

Registered Charity Number: 1059946



NORTH CUMBRIA
HOSPITALS
NHS
CHARITY



North Cumbria Hospitals NHS Charity

Annual Report and Accounts 2024/25

www.ncic.nhs.uk

Contents.

1 Trustee's Annual Report	3
1.1. Foreword by the Chair of North Cumbria Integrated Care NHS Foundation Trust.	4
1.2. Who we are	5
1.3. Charity details	5
1.4. Our mission	5
1.5. What we have achieved:	6
1.6. Trust Board	12
1.7. Trustees	13
1.8. Our Advisors	15
2. How we funded our work, our achievements and our performance	15
2.1. Money received	15
2.2. Money spent	17
3. Our Future Plans	18
4. How we manage charitable funds	18
4.1. Our grant making policy	19
4.2. Our reserves policy	19
4.3. Our funds	20
4.4. Our investment policy	22
5. Risk management	22
6. Statement of trustee's responsibilities in respect of the trustee's annual report and accounts	234
With grateful appreciation and special thanks	248

1 Trustee's Annual Report

The Corporate Trustee presents the North Cumbria Hospitals NHS Charity Annual Report together with the financial statements for the year ended 31 March 2025. The audit of the annual report and accounts was undertaken by the Charity's auditor, Dodd & Co Audit Limited.

The Charity's annual report and accounts for the year ended 31 March 2025 have been prepared in accordance with the accounting policies set out in section 13 to the accounts. They comply with the deed of trust, the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2009 and the Accounting and Reporting by Charities: Statement of Recommended Practise (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). The Charity's report and accounts include all the separately established funds for which the North Cumbria Hospitals NHS Charity is the sole beneficiary.



1.1. Foreword by the Chair of North Cumbria Integrated Care NHS Foundation Trust.

Welcome to the North Cumbria Hospitals NHS Charity Annual Report for 2024/25. Our charity supports the services provided by our two acute hospitals, the Cumberland Infirmary in Carlisle and the West Cumberland Hospital in Whitehaven, for the benefit of NHS patients, their families and communities.

Thanks to the generosity and kindness of our donors, our Charity is in a healthy position with a balance of £3,163k. Our charitable funds enable us to invest in our facilities, patient services and our staff to improve the safety and quality of the care we provide.

We have been thankful for £136k in generous donations from individuals and companies and £66k in grants. We have also received £40k in legacies. We will remember John Barker Dickinson. Frank Scott McDougall, Jean Scott and John James Irving whose kindness in death means they live on in our memory through the care we provide to others.

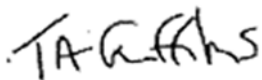
Through this generosity, our Charity has been able to improve patient care by investing in medical equipment that the Trust would otherwise be unable to afford. This year we have agreed to invest in a cardiac Patient Monitor central monitoring system with 4 monitored beds units and a licence to provide patients requiring Contrast Enhanced Mammography (CEM) to be treated at WCH rather than needing an additional appointment at CIC. For some patients CEM is beneficial in detecting cancers that might not have been detected by conventional imaging.

In total, we have made grants of £577k for a range of benefits including medical equipment, staff education and training, and patient welfare and amenities.

This is only possible with the kindness of our donors. A heartfelt thank you to you all.

Looking forward, we are looking at new ways to engage more effectively with staff, patients and their families and to support them in their fundraising efforts.

The NHS is under pressure as never before, and the support of our Charities is more important than ever. The generosity and support of our donors and fundraisers means that we can face the future with optimism, and take great pride in the contribution we make to our NHS.



14 January 2026

Teresa Griffiths,
Interim Chair of North Cumbria Integrated Care NHS Foundation Trust

1.2. Who we are

North Cumbria Hospitals NHS Charity ('the Charity') is a registered charity (registered charity number: 1059946). We exist to raise funds and receive donations for the benefit of the NHS. For us this is the patients of the Cumberland Infirmary and West Cumberland Hospital. By securing donations, legacies, and sponsorship, the Charity can provide the 'icing on the cake' to make a real difference for patients, their families and the staff who look after them. Providing both general and specialist care, the Cumberland Infirmary and West Cumberland Hospital are key partners in fulfilling our charitable aims. We would like you to support us in our crucial work so please read on and let us tell you more about ourselves, what we do, what we have achieved and how we go about spending the money given to us.

1.3. Charity details

Charity Name: North Cumbria Hospitals NHS Charity

Registered Charity Number: 1059946

Principal Office:

North Cumbria Hospitals NHS Charity
Executive Director of Finance
c/o NHS Finance
Parkhouse Building South
Baron Way
Kingmoor Business Park
Carlisle
Cumbria
CA6 4SJ

The Charity was established under the Umbrella Charity Model by a declaration of trust dated 29 October 1996, as amended by the supplemental deed dated 28 January 2003 and by supplemental deed dated 6 October 2009.

The Charity has a Corporate Trustee which was North Cumbria University Hospitals NHS Trust up until 30 September 2019. On 1 October 2019 the North Cumbria University Hospital NHS Trust was acquired by Cumbria Partnership NHS Foundation which was renamed as North Cumbria Integrated Care NHS Foundation Trust on the same date.

The transaction took place under Section 56A of the National Health Service Act 2006 and the transaction agreement made provision for the charitable funds of North Cumbria University Hospitals NHS Trust to be transferred as part of the transaction. Therefore, since 1 October 2019 the corporate trustee has been North Cumbria Integrated Care NHS Foundation Trust.

1.4. Our mission

By raising new money and careful management of our existing funds, North Cumbria Hospitals NHS Charity provides a public benefit by making grants to North Cumbria Integrated Care NHS

Foundation Trust. The object of the Charity is as follows:

The Trustee shall hold the charitable fund upon trust to apply the income and at their discretion, as far as may be permissible, the capital, for any charitable purpose or purposes relating to the National Health Service.

Charitable funds received by the Charity are accepted and held and administered as funds held on trust for purposes relating to the health service in accordance with the National Health Service Act 1977 and the National Health Service and Community Care Act 1990. These funds are held on trust by the corporate body. The members of the Charitable Funds Committee confirm that they have referred to the guidance provided by the Charity Commission on public benefit when reviewing aims and objectives, when planning future activities and in setting the grant making policy for the year.

The Charity supports projects and interventions that improve patient experience, enhance services, improve patients' overall health, and support the wellbeing and development of NHS staff. The Charity covers the costs for items such as specialist equipment and projects such as staff wellbeing initiatives and health education which are not covered by NHS core funding.

Grants to the Trust are made in accordance with charity law, our constitution and the wishes and directions of donors. In making grants, we endeavour to reflect the wishes of patients and staff by directing funds towards areas they tell us are most in need. During the year 2024/25 grants totalling £577k (2023/24: £303k) were made.

1.5. What we have achieved:

The Charitable Funds Committee keeps the spirit of "public benefit" at the forefront of its decision making and encourages applications for grants to support patient centred initiatives. During 2024/25 the Committee approved a small number of bids for expenditure of more than £20,000. This included approving the following grants:

- £74,000 for a Philips IntelliVue Patient Monitor central monitoring system with 4 monitored beds units for The Heart Centre;
- £46,000 for the development of a Quiet Garden at the Cumberland Infirmary next to the new Endoscopy Unit;
- £44,089 to support the Healing Arts programme in the Trust;
- £30,080 for the purchase of Archimedes Navigational Software to reduce the number of Endobronchial Ultrasound Service (EBUS) patients requiring surgery and anaesthesia for diagnostic purposes.
- £48,000 to provide contrast enhanced Mammography at WCH

By funding services and equipment we can help our staff to provide care to their patients which goes beyond that which NCIC is funded by the government to provide.

We assist patients from every walk of life, irrespective of race, creed, ethnicity or personal

circumstances. We put this aim into practice by helping the patients, their families and carers, and visitors to the hospital by:

- Enhancing the care our hospitals can offer through new equipment and building improvements to deliver better facilities.
- Investment in the people who work for NCIC to ensure the best care for our patients, their families and visitors.
- Providing direct support to patients by way of information, enhanced support and better facilities.

Highlights from public benefit

David, Stacey and Darcey King - Ice Skating as a thank you for looking after baby Darcey £600 to CIC SCBU



An Olympic ice skating couple - whose baby was cared for in the Special Care Baby Unit at the Cumberland Infirmary in Carlisle – have raised £600 for North Cumbria Hospitals NHS Charity. Parents David and Stacey King, from Carlisle, returned to SCBU – where their daughter was born – to hand over the money. The pair had a hugely successful ice skating career which included national titles and appearances at two Winter Olympics in Vancouver and Sochi. Following retirement from competitive skating, the couple started a family.

