laws and regulations and fraud.

There are inherent limitations in the audit procedures described above and the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we would become aware of it. Also, the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentations, or through collusion.

A further description of our responsibilities is available on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Independent auditors' report to the members and governors of Coeliac UK (Limited by Guarantee) (continued)

Use of our report

This report is made solely to the parent charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the parent charitable company's members those matters we are required to state to them in an auditor's 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 parent charitable company and the parent charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Karen Bartlett (Senior Statutory Auditor)
For and on behalf of Saffery Champness LLP

Saffery Champness LLP
Chartered Accountants St John's Court
Easton Street
High Wycombe
Buckinghamshire
HP11 1JX

Statutory Auditors

Date: 9 April 2021

Saffery Champness LLP is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.

Coeliac UK
(Limited by Guarantee)

Consolidated statement of financial activities (including consolidated income and expenditure account)
For the year ended 31 December 2020

	Notes	Unrestricted funds £	Restricted funds £	2020 Total £	2019 Total £
Income					
Donations and legacies	2	910,345	56,732	967,077	1,115,109
Income from charitable activities	2	1,753,351	157,234	1,910,585	1,891,366
Income from trading activities	2	665,148	38,198	703,346	798,970
Investment income	2	20,907	4,737	25,644	35,520
Total income		3,349,751	256,901	3,606,652	3,840,965
Expenditure					
Expenditure on raising funds					
Donations and legacies		278,622	9,172	287,794	305,635
Trading activities		550,244	30,907	581,151	687,384
Expenditure on charitable activities	3	2,352,369	160,103	2,512,472	3,040,031
Total expenditure		3,181,235	200,182	3,381,417	4,033,050
Net (losses) / gains on investments	11	(171,844)	-	(171,844)	71,452
Net income / (expenditure) for the year	7	(3,328)	56,719	53,391	(120,633)
Balances brought forward		1,633,605	200,058	1,833,663	1,954,296
Total funds carried forward		1,630,277	256,777	1,887,054	1,833,663

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The notes on pages 28 to 50 form part of these financial statements.

Coeliac UK
(Limited by Guarantee)

Consolidated balance sheet
As at 31 December 2020

	Notes	Group 2020 £	Group 2019 £	Charity 2020 £	Charity 2019 £
Fixed assets					
Tangible assets	**10**	114,802	185,203	114,802	185,203
Investments	**11**	-	1,058,928	2	1,058,930
		114,802	1,244,131	114,804	1,244,133
Current assets					
Investments & deposits	**11**	953,754	505,691	953,754	505,691
Debtors	**12**	694,150	704,692	996,508	945,588
Cash at bank and in hand		1,751,001	793,787	1,401,881	433,996
		3,398,905	2,004,170	3,352,143	1,885,275
Current liabilities					
Creditors: amounts falling due within one year	**13**	(1,586,655)	(1,379,638)	(1,539,893)	(1,260,745)
Net current assets		1,812,249	624,532	1,812,250	624,530
Total assets less current liabilities		1,927,051	1,868,663	1,927,054	1,868,663
Provisions for liabilities and charges	**14**	(40,000)	(35,000)	(40,000)	(35,000)
Net assets		1,887,051	1,833,663	1,887,054	1,833,663
The funds of the charity					
Unrestricted funds					
Designated	**15**	138,332	270,834	138,332	270,834
General		1,491,940	1,362,771	1,491,942	1,362,771
		1,630,278	1,633,605	1,630,274	1,633,605
Restricted funds	**16**	256,779	200,058	256,780	200,058
Total charity funds	**17**	1,887,051	1,833,663	1,887,054	1,833,663

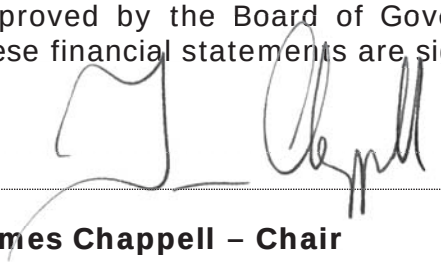
The governors have prepared group accounts in accordance with section 398 of the Companies Act 2006 and section 138 of the Charities Act 2011. These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Coeliac UK
(Limited by Guarantee)

Consolidated balance sheet (continued)
As at 31 December 2020

As permitted by s408 Companies Act 2006, the company has not presented its own Statement of Financial Activity and related notes. The Company's profit for the year was £28,855 (2019: £150,254 loss).

