

Company number: 3596996

Charity Number: 1072216

OSCR Number: SC040577

# The Back-Up Trust

Report and financial statements

For the year ended 31 March 2025

*"If it wasn't for Back Up, I wouldn't be where I am now. That's for sure."*

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The Trustees present their report and the audited financial statements for the year ended 31 March 2025. Reference and administrative information set out on pages 26-27 forms part of this report. The financial statements comply with current statutory requirements, the memorandum and articles of association, the requirements of a directors' report as required under company law, and the Statement of Recommended Practice - Accounting and Reporting by Charities: SORP applicable to charities preparing their accounts in accordance with FRS 102.

## **An overview of our impact in 2024/25**

### **Living confidently**

- Our services have been accessed over 43,000 times up from 31,401 times in 2023/24. This growth is largely due to our dedicated outreach and engagement work across the regions, growth of our family support offer, and launch of new digital assets including our Back Up and Thriving podcasts and Wheelchair Skills App.
- 873 people attended our Wheelchair Skills Training sessions, up from 812 in 2023/24, with 98% of participants learning more skills and feeling more confident using a wheelchair.
- 135 people attended our virtual What Next? and Skills for Work courses, up from 128 in 2023/24. 89% (82% in 2023/24) of those attending Skills for Work reported being in work, volunteering or education 6-12 months after attending the course.

### **Thriving at any age**

- 221 children and young people have been supported (up from 211 in 2023/24) across all services. 100% of the children and young people Back Up have worked with say they are now feeling happier at school.
- 278 one to one support interventions have been successfully delivered (down from 440 in 2023/24) to ensure that children and young people are fully included in education. This decrease is in part due to a change of reporting but also due to carrying a vacancy in this team. By including our information and guidance service there were 870 interventions.

### **Staying connected**

- 487 family members accessed our family support services, up from 338 in 2023/24 (an increase of 44%). This is largely due to our continued work to better engage with families at the acute stage of their loved one's injury.
- 201 people were supported through our mentoring service, down from 221 in 23/24 with 90% (84% in 2023/24) reporting an increase in at least five of seven positive coping strategies. Our new Connections service brought 196 people affected by spinal cord injury together. In total we delivered 397 peer connections.
- Our online support group, the Back Up Lounge, was attended 1,061 times (up from 922 times in 2023/24). Across the year 191 new people attended compared to 206 in 2023/24.

## **Welcome from Abigail Lock, CEO**

At Back Up, we empower individuals to positively adjust to life after a spinal cord injury. Our services are uniquely designed and delivered by people with lived experience, ensuring genuine understanding and support.

With the unwavering dedication of our volunteers, this year we delivered over 43,000 individual support interventions - a 37% increase from the previous year. Each interaction, whether aiding someone in returning to work, practicing wheelchair skills, or simply connecting with others who get it, contributes to rebuilding confidence and independence.

Over the course of the year, we launched our new Wheelchair Skills App and introduced the "Back Up and Thriving" podcast series, which ranked in the top 25% of UK podcast downloads. Our new service, Back Up Connect, has facilitated meaningful one-off conversations on topics that matter most to those affected by spinal cord injury.

As we conclude our Transforming Lives Strategy (2021–2025), we're proud of the progress made but we want to go further. We are determined to ensure that no one in need of our support is left behind.

Looking ahead, our new strategy, Limitless Ambition, guides us to 2030. Building on past successes, with even bolder efforts to reach more people affected by spinal cord injury at critical moments in their journey. Our new strategy demands transformational change in both our digital and in-person delivery. At all times we will be driven by the needs and aspirations of people affected by spinal cord injury.

Our impact is not solely measured by numbers of people we help but by the lasting positive changes in people's lives. The unique spirit of Back Up continues to inspire individuals to return as volunteers and supporters, reinforcing our community's strength and resilience.

To everyone who has supported Back Up in the past year – thank you.