However, complications arose when Stacey contracted sepsis while she was pregnant with her daughter, Darcey. Darcey was born on June 16, 2020 in the middle of the Covid pandemic and spent nine weeks in SCBU.

In January, David and Stacey opened the prestigious Trophee D'Ecosse Challenger International competition at the Dumfries Icebowl and gave their fee to SCBU, as well as raising awareness of the work that the staff do.

Tubby FC £450 – WCH Breast Care

Our thanks to Tubby FC and NHS International FC, who played a friendly footy match to raise money for a worthy cause! These two teams come together each year for a game of football and to raise money for a good cause. The players each donated £10 to take part, they sold football cards and held a raffle to raise the cash.

This year they agreed to donate to the Breast Care Team who were delighted to be presented with a cheque for £450!

Natalie Walker, Breast Care Nurse at WCH, said: "We're delighted to be chosen by the teams for this incredibly kind donation, money like this really does make a difference to us. We will use the money towards Health and Wellbeing days for the ladies in our care as well as buying specialist

bras which we know make such a difference to the women we care for. So a huge thank you to all involved!"

Eric Parkin, who works as a team cleaner at WCH explained: "We're happy to be raising money for such a great cause and look forward to getting together with our NHS International friends every year, to raise as much as we can!"

The Black Lion Hethersgill - Pub's Charity of the Month £265 CIC general fund

Thank you to the Black Lion pub at Hethersgill who chose us as their first charity of the month after reopening under new management.

We are so grateful they raised £265 for our charity. Landlady Marti Irving handed over the money raised to Kath Hughes representing the charity this weekend.



Thank you to you and your customers.

Conrad's Spring Bash raises £22,000 for our charity



A charity Spring bash to raise money for NCIC's Special Care Baby Unit and the Neoangels charity has raised more than £22,000.

Harriet Storey organised the event at the Halston Hotel in Carlisle on 4 May 2024 to say thanks to staff in SCBU and the charity Neoangels at the James Cook Hospital in Middlesbrough.

She handed the money over to staff on SCBU this week. They will use it to transform a room for families to relax in when they are with their babies.

Harriet's son, Conrad, made a surprise arrival into the world two years ago – arriving 12 weeks early! So Harriet wanted to give something back and say thanks to SCBU staff and the neonatal unit in Middlesbrough for the care Conrad was given in his early days.

Harriet says more than £17,000 of the money raised will go to SCBU and £5,000 to Neoangels.

Conrad, who will celebrate his second birthday on Tuesday, was born on the evening of 14 May 2022 and spent his first five weeks in the Neonatal Unit at James Cook Hospital in Middlesbrough, helped by the Neoangels charity. As he grew stronger, he was moved back to SCBU at CIC.

Harriet and her family are so grateful for the help they received.

Harriet said: "I am speechless. We have raised an unbelievable amount of money and I want to thank everyone for their support.

"The Spring bash was an idea that came around after the brilliant care Greg, Conrad and myself received when Conrad made his rather dramatic and early entrance into the world. From the start, the support has been incredible.

"Seeing a packed events space at the Halston, the amazing auction prizes and the raffle and people's generosity, I couldn't believe it."

Harriet would like to thank everyone who helped organise the event and everyone who supported it.

Lead Matron for Women and Children, Ben Frampton, said: "All of the staff on the unit would like to thank Conrad and his family and supporters for raising such a fantastic amount of money. It will benefit future babies and their families.

"Some of our staff attended the event and said it was fantastic. We are so very grateful. Thank you."

Magpie Inn raises £800.05 for the CIC Breast Care Fund



A total of £800 was raised by regulars at The Magpie Inn, Carlisle.

They held an event called Brave the Shave where 15 people shaved their heads to raise money for the Eden Breast Screening Unit. The unit is close to their hearts as Clair has previously undergone treatment at CIC for breast cancer. Clair, along with her sister, Sheila, wanted to give something back to say thank you for the care she received.

Judith Lightburn - £1,000 CIC Breast Care Fund

Judith Lightburn wanted to say thank you for the care she received and give something back. Judith and her family have raised £1,000 for the Breast Unit at the Cumberland Infirmary by chopping bags of kindling and selling them.

She called her fundraising effort "Chopping for Charity."

Judith came back into hospital to hand the money over to Thomas Nedumpara, Consultant Breast Surgeon, Julia Forsyth, Clinical Nurse Specialist and Ioannis Michalakis, Consultant Breast Surgeon and Clinical Lead.

The Charity is most grateful to all supporters for their contributions.

Lesley Cullen donated £1,000 for the CIC ICU team as a thank you for the way they cared for her sister in her final weeks, she said the team were amazing.

Forth Engineering donated £6,733.05 for the WCH Paediatric Ward

Friends and Family of Rory Amos held a memorial match for Rory and raised £370 for CIC SCBU

Tony Cleasby's family donated £463.38 to the CIC General Fund

Keith Renton donated £1,000 to Stroke & Eldery Care who was cared for by the team in the summer of 2024 over several visits. He is now doing well

Mr & Mrs Walker donated £1,000 to Breast Care at CIC

Miss Phillipson's family donated £694.22 to the CIC Renal Unit

Anita Mounsey's husband Tony donated £127 to the Abbey Campbell Asthma Fund

Christine Elizabeth Threlkeld family donated £225 to the Stroke fund at Carlisle in memory of a much loved mother, sister and granny

Sally-Anne Fielding's loved ones donated £203 to the CIC Renal unit in memory of Sally-Anne, a much loved mummy of Maddison and a dearly loved daughter and sister.

Brian Richardson donated £566.75 to the CIC Renal Unit

M J Earl donated £1,928.70 to the WCH Breast Symptomatic Fund

Skiand & Sahul donated £500 to the Children's Diabetes Fund

Eric Urquhart donated £400 to coronary care unit in memory of Jessie

Brenda Morley's Husband Alan, sisters Valerie and Sam donated £815.55 to the CIC ITU Equipment Fund

WCH ITU Staff were very brave and completed at skydive and raised £1,400 for their department

Sellafield Staff continue to support the teams at WCH and have made 3 donations through the year for their peer to peer programme. £4,205 for WCH Breast Symptomatic Fund, £200 WCH Renal Unit and £300 WCH Paediatric Ward

Mark Foster donated £1,526.64 to the neuro physio team to purchase some new equipment, including a VR headset

Pauline Chapman donated £100 to the mortuary department as a thank you to Amy Wattleworth for the exceptional care she provided.

Matty Newton's family donated £1,050.65 to the CIC Breast Care fund from his funeral service. This was in addition to £209.97 donated via Much Loved

Mrs K Hayton donated £10 to WCH Breast Symptomatic fund to purchase some chocolates for the team

The Parish of Whitehaven collected £334 from a memory tree over Christmas and donated this to WCH SCBU

Crossfield garage raised £1,000 and donated this to the WCH Paediatric Fund

The relatives of Marilyn Harkness donated £500 to the CIC ITU fund

Joan Graham donated £450 to the Stroke & Elderly Care fund as a thank you for the care Carl received

M Jones raised £2,000 for the leukaemia fund

Seth Blaylock held an Easter Raffle and raised £100 for the Children's diabetes Fund

Carlisle Citadel donated £500 to the Children's Ward

Mike Davidson donated £335 to the CIC A&E Department

The Crafty Club raised £950.00 for the WCH Breast Symptomatic Fund

Gordon Consultancy Ltd (Crosby on eden Church) donated £325.83 in memory of Marjorie Murray for CIC SCBU

Suzanne Kelsey gave £250 to the CIC Cardiology Fund along with a lovely card thanking the team

Kath Hunter donated £40 to the Breast cancer screening fund

Lucky Competitions raised £200 for WCH SCBU

J C Samuels donated £500 to the WCH Medical Coronary Fund

Billy Woosnam had £1,400.61 donated in his memory to the WCH Medical Coronary Fund

The Distington club for young people have donated £238 to the Oncology Fund

J&J Shaw raised £2,800 for the WCH Breast Symptomatic Fund

K Wilkinson donated £1,711.20 to the WCH Breast Symptomatic Fund

Cutting Edge donated £100 for the WCH ITU department. The company said "I am writing to express my deepest gratitude for the exceptional care and support provided to our staff member and his mother during her time in ICU" They also thanked the team for their compassion, dedication and professionalism.