Approved by the Board of Governors and authorised for issue on 30 March 2021 these financial statements are signed on their behalf by:



James Chappell – Chair

Company number: 03068044

The notes on pages 28 to 50 form part of these financial statements.

Coeliac UK
(Limited by Guarantee)

Consolidated statement of cash flows
For the year ended 31 December 2020

	Notes	2020 £	2019 £
Cash flows from operating activities:			
Net cash provided by operating activities	**22**	516,085	(221,530)
Cash flows from investing activities:			
Dividends and interest from investments		25,644	35,520
Purchase of tangible fixed assets		(23,536)	(130,194)
Purchase of investments		-	(1,031,066)
Sale of investments		887,084	1,036,172
Net cash used in investing activities		889,192	(89,568)
Increase in cash and cash equivalents in the year		1,405,277	(311,098)
Cash and cash equivalents at the beginning of the year	**22**	1,299,478	1,610,576
Total cash and cash equivalents at the end of the year	**22**	2,704,755	1,299,478

1 Accounting policies

1.1 Basis of preparation

The financial statements have been prepared in accordance with the Financial Reporting Standard applicable in the UK (FRS102) and (Charities SORP (FRS 102) and the Companies Act 2006.

Coeliac UK 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.

There are no material uncertainties about the charity's ability to continue as a going concern. The charity's planned activities, together with its financial position; management of risk and approaches to investments, cashflow and reserves are described in the Report of the Board of Governors. As a consequence, the governors believe that the charity is well placed to manage its risks successfully despite the current uncertain economic outlook. The governors have a reasonable expectation that the charity and the group have adequate resources to continue in operational existence for the foreseeable future. Accordingly, they continue to adopt the going concern basis in preparing the annual report and accounts.

1.2 Local groups and accounting policy

The local groups record their income and expenditure on a receipt basis. At the end of the financial year, each group submits a return of its income and expenditure which is included in the Statement of Financial Activities and the Balance Sheet.

1.3 Income

Income from web advertising, sponsorship and licensing, and accreditation is deferred on a proportionate basis over the life of the contract. All other income is recognised when the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

1.4 Cost allocation

Shared costs have been allocated on the following basis:

Description	Method of apportionment
Depreciation	Head count
Information technology	Head count
Support staff costs	Head count
Office costs	Head count

1 Accounting policies (continued)

1.5 Grants

Grants payable are payments made to third parties in furtherance of the charitable objectives.

Grants which are free from specific conditions are recognised in full as soon as there is a legal or constructive obligation committing the charity.

Multiyear grants are conditional on an annual review of progress which will determine if future funding is provided. Due to this condition only one year's funding commitment is recognised.

1.6 Restricted funds

Restricted funds are to be used for specific purposes as specified by the donor. Expenditure which meets these criteria is charged to the fund.

1.7 Depreciation of fixed assets

Provision is made for depreciation on all tangible assets at rates calculated to write off the cost, less estimated residual value, of each asset over its expected useful life, as follows:

Furniture and fittings	20% p.a. straight line
Computer equipment	33.3% p.a. straight line

1.8 Investments

Investments held as fixed assets are revalued at mid-market value at the balance sheet date.

1.9 Leasing

Rental payable under operating leases are charged against income on a straight-line basis over the lease term.

1.10 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of obligation can be measured reliably. Costs are analysed between expenditure on charitable activities and costs of raising funds of the charity.

Any direct costs are allocated between restricted and unrestricted funds as incurred.

1.11 Designated funds

Designated funds are unrestricted funds earmarked by the board of governors for particular purpose.

1 Accounting policies (continued)

1.12 Pension

The charitable company operates a group personal money purchase pension scheme. The pension cost charged in the financial statements represents contributions payable by the charity during the financial year.

1.13 Basis of consolidation

The group accounts consolidate the accounts of Coeliac UK and its subsidiary undertaking on a line by line basis. The accounts are made up to 31 December 2020. No separate statement of financial activities or income and expenditure has been presented for the charity alone as permitted by section 408 of the Companies Act 2006.

1.14 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.