**Abigail Lock**  
CEO, 2025

## **Welcome from Damian Riley, Chair of Trustees**

When we embarked on Back Up's Transforming Lives Strategy in 2021, we aimed to be there for everyone affected by spinal cord injury. We believed then that around 2,500 people were sustaining spinal cord injury each year. We now know that was a massive under-representation - at least 4,700 people sustained a spinal cord injury across the UK in 2024/25. In total 105,000 people in the UK live with spinal cord injury. However, it is not just the person who sustains a spinal cord injury who is affected. This is why Back Up is also there for friends and family members in need of our support.

I am proud that in the past year Back Up supported 2,921 individuals, 76% more people than when we first embarked on our strategy. With growing numbers of people sustaining a spinal cord injury, we know that we are needed more now than ever.

Charities face a complex landscape, increasing demands for their services, financial pressures and higher operational costs. Our team, ably led by Abigail, has faced these challenges head on and have taken Back Up to new heights. Highlights from the year include being named The October Club's Charity of the Year enabling vital digital investments and receiving The Times and The Sunday Times Spotlight Award as the Best Place to Work for Disabled Employees 2024.

Back Up has continued to evolve and innovate to reach more people than ever before. We have done this whilst being careful to retain the culture that makes us unique - what we like to call the 'Back Up Bug'.

As we transition to our Limitless Ambition strategy, we're excited about the possibilities ahead. Our plans are hugely ambitious, focusing on expanding regional delivery, enhancing digital resources, and forging new partnerships to reach those who need us most. We are up for this challenge.

None of this would be possible without our dedicated volunteers, funders, and staff. Thank you for your unwavering support and for being an integral part of our journey.

**Damian Riley**  
Chair of Trustees 2025

## Limitless Ambition 2025 - 2030

We are led by the needs of people affected by spinal cord injury which is why our strategy was developed by people affected by spinal cord injury. Over 500 people helped create our strategy through workshops, surveys, and focus groups. We are delighted to share [Limitless Ambition](#) our new strategy.



## How we have supported people affected by spinal cord injury – our achievements and performance

Our charitable activities; Mentoring, Courses, Outreach and Support and Children and Young People are focused on achieving our three strategic goals.

**Living Confidently - How we have supported people with a spinal cord injury to build the confidence and skills needed to get the most out of life**

*"I had the confidence to look at travels and holidays last night and I've signed up for the mentoring programme."*

Goal	2025 Aims	2024/25 Objectives	Review of Progress
<b>Living confidently:</b> people with a spinal cord injury have the confidence and practical skills to get the most out of life	By 2025 we will reach all newly injured people in the UK, including all children and young people. By providing support from the beginning of the adjustment process we can make sure people have the skills and confidence they need to live life independently.	<p>We will have registered and offered support to at least 1,275 people with a spinal cord injury, including at least 75 children and young people.</p> <p>We will reach all NHS rehabilitation settings where newly injured people are.</p>	<p>We registered and offered support to 1,135 people with spinal cord injury including 48 children and young people. We supported 371 family members. In total we supported 2,921 individuals a 9% increase on 2023/24.</p> <p>Due to an inability to access NHS patient data we are unable to definitively say that we have reached all rehabilitation settings where people with spinal cord injury are. We can say that we have greatly extended our reach through a targeted communications campaign to major trauma centres and NHS professionals working in rehabilitation settings where newly injured</p>

		<p>people are and organised a series of drop-in sessions for NHS professionals working with people affected by spinal cord injury. This reached over 5,000 individuals.</p> <p>We will have delivered at least 35,000 individual support interventions across all services using a range of channels and methods.</p>	<p>We delivered over 43,000 support interventions a 37% increase up from 31,401 in 2023/24. We are increasing both the numbers of people we are supporting and the amount of support that individuals are accessing.</p>
	<p>By 2025 we will be more inclusive, expanding the number and range of our transformative courses, online resources and services for people who cannot access specialist support in spinal centres – making them accessible wherever they may be in the UK.</p>	<p>We will grow the number of in person courses from 12 to 15.</p> <p>We will expand our What Next? course collaborating with more charity partners and reaching at least 225 people with online sessions and e-learning guides over the course of the year.</p> <p>We will develop plans for our first City Skills course in Wales ready</p>	<p>We have grown the number of in person courses from 12 to 15.</p> <p>We have reached 166 people with a combination of What Next? course modules and guides. We partnered with SIA, Aspire, Wheel Around the World, Motability Foundation and others for different aspects of the live courses. We exceeded targets for the online course but did not reach the numbers of people we had hoped for with our e-learning guides. We are reviewing the platform to make it more accessible and looking for new ways to promote the guides.</p>