Lorraine El-Far made and sold cards, raising £500 For CIC Cardiology. This was a thank you to Dr Justin Barclay and his team for looking after her husband Nabeil in July 24

Natasha Barker and Andrew Buxton donated £100 to the CIC Maternity Bereavement Fund

Ben McKendrick donated his £200 winnings from his work draw (Jacob Stobbarts) to WCH SCBU. This charity is special to Ben and he hopes his donation makes a difference

P Bell donated £3,600 to the CIC Breast Care Fund

Linda Bell donated £300 to the Respiratory team at CIC. She said "This donation comes with grateful thanks for all the care & support my husband Alistair received as a patient"

Graeme Dixon's family donated £800 to the CIC ICU. They would like this money to go towards memory boxes: "The box really helped me and gave me comfort in the darkest of days, we would like to pass that comfort onto someone else"

This is a small list of the donations received into the charity and every donation is greatly appreciated. We give thanks that you choose to support our charity



1.6. Trust Board

The Charity's corporate trustee is North Cumbria Integrated Care NHS Foundation Trust (NCIC). NCIC is led by a Trust Board made up of executive and non executive directors. Executive directors are responsible for the operational management of the Trust whilst non executive directors make sure the Board act in the interests of our patients and community.

The members of the Trust Board who served during the financial year are shown in the table on the next page. Unless otherwise noted, the Directors were in post for the 12 month period to 31 March 2025 and up until the point at which the accounts were adopted.

Name	Responsibilities	Post From	To
Steve Morgan	Chair		31/10/2025
Teresa Griffiths	Non-Executive Director & Acting Chair wef 01/11/2025		
Lyn Simpson	Chief Executive		27/07/2025
Trudie Davies	Interim Chief Executive	28/07/2025	
James Drury	Executive Director of Finance, Estates & Digital		
Adrian Clements	Executive Medical Director		
Jill Foster	Executive Chief Nurse		17/04/2025
Hilda Gwilliams	Interim Executive Chief Nurse	09/05/2025	14/09/2025
Gill Findley	Interim Executive Chief Nurse	06/10/2025	
Johanna Reilly	Interim Chief Operating Officer		31/05/2024
Imran Devji	Executive Chief Operating Officer	31/03/2025	
Kelly Angus	Interim Chief People Officer	26/08/2025	
John Batty	Non-Executive Director		30/09/2025
Margie Burdis	Non-Executive Director	01/11/2025	
Mark Cullinan	Non-Executive Director		
Adesuwa Garrick	Associate Non-Executive Director	01/12/2024	
Claire Maxwell-Smith	Non-Executive Director	01/09/2025	
Des Moore	Non-Executive Director		31/08/2025
Ian Waugh	Non-Executive Director	01/10/2024	
Jonathan Weber	Non-Executive Director	01/09/2024	

1.7. Trustees

The Charity's trustee has delegated its powers and functions to the Charitable Funds Committee. The Charitable Funds Committee administer the funds held in trust by the Charity in accordance

with any statutory or other legal requirements or best practice required by the Charities Commission on behalf of the Corporate Trustee.

The affairs of the Charity are conducted at quarterly Charitable Funds sub-committee meetings, with a report of the meetings presented to the Trust Board.

The Charitable Funds Committee is responsible for the overall management of the charitable fund. The Committee is required to:

- Control, manage and monitor the use of the fund's resources.
- Provide support, guidance and encouragement for all its income raising activities whilst managing and monitoring the receipt of all income.
- Ensure that the approved Investment Policy by the NHS Foundation Trust Board as Corporate Trustee is adhered to and that performance is continually reviewed whilst being aware of ethical considerations.
- Keep the Trust Board fully informed on the activity, performance and risks of the Charity.
- The Executive Director of Finance is the responsible executive officer. The accounting records and the day to day administration of the funds are dealt with by the Trust's Finance Department located at the Charity's registered address above.

Governance is maintained by various policies and procedures, in particular the Charitable Fund's Governing Document. Members of the Charitable Funds Committee are not individual trustees under Charity Law but act as agents on behalf of the Corporate Trustee.

The members of the Charitable Funds Committee in 2024/25 were:

Name	Responsibilities	From	To	Committee Attendance
Steven Morgan	Chair		31/10/2025	2/3
Philip Kane	Non Executive Director		30/06/2024	1/1
Des Moore	Non Executive Director		30/09/2025	1/1
Ian Waugh	Non Executive Director	01/10/2024		1/1
Jonathan Weber	Non Executive Director	01/10/2024		1/1
Jill Foster	Executive Chief Nurse		17/04/2025	1/3
Steve Park	Director of Communications			2/3
Matt Phillips	Associate Medical Director			3/3

1.8. Our Advisors

The Charitable Funds Committee is also assisted by professional advisors as detailed below:

Auditors

Dodd & Co Audit Limited
FIFTEEN Rosehill
Montgomery Way
Rosehill Estate
CARLISLE
CA1 2RW

Solicitors

Ward Hadaway
102 Quayside
Newcastle Upon Tyne
NE1 3DX

Bankers

c/o NatWest Bank
280 Bishopsgate
London
EC2M 4RB

2. How we funded our work, our achievements and our performance

The total net assets of the Charity as at 31 March 2025 of **£3.163 million** (31 March 2024: **£3.436 million**) are divided as follows:

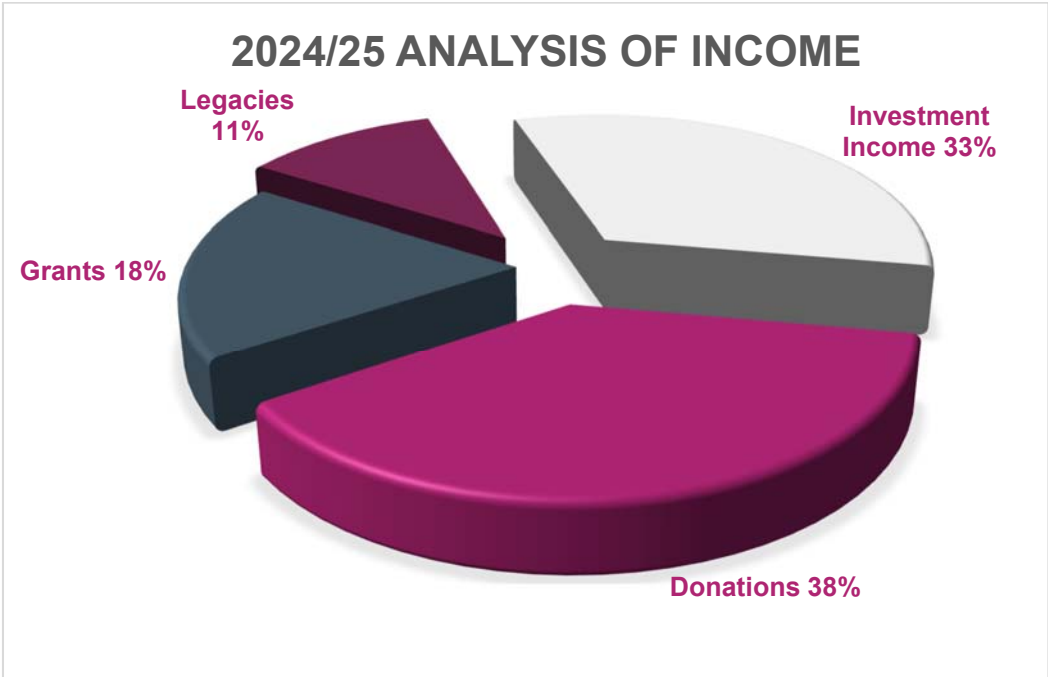
- **Restricted Funds** (Special Purpose Charities)
£0.899 million (31 March 2024: **£0.916 million**)
- **Unrestricted Funds** (General Purpose Charities)
£2.264 million (31 March 2024: **£2.520 million**).

Overall the net assets decreased by **£273,000** which included a loss on investments of **£19,000** (2023/24: increase of **£958,000**).

2.1. Money received

The following graph illustrates the breakdown of the total income received in the 2024/25 financial year. Total income was £359,000 (2023/24: £1,250,000). The total value of donations received in

2024/25 was £136k (2023/24: £130k) of which £120k was from individuals (2023/24: £118k), £16k from companies (2023/24: £12k). The Charity received £66k from grants (2023/24: £83k).



Grants received were as follows:

- NHS Charities Together - £37,950
- Arts Council England - £24,942
- First Trenitalia West Coast Rail Ltd - £2,650

The NHS Charities Together grant was the second instalment of the recovery grant awarded to support our staff’s recovery from the COVID pandemic. We were awarded £154,000 in total to support a number of projects including a wellbeing programme and mental health awareness and training sessions.