2 Income

	Unrestricted £	Restricted £	2020 Total £
Income from donations and legacies			
Donations and gifts	695,478	36,732	732,210
Legacies	214,867	20,000	234,867
	910,345	56,732	967,077
Income from charitable activities			
Membership	1,232,630	31,650	1,264,280
Raising Awareness	480,855	109,400	590,255
Research	-	11,775	11,775
Groups	39,866	4,409	44,275
	1,753,351	157,234	1,910,585
Income from trading activities			
Raffle and lottery	327,443	18,636	346,079
Other commercial activities	337,706	19,562	357,268
	665,149	38,198	703,347
Investment income			
Investments – dividends	18,952	2,143	21,096
Bank interest	1,955	2,594	4,548
	20,907	4,737	25,644

Included within the restricted income recognised in the year is £143,064 of Government furlough grant income allocated based on headcount for the employees the grant was claimed for. All included as restricted income.

2 Income (continued)

	Unrestricted £	Restricted £	2019 Total £
Income from donations and legacies			
Donations and gifts	628,283	52,856	681,139
Legacies	433,970	-	433,970
	1,062,253	52,856	1,115,109
Income from charitable activities			
Membership	1,277,880	-	1,277,880
Raising Awareness	477,866	45,000	522,866
Research	-	35,000	35,000
Groups	55,620	-	55,620
	1,811,366	80,000	1,891,366
Income from trading activities			
Raffle and lottery	341,830	85,172	427,002
Other commercial activities	371,668	300	371,968
	713,498	85,472	798,970
Investment income			
Investments – dividends	29,650	3,267	32,917
Bank interest	1,659	944	2,603
	31,309	4,211	35,520

3 Expenditure

	Unrestricted £	Restricted £	2020 Total £
Charitable activities			
Membership	1,127,785	31,699	1,159,484
Raising Awareness	825,676	103,220	928,896
Research	254,774	15,775	270,549
Groups	144,134	9,409	153,543
	2,352,369	160,103	2,512,472

Breakdown of costs of charitable activities

	Direct costs £	Grants made (note 6) £	Support costs (note 4+5) £	2020 Total £
Membership	861,707	-	297,777	1,159,484
Raising Awareness	590,622	-	338,275	928,897
Research	81,865	137,824	50,859	270,548
Groups	106,808	-	46,735	153,543
	1,641,002	137,824	733,646	2,512,472

Research support cost breakdown

	Total Support Costs £	Direct costs £	Grants made £
Research costs	-	81,685	137,824
Support costs	50,859	6,824	44,035

All support costs are allocated on a headcount basis.

3 Expenditure (continued)

	Unrestricted £	Restricted £	2019 Total £
Charitable activities			
Membership	1,139,149	15	1,139,164
Raising Awareness	1,048,124	49,744	1,097,868
Research	222,388	333,017	555,405
Groups	245,109	2,485	247,594
	2,654,770	385,261	3,040,031

Breakdown of costs of charitable activities

	Direct costs £	Grants made (note 6) £	Support costs (note 4+5) £	2019 Total £
Membership	852,460	-	286,704	1,139,164
Raising Awareness	663,804	-	434,064	1,097,868
Research	107,427	387,887	60,091	555,405
Groups	170,843	-	76,751	247,594
	1,794,534	387,887	857,610	3,040,031

Research support cost breakdown

	Total Support Costs £	Direct costs £	Grants made £
Research costs	-	107,427	387,887
Support costs	60,091	7,072	53,019

All support costs are allocated on a headcount basis.

4 Total support cost breakdown by activity

	Staff costs £	Other costs £	Total 2020 £
Cost of raising funds (note 5)			
Donations and legacies	48,680	52,823	101,503
Trading activities	20,244	36,724	56,968
Charitable activities (note 3)	260,703	472,943	733,646
	329,627	562,490	892,117

	Staff costs £	Other costs £	Total 2019 £
Cost of raising funds (note 5)			
Donations and legacies	31,762	66,703	98,465
Trading activities	22,797	47,878	70,675
Charitable activities (note 3)	276,639	580,971	857,610
	331,198	695,552	1,026,750

5 Support cost apportionment

	Support staff	Depreciation	Governance	HR costs	IT costs	Office costs	2020
	£	£	£	£	£	£	£
Expenditure on raising funds							
Donations and legacies	48,680	7,797	1,260	6,110	15,398	22,259	101,504
Trading activities	20,244	5,421	876	4,248	10,705	15,475	56,969
Charitable activities							
Membership	105,816	28,334	4,579	22,203	55,956	80,889	297,777
Raising Awareness	120,207	32,187	5,202	25,223	63,566	91,890	338,275
Research	18,073	4,839	782	3,792	9,557	13,816	50,859
Groups	16,607	4,447	719	3,485	8,782	12,695	46,735
Total	329,627	83,025	13,418	65,061	163,964	237,024	892,119