		<p>for launch in 2025/26.</p> <p>We will relaunch our Wheelchair Skills App and develop a range of new travel and transport resources focused on giving people the confidence to get out and about.</p>	<p>Our first ever City Skills Cymru course was delivered in Cardiff in June 2025.</p> <p>Thanks to the Motability Foundation our new Wheelchair Skills App was launched in November alongside Back Up and Thriving, our podcast on travelling with confidence, and our travel confidence videos. We were delighted to be in the top 25% of UK podcast downloads when we launched.</p>
	<p>By 2025 we will be leaders in supporting people with a spinal cord injury in getting back to work and volunteering, working collaboratively with businesses, the NHS and other organisations where we can achieve more together to provide opportunities.</p>	<p>We will deliver at least three Skills for Work courses and run a careers fair with corporate partners.</p> <p>50% of people accessing our vocation support will be in work or volunteering 6-12 months after engagement.</p> <p>We will launch Coach to Work - more intensive support for people wanting to</p>	<p>We ran three Skills for Work courses, for a total of 18 people; 100% of participants improved in at least three out of our five impact measures. The Careers Fair was run online with 12 service users attending and six of our corporate partners.</p> <p>Overall, 89% of those who participated in one of our vocation services was in work, education or training 6-12 months post engagement.</p> <p>We were delighted to launch our inaugural Coach to Work programme for people</p>

		<p>return to work who are unclear on what they want to do, and Employment Advocacy for those looking for support to return to the same employer post injury.</p>	<p>unable to or who do not want to return to their pre-injury job. The programme was developed from concept stage to delivery with the help of a specialist Career Coach. A training weekend was delivered for six Coach Support Volunteers who are supporting the programme with 1-1 coaching support sessions. Eight participants started in January, and the first programme runs until the end of April, when we'll evaluate results. Employment Advocacy was not developed as a standalone programme, due to resource constraints, but instead 33 new cases of those seeking advice on returning to their previous work, were supported as part of 1-1 telephone support offered.</p>
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## Thriving at Any Age - How we have ensured people with spinal cord injury are able to reach their full potential

*"It has been the most incredible week for all of us as a family, such a warm and welcoming course with amazing experiences for everyone. Whilst the activities were all amazing (the canoeing was my highlight!), the relationships formed across the course were so special, being able to discuss shared experiences/challenges"*

Goal	2025 Aims	2024/25 Objectives	Review of Progress
<b>Thriving at any age:</b> all people with a spinal cord injury are able to reach their full potential.	<p>By 2025 we will provide specialist advice and information to children, young people and their parents in order for them to access care, equipment and social support to help them live well.</p> <p>We will work with the NHS to ensure that all children and young people with spinal cord injury receive the treatment that they deserve through the established Children and Young Person's pathway.</p>	<p>We will deliver at least 1,200 individual support interventions using a range of channels and methods to children and young people with a spinal cord injury – including accredited Information Advice and Guidance support.</p>	<p>It has been a challenging year for our children and young people's service due in part to uncertainty of funding and rises in National Insurance rates leading to unanticipated cost increase. This resulted in a decision to carry a vacancy and delay recruitment to our children and young people's team. Despite this, we still supported 221 children and young people and delivered 870 support interventions to children and young people including accredited Information, Advice, Guidance and support.</p>
	<p>By 2025 we will ensure our support will be targeted at times of greatest need, helping people affected by spinal cord injury overcome barriers they may face in their education, career, family life, hobbies and social life, so that they can live the life they want. We will have increased our resources for</p>	<p>90% of those attending Back Up courses will report having achieved their personal aim.</p> <p>We will have further developed resources for those ageing with a spinal cord injury.</p>	<p>80% of those attending Back Up courses report achieving their personal aim.</p> <p>We have developed our support for both people who are ageing with a spinal cord injury and those who</p>