The value of legacies in 2024/25 was £40k (2023/24: £924k). Listed below are the legacies received or notified to the Charity between 1 April 2024 and 31 March 2025 and the areas that have benefitted:

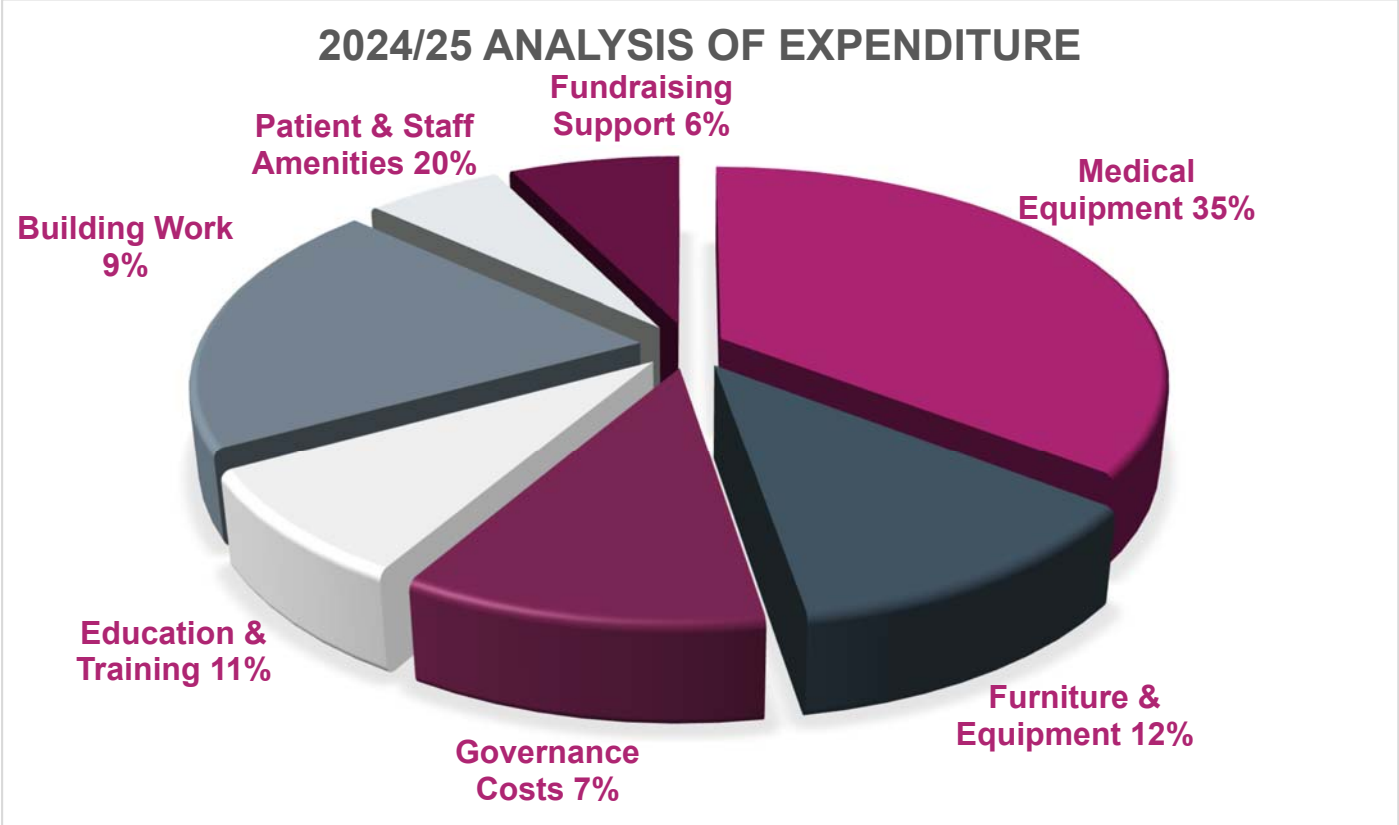
John Dickinson	Respiratory
Frank Scott McDougall	Urology
John James Irving	CIC Oral Surgery
Jean Scott	Respiratory

Investment income was £117k in 2024/25 (2023/24: £113k).

2.2. Money spent

Of the total expenditure of £613k in 2024/25 (2023/24: £333k), expenditure on direct charitable activity was £532k (2023/24: £260k) spent across a range of programmes from education and training to medical equipment. The monies spent were used to purchase additional goods and services not normally provided by, or in addition to, the normal NHS service that benefit staff and patients.

A further £36k was spent on fundraising (2023/24: £30k) and governance costs were £45k (2023/24: £43k).



Patient Care Equipment

In 2024/25 grants totalling £343k were made relating to medical and surgical equipment, furniture, information technology equipment and minor building works, (2023/24: £142k). These grants are used for improvement in the quality of care and comfort of patients by the provision of services or facilities not normally provided by, or in addition to, the normal NHS service.

Key expenditure items approved by the Charity in 2024/25 were as follows:

£74,000	Cardiac Monitoring System	Cardiology services
£48,000	Contrast Enhanced Mammography at WCH	WCH Breast Symptomatic Fund
£46,000	Quiet Garden at CIC	General Funds
£11,084	Sleeper Chairs	Maternity WCH

£8,670	Rehabilitation chairs	WCH ICU
£9,550	Design and installation of artwork	The Northern Cancer Centre

Patients & Staff Welfare and Amenities

During 2024/25, grants totalling £121k (2023/24: £57k) were awarded to help improve the quality of care received by patients through the provision of services and facilities not normally provided for, or in addition to, the normal NHS service and to improve staff morale and their capacity to service patients well. The grants included a contribution to the Trust's Healing Arts programme, Christmas gifts for patients and Christmas parties and food for staff.

Staff Education and Training

In 2024/25 grants totalling £68k (2023/24: £58k) were made to enable staff to attend health related courses, conferences and books to further develop their clinical knowledge and skills.

Salary Grants

There were no salary grants awarded in 2024/25 (2023/24:£3k)

Fundraising Support

During 2024/25 the communications team provided fundraising support to the Charity. This included communicating with families who were raising funds and sharing their stories and improving the website and social media presence of the charity.

A Big Thank You

On behalf of the patients and staff who have benefitted from improved services and facilities as a result of the many donations and legacies received, the Corporate Trustee would like to thank all our donors for the generous support over the past year.



3. Our Future Plans

During 2024/25, we have continued to promote our charity to raise its profile. We have promoted and celebrated the fundraising activities of our many donors in the local media and on our social media channels which we aim to grow in the year ahead. We have also promoted the work of our charity to our own staff through our internal communication channels. We aim to encourage more

of our staff to raise funds for their NHS charity, as well as promote care they provide to patients. We are developing and improving our web presence so that it is a key platform for fundraising and donations. In the year ahead we want to refine our fundraising activities by exploring opportunities to raise funds for specific equipment that would enhance the care we can offer our patients in north Cumbria. We aim to align our fundraising activities more closely with the Trust's strategic priorities going forward.

4. How we manage charitable funds

4.1. Our grant making policy

The Charitable Funds Committee has established its grant making policy to achieve its objectives for the public benefit to improve patient care for NHS patients. All grants made during the year were made to North Cumbria Integrated Care NHS Foundation Trust.

The Committee follows a policy of delegation of decision making on grants to hospital managers, who in turn designate fund managers as appropriate. In this way the Trust Board seeks to maximise the input of medical, nursing and other patient care staff in the utilisation of funds and to manage the corporate trusteeship within the schemes of delegation of the corporate body. Unrestricted General Purpose Funds are managed by Executive Directors who make decisions on grant making related to their sphere of responsibility. The Charitable Funds Committee monitors income and grant making.

- Fund managers are able to authorise grants up to the value of £5,000.
- For grants between £5,000 and £20,000, approval is required from the fund manager, the Chief Nurse and the Executive Director of Finance & Estates.
- For expenditure of over £20,000 the approval of the Trustee is required.

Policy guidelines have been approved by the Trustee and have been circulated to all staff members involved in the administration of Charitable Funds. These Policy guidelines are reviewed periodically by the Charitable Funds Committee.

4.2. Our reserves policy

The Committee has a formal reserves policy. The main objective is to broadly ensure that income received in any one year is approximately equal to expenditure in that year, thus ensuring that reserves do not increase disproportionately over time.

Free reserves are defined as that part of the Charity's unrestricted funds which are available after meeting liabilities and are calculated as follows:

Unrestricted assets:	£2,429,000
Less liabilities:	-£165,000
Total Reserves:	£2,264,000

The minimum level of reserves held will be limited to the average expenditure over the previous two years to ensure that the Charity has sufficient funds to cover likely commitments over the coming year.

Expenditure 2023/24:	£333,000
Expenditure 2024/25:	£614,000
Average expenditure:	£474,000

Therefore the minimum level of reserves to be held is £474,000.

The policy will only be varied in circumstances where sufficient funds are required to meet specific objectives. Such objectives would be defined as an individual fund raising initiative or as something specifically identified in the Charity's spending plans. Once any such objective is achieved the reserves would revert to the previously defined level.

4.3. Our funds

North Cumbria Hospitals NHS Charity is an Umbrella Charity governed by Trust Deed, which comprises one unrestricted fund, three restricted funds and seven restricted funds for special purposes.