	Support staff	Depreciation	Governance	HR costs	IT costs	Office costs	2019
	£	£	£	£	£	£	£
Expenditure on raising funds							
Donations and legacies	31,762	6,749	2,007	8,501	15,093	34,353	98,465
Trading activities	22,797	4,844	1,441	6,102	10,834	24,657	70,765
Charitable activities							
Membership	92,482	19,650	5,845	24,754	43,947	100,026	286,704
Raising Awareness	140,016	29,750	8,850	37,476	66,535	151,437	434,064
Research	19,383	4,119	1,225	5,188	9,211	20,965	60,091
Groups	24,757	5,260	1,565	6,627	11,765	26,777	76,751
Total	331,197	70,372	20,933	88,648	157,385	358,215	1,026,750

6 Grants payable

	Grants to institutions 2020 £	2019 £
Nottingham University, Bains	-	-
Leiden University Medical Centre, Koning	-	-
Nottingham University, Epidemiology	-	67,765
Contemporary epidemiology of coeliac disease and dermatitis herpetiformis in the United Kingdom (Dr Laila Tata, University of Nottingham)		
INNOVATE Development and validation of a minimally invasive comprehensive diagnostic coeliac disease test (Dr Michael Parks, Nonacus Ltd)	-	87,775
INNOVATE Using software to improve the long term management of people affected by coeliac disease (Dr Chris Kennelly, Cievert Ltd)	16,208	97,248
INNOVATE Protein ingredients from UK crops as source of gluten like functionality (Dr Lydia Campbell, Nandi Proteins Ltd)	30,116	90,349
INNOVATE Development of an AI solution for diagnosis and assessment of severity of pathology in small intestinal biopsies in suspected or known coeliac disease (Dr Elizabeth Soilleux, Lyzeum Ltd)	87,500	43,750
Dissertations Awarded	4,000	1,000
	137,824	387,887

In accordance with the accounting policy outlined in note 1.5, only the first year of funding commitment is recognised on the accounts for multiyear grants which are conditional on an annual review of progress which determines if future funding is provided.

7 Net incoming / (outgoing) resources for the year

This is stated after charging:

	2020 £	2019 £
Depreciation	93,936	79,038
Operating lease rentals	77,367	75,936
Governors liability insurance	1,100	1,100
Audit services	10,315	10,150
Non-audit services provided by the auditor		
General advice	125	-
Tax compliance	550	550

Travel costs amounting to £178 (2019 – £2,248) were reimbursed to 2 (2019 – 8) members of the Board of Governors.

8 Staff costs and numbers

Staff costs were as follows:

	2020 £	2019 £
Salaries and wages	1,368,528	1,298,445
Social security costs	135,714	127,951
Pension costs	74,214	69,414
	1,578,456	1,495,810

The number of employees whose emoluments amounted to over £60,000 during:

	2020 Number	2019 Number
£80,000 - £90,000	1	-

The key management personnel of the group (and charity) comprise the governors, the chief executive and senior management team. The total employee benefits of the key management personnel of the group were £417,544 (2019: £376,462). None of the governors have been paid any remuneration or received any benefits for performing their role as governor of the charity.

Termination payments for payments in lieu of notice (PILON) totalling £4,098 were paid in the year.

8 Staff costs and numbers (continued)

The average monthly number of employees during the year, calculated on the basis of average headcount was as follows:

	2020 Number	2019 Number
Advice and information	38	34
Administration and support	8	8
	46	42

9 Taxation

The charitable company's activities are exempt from corporation tax in its charitable activities under Sections 466 to 493 of the Corporation Tax Act 2010.