	<p>people who are ageing with spinal cord injury and have established a course for newly injured people who have sustained a spinal cord injury later in life.</p>	<p>We will continue to develop our outcome measurement to better understand and demonstrate where our services make the greatest impact.</p>	<p>gain a spinal cord injury later in life. This includes our over 50's course and our ageing sessions at the Back Up Lounge.</p> <p>We were delighted to be chosen as The October Club's charity of the year 2024/25. Their funding is supporting development of our systems and infrastructure enabling us to transform the way that we are using our data so that we can better target support to those who need it at times when they need it most.</p>
	<p>By 2025 we will provide support to every child and young person with a spinal cord injury who wants our help to ensure that they are fully included in their education and that their voice is heard in this process. We will be there for any teacher, school, college or university that needs our support around inclusion and meeting the needs of a child or young person with a spinal cord injury, to ensure they have a positive education experience.</p>	<p>90% of children we work with will feel happier at school.</p> <p>90% of schools that work with us will report an improved understanding of inclusion.</p>	<p>100% of children we work with reported feeling happier at school.</p> <p>100% of schools that work with us report an improved understanding of inclusion.</p>

**Staying Connected - How we have helped connect people affected by spinal cord injury with others in a similar situation to achieve goals which matter to them**

*"Best thing about the morning was the positivity of the family members who are much further on in their journey. I would like to stay in touch and informed by you as it makes me feel supported. I'm not very good at talking to my friends about this."*

Goal	2025 Aims	2024/25 Objectives	Review of Progress
<b>Staying connected:</b> everyone affected by spinal cord injury can connect with someone in a similar situation to themselves, to overcome challenges and achieve goals that matter to them	By 2025 we will provide more in-depth one-on-one support to those who are really struggling, increasing our capacity to mentor three times more people with a spinal cord injury and their family members. We will also establish a parent support programme and parent mentoring. This will involve sharing experiences and parents being provided with practical support to help them come to terms with what has happened and adjust positively to life post-injury.	<p>We will establish 300 connections, either through medium term mentoring relationships or one-off meaningful conversations between peers.</p> <p>We will roll out our new Back Up Connect service. Our team of volunteer connectors will support people to find the right support on issues which matter to those affected by spinal cord injury.</p> <p>We will further develop our approach to family mentoring with new support for parents of those affected by spinal cord injury.</p>	<p>We established 397 connections with peers including mentoring and Back Up connect.</p> <p>Back Up Connect has been established answering questions on travel and holidays, bladder and bowel management, managing care, managing pain and getting out and about. This provides a new pathway for people who may not feel that this is the right time for mentoring but can still benefit from hearing from others who get it.</p> <p>Ahead of arranging family mentoring sessions we are working with family members and parents to raise awareness of all of the different ways that Back Up can support them. This includes creating a</p>

			<p>Family Plan, What Next? For Family Members and The Family Lounge.</p> <p>We were delighted to win the Mentoring Awards 'Most Impactful Mentoring Programme' 2024.</p>
	<p>By 2025 we will offer the family of each newly injured person a 'family rehab service'. This begins with the acute phase through information and advice online and in-person at relatives' days, to post-discharge from the hospital, through peer mentoring and dedicated courses.</p>	<p>We will attend or deliver 24 family support events.</p> <p>80% of families will report feeling more supported as a result of our work.</p> <p>We will deliver at least 225 digital support interventions to families.</p>	<p>We delivered 28 family support events, engaging 198 family members.</p> <p>92% of family members felt more supported as a result of our work.</p> <p>We delivered 355 digital support interventions to families. This includes family members accessing our online family guide together with information packs being generated via our website, plus digital Family Plans.</p>
	<p>By 2025 we will be integrated into the NHS's spinal services rehabilitation pathway in order to increase access to the first-hand knowledge that comes from living with a spinal cord injury. We will work in partnership with the spinal centres' psychology, physiotherapy and occupational therapy professionals for in-patient support. We will work in partnership with the outreach and out-patient teams to support those with a spinal cord</p>	<p>We will actively engage with professionals who support people affected by spinal cord injury, raising awareness of the full range of Back Up's services.</p>	<p>With almost four out of five newly injured people not getting to specialist spinal cord injury centres we have been working to find new ways to share our resources with clinicians, NHS staff and others who work alongside people with spinal cord injury.</p> <p>Following the success of our pilot work with</p>

	injury in other hospital settings, and in the community.		NHS England we agreed a three-year contract which sees us continuing our partnership with all of England's specialist spinal cord injury services to July 2027.
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## Financial review