Unrestricted General Purpose Funds

The Trustee has discretion to apply these funds for any purpose within the objects of the Charity. However, the Trustee has adopted a policy of designating funds within the unrestricted general funds in order to respect the wishes of the donors wherever possible. All general purpose funds which are not designated like this are recorded as General Funds, still under the unrestricted funds umbrella, and are spent as far as possible in the optimum way to further the wider objectives of the Charity.

Restricted Funds

In January 2018 the Charitable Funds Committee approved that the Healing Arts Funds could become a restricted fund in order to support applications for grants and external funding. A restricted fund was established in March 2021 to hold the funds for medical equipment at West Cumberland Hospital gifted to the Charity by the late Leonard Atkinson. A further fund was established in December 2023 to hold the funds for the Trust's respiratory services gifted by the late Mr John Barker Dickinson and during 2024/25 the Scott Family Respiratory Fund was established as a result of a legacy from the late Mrs Jean Scott gifted to our charity in memory of her beloved daughter, Pamela, who sadly passed away on Christmas Day 2021.

Restricted Funds - Special Purpose Charities

Registered under the Charitable Fund, North Cumbria Hospitals NHS Charity has seven separate NHS Special Purpose Charities. These share the same registered charity number as the

Charitable Fund, but they are separate entities. They are all registered with the Charity Commission and their relationship with the umbrella charity is recorded. They are governed by a Declaration of Trust. Their income can only be used for the purposes shown in their registration documents and they are listed below:

1. Carlisle Hospitals' Radiotherapy Fund

For any charitable purpose or purposes connected with the Radiotherapy Department at the Cumberland Infirmary.

2. Carlisle Hospitals' CT Scanner Fund

For the relief of sickness by the provision and maintenance of a Computed Tomography Scanner for use at the Cumberland Infirmary.

3. Carlisle Hospitals' Children Fund

For the relief of sickness of children who are or have been treated principally (but not exclusively) at the Cumberland Infirmary.

4. North Cumbria Acute Hospitals' Cancer Fund

For any charitable purpose or purposes, principally (but not exclusively) in connection with the services provided by North Cumbria Integrated Care NHS Foundation Trust which will further the following aims:

- a. The investigation of the causes of cancer and the prevention, treatment, cure and defeat of cancer in all its forms;
- b. The advancement of scientific and medical education and research in topics related to cancer provided the useful results of such research must be published;
- c. The furtherance of any other charitable purposes for the relief of persons suffering from cancer.

5. Carlisle Hospitals' Breast Cancer Fund

For any charitable purpose or purposes connected with the prevention, diagnosis or treatment of breast cancer principally (but not exclusively) at the Cumberland Infirmary.

6. Carlisle Hospitals' Cardiology Fund

For any charitable purpose or purposes connected with the prevention, diagnosis or treatment of disorders of the heart principally (but not exclusively) at the Cumberland Infirmary.

7. Carlisle Hospitals' Renal Fund

For any charitable purpose or purposes connected with the prevention, diagnosis or treatment of disorders of the kidneys principally (but not exclusively) at the Cumberland Infirmary.

4.4. Our investment policy

Our Investment Policy was established on 6th October 2009 and is reviewed annually.

The main criteria for the investments are:

- The Trustee shall seek to maximise the interest return on cash, consistent with minimising and diversifying risk, and for this purpose may make deposits with a maximum of £1 million being invested for a period no longer than twenty four months and the remainder of accounts to have withdrawal notice periods not exceeding three months.
- Deposits should be spread by counterparty subject to a maximum exposure of £750,000 per financial institution.
- The amount to be held as liquid funds shall be determined by the Trustee based on Fund Holders' spending plans, but in any case a minimum of six months expenditure (based on average expenditure over the two previous years) shall be held in liquid funds.
- The Trustee shall maintain a list of approved banking institutions, together with the maximum deposit across all accounts (the "credit limit") to be held with any one institution, which is £750,000.

5. Risk management

The Charity operates under the corporate controls assurance policies and procedures of the NHS Foundation Trust as part of its governance arrangements. The Trust has put in place as part of its risk management strategy both a risk register and a framework for the identification and minimisation of risk. The risk register for Charitable Funds is part of the Corporate Register as the Trust is the Corporate Trustee.

Income and expenditure is monitored in total to ensure that both pending and firm financial commitments remain in line with income to avoid unforeseen calls on reserves. All expenditure is committed against funds by the appointed Fund Holders and this expenditure is applied in line with the objects of the Charity. This expenditure is then authorised according to the Trust's Standing Financial Instructions, Standing Orders and Charitable Fund Procedures that also comply with Charity Law. All funds are checked before a payment is made to ensure that there is money available to meet expenditure. Income and expenditure statements are sent to the individuals authorised as Fund Holders on a monthly basis. The Trustees are presented with a statement of income and expenditure and fund balances at every Committee Meeting for assurance.

The Charity benefits from audits undertaken by both internal and external audit, reports from which are presented to the Trustee. The action points from such reports are applied and monitored on behalf of the Charity by the Trust's Finance Department. Audit testing in recent years has not identified any significant financial or other losses.

6. Statement of trustee's responsibilities in respect of the trustee's annual report and accounts

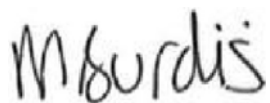
Under charity law, the trustees are responsible for preparing the trustees' annual report and accounts for each financial year which show a true and fair view of the state of affairs of the Charity and of the excess of expenditure over income for that period.

In preparing these financial statements, generally accepted accounting practice requires that the trustees:

- Select suitable accounting policies and then apply them consistently
- Make judgments and estimates that are reasonable and prudent
- State whether the recommendations of the SORP have been followed, subject to any material departures disclosed and explained in the financial statements
- State whether the financial statements comply with the trust deed, 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 Charity will continue its activities.

The trustees are required to act in accordance with the trust deed and the rules of the Charity, within the framework of trust law. The trustees are responsible for keeping proper accounting records, sufficient to disclose at any time, with reasonable accuracy, the financial position of the Charity at that time, and to enable the trustees to ensure that, where any statements of accounts are prepared by the trustees under section 132(1) of the Charities Act 2011, those statements of accounts comply with the requirements of regulations under that provision. The trustees have general responsibility for taking such steps as are reasonably open to the trustees to safeguard the assets of the Charity and to prevent and detect fraud and other irregularities.

Approved by the Audit & Risk Committee on behalf of the Corporate Trustee on 14 January 2026 and signed on their behalf by



Margie Burdis

Chair of the Audit & Risk Committee

With grateful appreciation and special thanks.

To those donations received via much loved as part of their final wishes and their families:

Anita Mounsey	59.35	Abbey Cambell Asthma Fund
Matthew (Matty) Newton	£209.97	CIC Breast Care Fund
William Fowler	£77.67	CIC General Charitable Fund
Iain Gaddes	£112.94	CIC ICU Fund
Richard Eden	£276.17	CIC Oncology Fund
Brian Hutchinson	£302.56	Stroke & Elderly Care Fund
Dorothy Porter	£240.50	NCIC - Stroke & Elderly Care Fund
Tony Robinson	£23.62	NCIC - Stroke & Elderly Care Fund
Dorothy Doran	£373.96	NCIC - Stroke & Elderly Care Fund
Paul Templeman	£173.72	NCIC - Stroke & Elderly Care Fund
Eleanor (Ella) Hinde	£118.90	NCIC - Stroke & Elderly Care Fund
Philip Barratt	£225.09	WCH E S Burns legacy (coronary care)
Betty White	£435.36	WCH - Palliative Care Fund
Paula Blinco	£3,974.75	WCH Breast Symptomatic Fund
Des Byrne	£551.92	WCH General Fund
Gwen Bragg	£530.55	WCH General Fund
Sylvia Burns	£479.16	WCH General Fund
William Fowler	£77.67	WCH General Fund
Raymond Maudling	£398.72	WCH General Fund
Bill Ferguson	£338.83	WCH General Fund
Zoe Tighe	£35.33	WCH ITU Fund
Tony Robinson	£692.14	WCH Medical Coronary Fund
Jean Miller	£128.19	WCH Medical Coronary Fund
Kenneth Norman	£213.22	WCH SCBU
Alan Whalley	£526.02	Cardiology

Thank you.