10 Fixed assets – Group and charity

	Furniture & fittings £	Computer equipment £	Total £
Cost			
At 1 January 2020	151,202	683,904	835,106
Additions	1,390	22,146	23,536
Completion of WIP			
At 31 December 2020	152,592	706,050	858,642
Depreciation			
At 1 January 2020	143,976	505,927	649,903
Charge for the year	7,321	86,615	93,936
At 31 December 2020	151,297	592,542	743,839
Net book values			
At 31 December 2020	1,295	113,508	114,803
At 31 December 2019	7,226	177,977	185,203

11 Fixed assets investments – Group and Charity

	(Charity only) Investments in subsidiaries £	Unit trusts £	2020 Total £	2019 Total £
Market value at 1 January 2020	2	1,058,928	1,058,930	992,584
Additions	-			1,031,066
Disposals	-	(887,027)	(887,027)	(1,036,172)
Realised investment gains/(losses)	-	(171,901)	(171,901)	43,591
Unrealised investment (losses)/ gains	-	-	-	27,861
Market value at 31 December 2020	2	-	2	1,058,930
Historical cost at 31 December 2020	2	-	2	1,031,068

	Market value £	2020 cost £	Market value £	2019 cost £
Cazenove Responsible Multi Asset Fund	-	-	1,058,928	1,031,066
M&G Charifund (income units)	-	-	-	-
M&G Charibond (income units)	-	-	-	-
	-	-	1,058,928	1,031,066

Holdings of more than 20%

The charitable company holds more than 20% of the share capital in the following company:

Company	Country of incorporation	Shares held Class	%
The Coeliac Trading Company Limited	England & Wales	Ordinary	100

The principal activity of The Coeliac Trading Company Limited (Company number 02856981) is to raise funds on a commercial basis for Coeliac UK (Limited by Guarantee), a registered charity. The address of the registered office is Third Floor, Apollo Centre, Desborough Road, High Wycombe, Buckinghamshire, HP11 2QW.

11 Fixed assets investments – Group and Charity (continued)

The aggregate amount of capital and reserves and the results of this undertaking for the year ended 31 December 2020 were:

	Capital £	Profits to reserves for the year £
The Coeliac Trading Company Limited	2	-

During 2020 The Coeliac Trading Company Limited donated its entire profits under gift aid of £24,536 (2019: £29,621) to Coeliac UK (Limited by Guarantee). The profits are net of income and expenditure totalling £308,375 (2019: £369,954) and £283,839 (2019: £340,333) respectively.

Current asset investments and deposits held relate exclusively to cash deposit accounts amounted to £953,754 (2019: £505,691) as shown on the balance sheet.

12 Debtors

	Group		Charity	
	2020 £	2019 £	2020 £	2019 £
Trade debtors	305,375	226,873	237,887	130,146
Income tax and VAT recoverable	-	-	-	-
Amounts owed by group undertakings	-	-	369,846	339,138
Prepayments and accrued income	388,776	477,819	388,776	476,304
	694,151	704,692	996,509	945,588

13 Creditors: amounts falling due within one year

	Group		Charity	
	2020	2019	2020	2019
	£	£	£	£
Grants payable	485,613	570,381	485,613	570,382
Trade creditors	197,935	105,450	195,043	100,272
Other tax and social security	129,284	61,278	119,996	40,189
Accruals	178,608	112,156	176,689	107,960
Deferred income (see below)	595,215	530,373	562,553	441,942
	1,586,655	1,379,638	1,539,893	1,260,745

Deferred income – Charity

	2020	2019
	£	£
At 1 January 2020	441,942	462,226
Released during the year	(427,126)	(453,252)
Deferred income related to membership, licensing and sponsorship	547,737	432,968
At 31 December 2020	562,553	441,942

14 Provision for liabilities and charges – Group and Charity

	£
At 1 January 2020	35,000
Charge for the year	5,000
At 31 December 2020	40,000

The provision relates to dilapidations costs that may become payable at the end of a current tenancy. The current tenancy has 8 years remaining.

15 Designated funds – Group and Charity

Designated funds are funds earmarked by the board of governors for particular purposes. At the year end the unspent designated funds were:

	Balance at 1 January 2020 £	Incoming £	Outgoing £	Balance at 31 December 2020 £
Research (Innovate)	179,888	-	(133,824)	46,064
Research Fund	9,716	475	-	10,191
Local voluntary support groups	81,230	39,866	(39,019)	82,077
	270,834	40,341	(172,843)	138,332

	Balance at 1 January 2019 £	Incoming £	Outgoing £	Balance at 31 December 2019 £
Research	234,757	-	(54,869)	179,888
Research Fund	1,281	8,435	-	9,716
Local voluntary support groups	97,444	55,620	(71,834)	81,230
	333,482	64,055	(126,703)	270,834

Research

Income to be used for funding medical research into coeliac disease and dermatitis herpetiformis, designated by the Board from unrestricted funds. The current balance represents the matched funding for the Innovate Grant, these funds have now all been awarded in the research call at the end of 2020 and will be released as the project progresses.