North Cumbria Hospitals **NHS Charity.**

INDEPENDENT AUDITOR'S REPORT TO THE CORPORATE TRUSTEE OF NORTH CUMBRIA HOSPITALS NHS CHARITY

Opinion

We have audited the financial statements of North Cumbria Hospitals NHS Charity for the year ended 31 March 2025 which comprise the primary statements such as the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and the related notes. 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 charity's affairs as at 31 March 2025, and of its incoming resources and application of resources, 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 [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 the financial statements section of our report. We are independent of the charity 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 trustee's 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 charity's ability to continue as a going concern for a period of at least 12 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 trustees annual report, other than the financial statements and our auditor's report thereon. The trustee is 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.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the Charity 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 in relation to which the *Charities (Accounts and Reports) Regulations 2008* requires us to report to you if, in our opinion: -

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; 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' exemptions in preparing the directors' report and from the requirement to prepare a strategic report

Responsibilities of trustee

As explained more fully in the Trustees' Responsibilities Statement, the trustee is responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal controls as they 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 trustee is responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustee either intends to liquidate the company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with regulations made under section 154 of that Act.

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 is detailed below.

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, we considered the following:

- results of our enquiries of management about their own identification and assessment of the risks of irregularities;
- any matters we identified having obtained and reviewed the charity's documentation of their policies and procedures relating to:
 - identifying, evaluating and complying with laws and regulations and whether they are aware of any instances of non-compliance;
 - detecting and responding to risks of fraud and whether they have any knowledge of any actual, suspected or alleged fraud;
 - the internal controls established to mitigate risks of fraud or non-compliance with laws and regulations.
- the matters discussed among the audit team regarding how and where fraud might occur in the financial statements and any potential indicators of fraud.

As a result of these procedures, we considered the opportunities and incentives that may exist within the organisation for fraud and identified the greatest potential for fraud to be in relation to management override which, in common with all audits under ISAs (UK), we are required to perform specific procedures to respond to this risk.

We also obtained an understanding of the legal and regulatory framework that the charity operates in, focusing on provisions of those laws and regulations that had a direct effect on the determination of material amounts and disclosures in the financial statements. The key laws and regulations we considered in this context included the Charities Act 2011 and Charities (Accounts and Reports) Regulations 2008.

As a result of performing the above, in response to the risks identified, we did not identify any key audit matters related to the potential risk of fraud or non-compliance with laws and regulations. In addition to the above, our procedures to respond to risks identified the following:

- reviewing the financial statement disclosures and testing to supporting documentation to assess compliance with provisions of relevant laws and regulations described as having a direct effect on the financial statements;
- enquiring of management concerning actual and potential litigation claims;
- performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud;
- reading minutes of meetings of those charged with governance; and
- in addressing the risk of fraud through management override of controls, testing the appropriateness of journal entries and other adjustments; assessing whether the judgements made in making accounting estimates are indicative of a potential bias; and evaluating the rationale of any significant transactions that are unusual or outside the normal course of the charity's work.

We also communicated relevant identified laws and regulations and potential fraud risks to all engagement team members and remained alert to any indications of fraud or non-compliance with laws and regulations throughout the audit.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the trustees and other management and the inspection of regulatory and legal correspondence, if any. Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities for the audit of the financial statements is located 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 charity's trustee, in accordance with Part 4 of the *Charities (Accounts and Reports) Regulations 2008*. Our audit work has been undertaken so that we might state to the charity's trustee 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 charity and the charity's trustee, for our audit work, for this report, or for the opinions we have formed.

Dodd & Co Audit Limited

Dodd & Co Audit Limited
Registered Auditors
FIFTEEN Rosehill
Montgomery Way
Rosehill Estate
Carlisle
CA1 2RW

Date 14 January 2026

Dodd & Co Audit Limited is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.

NORTH CUMBRIA HOSPITALS

NHS CHARITY

ANNUAL ACCOUNTS

For Year Ended 31 March 2025

Charity Commission for England and Wales
Registration Number 1059946

Statement of Financial Activities for the year ended 31 March 2025

		Unrestricted Funds Note: £000	Restricted Funds £000	2024/25 Total Funds £000	Unrestricted Funds £000	Restricted Funds £000	2023/24 Total Funds £000
Income							
Donations, Legacies and similar resources:							
Donations (including grants)		164	38	202	158	55	213
Legacies		11	29	40	863	61	924
Total Donations and Legacies	2	<u>175</u>	<u>67</u>	242	<u>1,021</u>	<u>116</u>	<u>1,137</u>
Investment income	3	<u>60</u>	<u>57</u>	117	<u>74</u>	<u>39</u>	<u>113</u>
Total income		<u>235</u>	<u>124</u>	<u>359</u>	<u>1,095</u>	<u>154</u>	<u>1,250</u>
Expenditure							
Charitable activities	5	(392)	(185)	(577)	(268)	(35)	(303)
Raising Funds	4	<u>(36)</u>	<u>0</u>	(36)	<u>(30)</u>	<u>0</u>	<u>(30)</u>
Total expenditure	5	<u>(428)</u>	<u>(185)</u>	<u>(613)</u>	<u>(298)</u>	<u>(35)</u>	<u>(333)</u>
Net gain/(loss) on investments	11	(19)	0	(19)	41	0	41
Net income/expenditure before Transfers		(212)	(61)	(273)	838	120	958
Gross transfer between funds		(44)	44	0	0	0	0
Net movement in funds		<u>(256)</u>	<u>(17)</u>	<u>(273)</u>	<u>838</u>	<u>120</u>	<u>958</u>
Fund balances brought forward at 1 April		2,520	916	3,436	1,682	796	2,478
Total Fund Balances	17	<u>2,264</u>	<u>899</u>	<u>3,163</u>	<u>2,520</u>	<u>916</u>	<u>3,436</u>

The notes on pages 33 to 41 form part of these accounts.

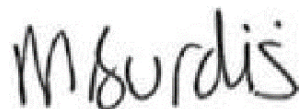
Balance Sheet as at 31 March 2025

	Note:	Unrestricted Funds £000	Restricted Funds £000	Total at 31 March 2025 £000	Unrestricted Funds £000	Restricted Funds £000	Total at 31 March 2024 £000
Fixed Assets							
Investments	11	436	0	436	455	0	455
Total Fixed Assets		436	0	436	455	0	455
Current Assets							
Debtors	12	860	58	918	891	66	957
Cash and Cash Equivalents	13	1,133	937	2,070	1,347	868	2,215
Total Current Assets		1,993	995	2,988	2,238	934	3,172
Current Liabilities							
Creditors: Amounts falling due within one year	14	(165)	(96)	(261)	(173)	(18)	(191)
Net Current Assets/(Liabilities)		1,828	899	2,727	2,065	916	2,981
Total Assets less Current Liabilities		2,264	899	3,163	2,520	916	3,436
Total Net Assets		2,264	899	3,163	2,520	916	3,436
Funds of the Charity							
Income Funds:							
Restricted	17.1	0	899	899	0	916	916
Unrestricted	17.2	2,264	0	2,264	2,520	0	2,520
Total Funds		2,264	899	3,163	2,520	916	3,436

The notes on pages 33 to 41 form part of these accounts.

The financial statements were approved by the Audit & Risk Committee and authorised for issue on 14 January 2026.

Signed:



Name: Margie Burdis (Chair of Audit & Risk Committee)

Date: 14 January 2026

Cashflow for Year Ended 31 March 2025

		2024/25	2023/24
Cash flows from Operating Activities:			
Net Income/(Expenditure) for the reporting period as per Statement of Financial Activities		(273)	958
Adjustments for:			
Dividends & interest from investments	3	(117)	(113)
Unrealised profit on investments		19	(41)
(Increase)/decrease in Debtors	12	39	(871)
Increase/(decrease) in Creditors	14	70	(41)
Net Cash provided by (used in) Operating Activities		(262)	(108)
Cash flows from Investing Activities:			
Interest from Investments	3	117	112
Sale of investments	11	0	0
Net Cash provided by Investing Activities		117	112
Change in Cash and Cash Equivalents in the reporting period		(145)	4
Cash and Cash Equivalents at the beginning of the reporting period		2,215	2,211
Cash and Cash Equivalents at the end of the reporting period		2,070	2,215

Notes to the Accounts

1 Accounting Policies

1.1 Basis of Preparation

The financial statements have been prepared on a historic cost basis, with the exception of investments which are included at fair value. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2019.

The Trustee considers that there are no material uncertainties about the North Cumbria Hospitals NHS Charity's ability to continue as a going concern. There are no material uncertainties affecting the current year's accounts.

1.2 Funds structure

Where there is a legal restriction on the purpose to which a fund may be put, the fund is classified either as a restricted fund or an endowment fund. Restricted funds are those where the donor has provided for the donation to be spent in furtherance of a specific charitable purpose. Endowment funds arise when the donor has expressly provided that the gift is to be invested and only the income of the fund may be spent.

Those funds which are neither endowment nor restricted income funds are unrestricted income funds which can be analysed between designated (earmarked) funds where the Trustee has set aside amounts to be used for specific purposes or which reflect the nonbinding wishes of donors, and unrestricted funds which are at the Trustee's discretion.

The North Cumbria Hospitals NHS Charity has 11 restricted funds, no endowment funds and one designated unrestricted fund (note 17).

1.3 Income

All income is recognised once the Charity has entitlement to the income, it is probable (more likely than not) that the income will be received and the monetary value of the income can be measured with sufficient reliability.

Where there are terms or conditions attached to income, particularly grants, then these terms or conditions must be met before the income is recognised as the entitlement condition will not be satisfied until that point. Where terms or conditions have not been met or uncertainty exists as to whether they can be met then the relevant income is not recognised in the year but deferred and shown on the balance sheet as deferred income.

1.4 Income from Legacies

Legacies are accounted for as income either upon receipt or where the receipt of the legacy is probable.

Receipt is probable when:

- a) Confirmation has been received from the representatives of the estate(s) that probate has been granted
- b) The executors have established that there are sufficient assets in the estate to pay the legacy and
- c) All conditions attached to the legacy have been fulfilled or are within the charity's control

If there is uncertainty as to the amount of the legacy and it cannot be reliably estimated then the legacy is shown as a contingent asset until all of the conditions for income recognition are met.

1.5 Expenditure and irrecoverable VAT

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to each category of expense shown in the Statement of Financial Activities. Expenditure is recognised when the following criteria are met:

- a) There is a present legal or constructive obligation resulting from a past event
- b) It is more likely than not that a transfer of benefits (usually a cash payment) will be required in settlement
- c) The amount of the obligation can be measured or estimated reliably.

Irrecoverable VAT is charged against the category of expenditure for which it was incurred.

1.6 Recognition of expenditure and associated liabilities as a result of grant

Grants payable are payments made to linked, related party or third party NHS bodies and non NHS bodies, in furtherance of the charitable objectives of the funds held on trust, primarily relief of those who are sick.

Grant payments are recognised as expenditure when the conditions for their payment have been met or where there is a constructive obligation to make a payment.

A constructive obligation arises when:

- a) We have communicated our intention to award a grant to a recipient who then has a reasonable expectation that they will receive a grant
- b) We have made a public announcement about a commitment which is specific enough for the recipient to have a reasonable expectation that they will receive a grant
- c) There is an established pattern of practice which indicates to the recipient that we will honour our commitment.

The Trustee has control over the amount and timing of grant payments and consequently where approval has been given by the Trustee, or by the Charitable Funds Committee on behalf of the Trustee, and any of the above criteria have been met then a liability is recognised. Grants are not usually awarded with conditions attached. However, when they are then those conditions have to be met before the liability is recognised.

Where an intention has not been communicated, then no expenditure is recognised but an appropriate designation is made in the appropriate fund. If a grant has been offered but there is uncertainty as to whether it will be accepted or whether conditions will be met then no liability is recognised but a contingent liability is disclosed.

1.7 Allocation of support costs

Support costs are those costs which do not relate directly to a single activity. These include some staff costs, costs of administration, internal and external audit costs and IT support. Support costs have been apportioned between fundraising costs and charitable activities on an appropriate basis. The analysis of support costs and the bases of apportionment applied are shown in note 7.

1.8 Cost of raising funds

The costs of generating funds are those costs attributable to generating income for the Charity, other than those costs incurred in undertaking charitable activities or the costs incurred in undertaking trading activities in furtherance of the Charity's objects. The costs of generating funds represent fundraising costs together with investment management fees. Fundraising costs include a fee paid to the Trust. The fee is used to contribute to the salaries and overhead costs of one of the Trust's support services which is supporting fundraising in the absence of a dedicated Charity Fundraising Lead.

1.9 Charitable Activities

Costs of charitable activities comprise all costs incurred in the pursuit of the charitable objects of the Charity. These costs, where not wholly attributable, are apportioned between the categories of charitable expenditure in addition to the direct costs. The total costs of each category of charitable expenditure include an apportionment of support costs as shown in note 5.

1.10 Fixed asset investments

Investments are a form of basic financial instrument. Fixed asset investments are initially recognised at their transaction value and are subsequently measured at their fair value (market value) as at the balance sheet date. The statement of financial activities includes the net gains and losses arising on revaluation and disposals throughout the year. Quoted stocks and shares are included in the balance sheet at the current market value quoted by the investment analyst, excluding dividend.

1.11 Debtors

Debtors are amounts owed to the Charity. They are measured on the basis of their recoverable amount.

1.12 Cash and cash equivalents

Cash at bank and in hand is held to meet the day to day running costs of the Charity as they fall due. Cash equivalents are short term, highly liquid investments, usually in notice interest bearing savings accounts.

1.13 Creditors

Creditors are amounts owed by the Charity. They are measured at the amount that the charity expects to have to pay to settle the debt.

Amounts which are owed in more than a year are shown as long term creditors.

1.14 Realised gains and losses

All gains and losses are taken to the Statement of Financial Activities as they arise. Realised gains and losses on investments are calculated as the difference between sales proceeds and opening carrying value (or date of purchase if later). Unrealised gains and losses are calculated as the difference between market value at the year end and opening carrying value (or date of purchase if later).

1.15 Corporate Trustee arrangements

On 1 October 2019 the North Cumbria University Hospitals NHS Trust was acquired by Cumbria Partnership NHS Foundation which was renamed as North Cumbria Integrated Care NHS Foundation Trust on the same date. The transaction took place under Section 56A of the National Health Services Act 2006 and the transaction agreement made provision for the charitable funds of North Cumbria University Hospitals NHS Trust to be transferred as part of the transaction. Therefore, since 1 October 2019 the new corporate trustee has been North Cumbria Integrated Care NHS Foundation Trust. The Charity updated its name to exclude "NHS Trust" at that time but has subsequently made a further change and the Charity is now called North Cumbria Hospitals NHS Charity.

2. Income from donations, legacies and grants

	Unrestricted Funds	Restricted Funds	Total 31/03/2025 Funds £000	<i>Total 31/03/2024 Funds £000</i>
	£000	£000		
Donations from individuals	107	13	120	118
Corporate donations	16	0	16	12
Legacies	11	29	40	924
Grants	41	25	66	83
Total Donations, Legacies & Grants	175	67	242	1,137

Grants received in 2024/25 totalled £66k and were from NHS Charities Together, Ace Lottery and First Trenitalia West Coast Rail Ltd (2023/24: £83k).

Section 2.1 of the annual report contains additional information about the income from legacies and which funds/services benefitted.

3. Gross investment income

Most of the Trust's investment income is from cash on deposit including a 6 Month Saver account with Nationwide (previously an 18 month Saver). There are also dividend payments received from the Charity's investment with CCLA.

	Unrestricted Funds	Restricted Funds	Total 31/03/2025 Funds £000	<i>Total 31/03/2024 Funds £000</i>
	£000	£000		
Nationwide Building Society	10	13	23	16
NatWest / GBS	37	44	81	84
CCLA	13	0	13	13
Total gross investment income	60	57	117	113

4. Analysis of expenditure on raising funds

	Unrestricted Funds	Restricted Funds	Total 31/03/2025 Funds £000	<i>Total 31/03/2024 Funds £000</i>
	£000	£000		
Fundraising Support	36	0	36	30
Fundraising Events	0	0	0	0
Other costs	0	0	0	0
Total Expenditure on Raising Funds	36	0	36	30

During 2024/25 one of the Trust's support service teams provided fundraising support to the Charity. (In 2023/24: £30k).

5. Analysis of charitable expenditure

The Charity did not undertake any direct charitable activities on its own account during the year. All of the charitable expenditure was in the form of grant funding. Grants were approved in favour of North Cumbria Integrated Care NHS Foundation Trust, to carry out activities that will benefit NHS patients and their families. The Charity incurred expenditure with third parties in pursuance of those grants or reimbursed expenditure incurred by the Trust.

	Grant funded Activity £000	Support Costs £000	Total 31/03/2025 Funds £000	<i>Total 31/03/2024 Funds £000</i>
Medical Equipment	218	19	237	100
Furniture & Equipment	73	6	79	31
Information Technology	0	0	0	23
Education & Training	68	6	74	67
Salary Grants	0	0	0	8
Patient Amenities	98	9	107	78
Staff Amenities & Functions	23	1	24	(12)
Building Work	52	4	56	8
Total Grants Paid	532	45	577	303

Support costs have been allocated across charitable activities on the basis of direct expenditure on these activities in 2024/25

6. Analysis of Grants

The Charity does not make grants to individuals. All grants and grant support are made to North Cumbria Integrated Care NHS Foundation Trust to provide for the care of NHS patients in furtherance of our charitable aims. The total cost of making grants, including support costs, is disclosed on the face of the Statement of Financial Activities and the actual funds spent on each category of charitable activity, is disclosed in note 5.