Local voluntary support groups

The collective funds held and administered by Volunteer Groups, representing their working funds.

16 Restricted funds – Group and Charity

	Balance at 1 January 2020 £	Incoming £	Outgoing £	Investment income & gains £	Balance at 31 December 2020 £
Research (Innovate)	-				
Research Fund	188,344	47,723	(10,246)	4,714	230,535
Daily newspaper advert for Awareness Week	1,464	-	-	13	1,477
Care System campaigns	17	-	-	-	17
Membership Helpline	-	49	(49)	-	-
Diagnosis TV Advert	2,926	-	-	-	2,926
Diagnosis Life Channel NHS	2,000	-	-	-	2,000
Pharmacy Packs	1,057	-	-	10	1,067
Diagnosis campaign	-	48,000	(41,820)	-	6,180
Events and Support in West Sussex	-	5,000	(5,000)	-	-
Events for children with CD and families	-	5,000	-	-	5,000
Government Furlough grant	-	143,064	(143,064)	-	-
Gluten Ataxia	4,250	3,328	-	-	7,578
	200,058	252,163	(200,179)	4,737	256,779

	Balance at 1 January 2019 £	Incoming £	Outgoing £	Investment income & gains £	Balance at 31 December 2019 £
Research (Innovate)	249,009	-	(249,009)	-	-
Research Fund	106,478	169,063	(96,921)	9,724	188,344
Local Support	2,485	-	(2,485)	-	-
Daily newspaper advert for Awareness Week	1,419	-	-	45	1,464
Care System campaigns	495	-	(478)	-	17
Freed from Research	15,242	-	(15,242)	-	-
Membership Helpline	-	15	(15)	-	-
Diagnosis TV Advert	2,278	45,000	(44,352)	-	2,926
Diagnosis Life Channel NHS	2,000	-	-	-	2,000
Pharmacy Packs	1,024	-	-	33	1,057
Big Lottery Fund – (Awards for All Scotland)	4,915	-	(4,915)	-	-
Gluten Ataxia	-	4,250	-	-	4,250
	385,345	218,328	(413,419)	9,802	200,058

16 Restricted funds – Group and Charity (continued)

The principal purposes for the above restricted funds were as follows:

Research
Income received to be used solely for funding medical research into coeliac disease and dermatitis herperiformis (DH).

Local support
The collective funds held and administered by Volunteer Groups.

Daily newspaper advert for Awareness Week
Donations towards an advertisement to be placed in a major national newspaper during Awareness Week to raise the profile of coeliac disease.

Care System campaign
Campaign to improve awareness in the care system.

Freed from Research
Campaign to raise funds for research.

Membership Helpline
Funding for ongoing costs of providing the Coeliac UK Helpline.

Diagnosis TV Advert
TV advertising campaign to improve diagnosis rates for coeliac disease.

Diagnosis Life Channel NHS
Advertising campaign for patients via Life Channel in GP surgeries to raise awareness of coeliac disease.

Pharmacy packs
Donations towards production of pharmacy information packs.

Big Lottery Fund (Awards for all Scotland)
Grant to fund awareness raising in the community in Scotland.

Awards For All Budget Meal Planner
To produce a range of weekly meal planners, to assist people on low incomes to manage their gluten free diet on a budget whilst maintaining a health balanced diet. The meal planners will be downloadable as pdf files from our website, available in hard copy for people without internet access and included in our packs for newly-diagnosed patients, as well as promoted to our network of Healthcare Professionals.

Gluten Ataxia
Income to fund a project to achieve an earlier diagnosis for those with Gluten Ataxia.

16 Restricted funds – Group and Charity (continued)

Events and Support in West Sussex

Funds to be used for an all ages party with gluten free buffet at any venue in West Sussex and for the benefit the West Sussex Coeliac UK local group.

Events for children with CD and families

Funds to be used by Coeliac UK for events to benefit coeliac children and their families.

Diagnosis Campaign

Funds have been granted to pay for the development of campaign materials to promote diagnosis of coeliac disease in children for a campaign in 2021 in support of ongoing activities regarding awareness and education on coeliac disease.