The Trustee operates a scheme of delegation for the majority of the charitable funds, under which fund holders manage the day to day disbursements on their projects in accordance with the directions set out by the Trustee in the Charitable Funds Policy, Charity standing orders and financial instructions. Funds managed under the scheme of delegation represent ongoing activities and it is not possible to accurately segment these activities into discrete individual grant awards.

The total value of the grant made to North Cumbria Integrated Care NHS Foundation Trust in 2024/25 was £577k (2023/24: £308k).

7. Allocation of support costs and overheads

	Fundraising Activities £000	Charitable Activities £000	2024/25 Total £000	<i>2023/24 Total £000</i>
Auditor Fees	0	8	8	7
Bank Charges and Just Giving Membership	0	1	1	1
Fundraising Costs	36	0	36	30
Governance costs:				
NEP - financial ledger	0	6	6	6
Financial Administration	0	29	29	28
Stationery	0	1	1	1
Total Support Costs & Overheads	36	45	81	73
	Unrestricted Funds £000	Restricted Funds £000	2024/25 Total £000	<i>2023/24 Total £000</i>
Raising funds	36	0	36	30
Charitable activities	28	17	45	43
Total Support Costs & Overheads	64	17	81	73

8. Trustees' remuneration, benefits and expenses

None of the members of the Charitable Funds Committee have been remunerated or reimbursed from the Charitable Funds for services provided to the Charity, or for expenses incurred in relation to those services.

9. Analysis of staff costs

The Charity does not directly employ its own staff. Staff carrying out work on behalf of the Charity are employees of North Cumbria Integrated Care NHS Foundation Trust and as such have the same terms and conditions as other Trust staff. Most staff providing support to the Charity do not work solely for the Charity and have other duties. Their costs are reflected in either fundraising support (Note 4) or salary grants (Note 5). The staff are not employed solely to work on charitable funds so they are not considered to be employees of the charity employed by a related party.

10. Audit Fees

The audit fee of £8k relates entirely to the full audit fees of the Charity's 2024/25 account (2023/24 £7k).

11. Fixed asset investments

	31 March 2025 £000	31 March 2024 £000
Market Value brought forward	455	414
Add: additions to investments at cost	0	0
Less disposals at carrying value	0	0
Add net gain / (loss) on revaluation	(19)	41
Market value as at 31 March 2025	436	455

The Charity's investment is in CCLA's COIF Charities Ethical Investment Fund and it is carried at fair value. In order to reduce risk the Charity chose to invest in a pooled fund made up mainly of UK and overseas equities with some property, infrastructure and cash included in the fund.

12. Analysis of current debtors

	Unrestricted Funds £000	Restricted Funds £000	31 March 2025 Total £000	31 March 2024 Total £000
Amounts falling due within one year:				
Accrued income	860	58	918	957
Total debtors falling due within one year	860	58	918	957

Accrued income includes £895k for legacies notified to the Charity but not realised in cash as at 31 March 2025 (31 March 2024: £923k) and £11k of interest & investment income (31 March 2024: £14k).

13. Analysis of cash and cash equivalents

	Unrestricted Funds £000	Restricted Funds £000	31 March 2025 Total £000	31 March 2024 Total £000
Nationwide Business 18 Month Saver	302	250	552	530
GBS Bank account	831	687	1,518	1,685
	1,133	937	2,070	2,215

No cash or cash equivalents were held in non-cash investments or outside of the UK.

14. Analysis of liabilities

			31 March 2025	<i>31 March 2024</i>
	Unrestricted Funds	Restricted Funds	Total	<i>Total</i>
	£000	£000	£000	<i>£000</i>
Amounts falling due within one year:				
Accruals for Grants Owed	148	74	222	<i>147</i>
Other Accruals	4	4	8	<i>8</i>
Other creditors	13	18	31	<i>36</i>
Total creditors falling due within one year	165	96	261	<i>191</i>

The Trust processes purchase invoice transactions for the Charity and the balance is paid in arrears. At 31 March 2025 there was £31k owed to North Cumbria Integrated Care NHS Foundation Trust. (31 March 2024: £36k)

15. Related Party Transactions

During the year none of the NHS Trust Board or members of the key management staff or parties related to them has undertaken any material transactions with the North Cumbria Hospitals NHS Charity.

The Charity has made revenue and capital payments of £467k to North Cumbria Integrated Care NHS Foundation Trust, which is the Corporate Trustee of the Charitable Trust (2024/25: £301k). This included payments for governance and administration services of £39k (2024/25: £39k).

At any one time North Cumbria Integrated Care NHS Foundation Trust holds balances for debtors and creditors relating to the transactions it processes on behalf of the Charity, which are normally settled within the following month. At 31 March 2025 the Charity has a creditor balance of £31k owed to North Cumbria Integrated Care NHS Foundation Trust (31 March 2024: £36k).

16. Events After the Reporting Period

There are no events to report.

17. Analysis of Funds

17.1 Restricted Funds	Balance 31 March 2024 £000	Income £000	Expend- iture £000	Transfers £000	Gains and Losses £000	Balance 31 March 2025 £000
Breast Cancer	17	2	(1)	0	0	18
Cancer	9	1	0	0	0	10
Cardiology	75	7	(49)	0	0	33
Children	14	2	(2)	0	0	14
CT Scanner	2	0	0	0	0	2
Radiotherapy	51	3	(2)	0	0	52
Renal	380	35	(24)	0	0	391
Healing Arts	19	27	(55)	44	0	35
Leonard Atkinson Fund	287	20	(22)	0	0	285
John Dickinson Respiratory Fund	60	(22)	(30)	0	0	8
Scott Family Respiratory Fund	0	50	0	0	0	50
Total	916	124	(185)	44	0	899

Healing Arts income includes a £25k grant from Arts Council England (ACE) Lottery funding (2024/25: £25k). The Scott Family Respiratory Fund was established during 2024/25 as a result of a legacy notified to the Charity in respect of the Estate of the late Mrs Jean Scott in memory of her daughter Pamela Scott.

PRIOR YEAR

Restricted Funds	Balance 31 March 2023 £000	Income £000	Expend- iture £000	Transfers £000	Gains and Losses £000	Balance 31 March 2024 £000
Breast Cancer	16	3	(2)	0	0	17
Cancer	9	1	(1)	0	0	9
Cardiology	78	5	(8)	0	0	75
Children	18	1	(5)	0	0	14
CT Scanner	2	0	0	0	0	2
Radiotherapy	56	4	(9)	0	0	51
Renal	371	29	(20)	0	0	380
Healing Arts	17	38	(36)	0	0	19
Leonard Atkinson Fund	227	14	46	0	0	287
John Dickinson Respiratory Fund	0	60	0	0	0	60
Total	796	155	(35)	0	0	916

Details of Restricted Funds

<u>Name of fund</u>	<u>Description of the nature and purpose of each fund</u>
Breast Cancer	Prevention, diagnosis and treatment of breast cancer
Cancer	Prevention, diagnosis and treatment of cancer
Cardiology	Prevention, diagnosis and treatment of heart disorders
Children	Relief of sickness in children
CT Scanner	Provision and maintenance of CT Scanner
Radiotherapy	Relief of sickness of radiotherapy patients
Renal	Prevention, diagnosis and treatment of kidney disorders.
Healing Arts	For the support and development of Healing Arts' initiatives and programmes
Leonard Atkinson Fund	Provision of medical equipment for West Cumberland Hospital
John Dickinson Respiratory Fund	For the benefit of respiratory services at the Cumberland Infirmary
Scott Family Respiratory Fund	For the benefit of respiratory services at the Cumberland Infirmary

17. Analysis of Funds (cont'd)

17.2 Unrestricted Designated Funds

	Balance 31 March 2024 £000	Income £000	Expend- iture £000	Transfers £000	Unrealised Profit/(Loss) £000	Gains and Losses £000	Balance 31 March 2025 £000
NCIC Trust	2,520	235	(428)	(44)	(19)	0	2,264
Total	2,520	235	(428)	(44)	(19)	0	2,264

PRIOR YEAR

Unrestricted Designated Funds

	Balance 31 March 2023 £000	Income £000	Expend- iture £000	Transfers £000	Unrealised Profit/(Loss) £000	Gains and Losses £000	Balance 31 March 2024 £000
NCIC Trust	1,682	1,095	(298)	0	41	0	2,520
Total	1,682	1,095	(298)	0	41	0	2,520

The Unrestricted Funds are split into a number of designated funds across the departments and services operated by the Cumberland Infirmary and West Cumberland Hospital. They are used to fund charitable purposes that benefit NHS patients of North Cumbria Integrated Care NHS Foundation Trust and the staff that deliver patient care to those patients at the discretion of the trustees. Whilst these funds have traditionally been identifiable for each of the two sites an increasing number of the funds are cross-site and service orientated and it is no longer appropriate, or possible, to identify the funds by site.