17 Analysis of net assets between funds – Group

	Unrestricted funds 2020 £	Designated funds 2020 £	Restricted funds 2020 £	Total 2020 £
Tangible assets	114,803	-	-	114,803
Investments	-	-	-	-
Net current assets less provisions for liabilities and charges	1,377,139	138,332	256,780	1,772,251
	1,491,942	138,332	256,780	1,887,054

	Unrestricted funds 2019 £	Designated funds 2019 £	Restricted funds 2019 £	Total 2019 £
Tangible assets	185,203	-	-	185,203
Investments	885,376	84,653	88,899	1,058,928
Net current assets less provisions for liabilities and charges	292,192	186,181	111,159	589,532
	1,362,771	270,834	200,058	1,833,663

18 Lease commitments – Group

At the reporting end date the group had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	Land and buildings		Office equipment	
	2020	2019	2020	2019
	£	£	£	£
Within one year	87,193	93,212	6,429	6,546
Between two and five years	179,781	278,205	13,396	13,366
	266,974	371,417	19,825	19,912

19 Voluntary help

The charity had extra support from 688 volunteers in 2020 (2019: 1,045). The benefit of their contribution is not reflected in the financial statements.

20 Related party transactions

The charity received a management fee of £237,748 (2019: £250,302) from its subsidiary The Coeliac Trading Company Limited.

At 31 December 2020 a balance of £369,845 (2019: £339,138) was due from The Coeliac Trading Company Limited.

There were no other related party transactions in the reporting period that require disclosure.

21 Pension commitments

The estimated pension deficit as at 30 September 2019 is £50,637 (30 September 2018: £47,367). This is in accordance with the most recent independent valuation performed on 21 July 2020. Under the new recovery plan, from 1 April 2019 the deficit contributions that are required from Coeliac UK are £1,915.28 a year, payable in monthly instalments of £159.61. These payments increase by 3% per annum from 1 April 2020 and on each 1 April thereafter, as they do under the current recovery plan.

The deficit contributions agreed between the company and scheme at the year end date are as follows:

Year	Amount (£)
1	2,015
2	2,076
3	2,138
4	2,202
5	185

The present value of the future provision for Coeliac UK is calculated as follows:

Provision at the start of the period	10,275
Discount factor interest expense	104
Deficit contribution paid	(1,957)
Impact of change in assumptions	147
Provision at end of period 31 December 2020	8,569

The current deficit of £50,637 is being paid at an immaterial amount to the charity on an annual basis, this deficit would only fall due in its entirety should the charity decides to withdraw from the scheme, the Board of Governors currently have no plans short or long term to withdraw from this scheme.

22 Reconciliation of net income / (expenditure) for the reporting period (as per the SOFA)

	2020 £	2019 £
Net income/(expenditure) for the reporting period (as per the SOFA)	53,391	(120,633)
Adjustments for:		
Depreciation charges	93,936	79,038
Losses/(gains)/losses on investments	171,844	(71,452)
Dividends from investments	(21,096)	(32,917)
Bank interest	(4,547)	(2,603)
(Increase)/decrease in debtors	10,541	(229,729)
Decrease/(increase) in creditors	207,016	156,766
Net cash provided by operating activities	516,085	(221,530)

22 Reconciliation of net income / (expenditure) for the reporting period (as per the SOFA) (continued)

	2020 £	2019 £
Analysis of cash and cash equivalents		
Cash in hand	455	822
Notice deposits (less than 3 months)	2,704,300	1,298,656
Total cash and cash equivalents	2,704,755	1,299,478

Analysis of changes in net debt

	Balance at 1 January 2020 £	Cash flows £	Balance at 31 December 2020 £
Cash	822	(367)	455
Cash equivalents	1,298,656	1,405,644	2,704,300
	1,299,478	1,405,277	2,704,755

23 Post balance sheet event

The Coronavirus global pandemic continues to provide significantly impact and uncertainty in the global markets and economy. The duration and ongoing severity of this impact is unknown at this time. During the year, The Charity mitigated their exposure to such risk by selling the investments held therefore no impact of the uncertainties faced will be evident to the Charity.

The liability on the defined benefit pension scheme may also increase due to market downturn but an estimate on the increase, and its materiality, cannot be made at this time as the fund has not been revalued. The liability would only be realised on withdrawal from the scheme.