### Charity financial position

This year we have raised £3,591,754 (2023/24 £2,628,352) and our expenditure was £3,071,913 (2023/24: £2,412,523)

Back Up relies on the generosity of our supporters and partners. Many of our partners prefer to fund specific charitable activities through restricted grants and donations. We also aim to raise sufficient unrestricted income each year to ensure the smooth operation of the charity, investment in its future development and to cover shortfalls on restricted projects where they arise.

### Reserves and going concern

The Trustees have agreed a level of unrestricted reserves of £1,100,000 (2023/24: £1,005,000) or, expressed as a ratio as holding reserves equivalent to 4 months expenditure. This is to ensure sufficient cashflow for day-to-day activities, meet opportunities that arise over time, and mitigate any unforeseen events that could come up over the next 12 months. The level of reserves agreed by the Trustees represents a buffer and is not intended as a fixed limit. Therefore unrestricted funds may temporarily drop slightly below that level as part of regular cash management, with the expectation that they return to or above the agreed level as a result of forecast cashflows within a short period of time.

At the end of the 2024/25 financial year, total funds were £1,926,317 (2023/24: £1,406,476). This was made up of £982,649 (2023/24: £1,35,051) of unrestricted funds, slightly below the agreed level set out above, £100,913 (2023/24: £100,913) of expendable endowments\* and £842,755 (2023/24: £270,512) of restricted funds. Subsequent to the year-end, as expected, unrestricted funds have increased to above the agreed reserves level.

To support Back Up's ambitious growth strategy, the Trustees have approved a break-even budget for the next financial year (i.e. projected in year expenditure equals in year projected fundraising). Investment in our digital infrastructure and CRM (Customer Relationship Management) will support us to reach more people and drive efficiency. The Trustees will aim to grow the Charity's reserves in the coming years in line with the Charity's growth ambition.

\*An expendable endowment is a fund where the trustees have power to convert all or some of the capital fund into income, at its discretion.

## **Principal risks and going concern**

Our Trustees have reviewed the major risks Back Up faces, and confirm that the following systems are in place to manage them:

- A clear five-year strategy (2025-2030).
- Clear five-year services growth and fundraising strategic plans (2025-2030).
- An indicative five-year budget to help us understand the scale of our ambition.
- A detailed one-year budget, linked to business plans and approved by trustees.
- Quarterly review of financial targets and results, variance from budgets and non-financial performance indicators by Senior Leadership Team (SLT) and Trustees.
- Quarterly in-depth review of financial performance by the Finance, Audit and Risk committee.
- Scaled authority and segregation of duties.
- Identification and management of risks reviewed and approved by trustees.

We have a framework which is used at all levels of management to identify risks and respond to them appropriately. Our 'risk register' includes an assessment of key risks, causes, consequences, their likelihood and significance, and a description of how they will be managed and mitigated. The register is regularly monitored by the senior leadership team and the Finance, Audit and Risk committee of the board.

Our plans balance risks and opportunities. We won't take risks that undermine our impact or the safety of our service users and volunteers, but we do want to be in a position where we can realise potential opportunities.

At the time of writing, the biggest risks we face are:

### **Financial – failure of our fundraising team to meet targets**

We have an ambitious strategy which sees us growing our services to support even more people affected by spinal cord injury. To deliver our ambitions, we need to increase income. We are fundraising against a backdrop of economic uncertainty, geopolitical instability and cost of living pressures.

This has been mitigated by:

- Increasing the focus on multi-year grants.
- Diversifying our income streams and ensuring we are not overly reliant on any one area.
- Focusing on under-developed fundraising streams such as Legacy.
- Monthly reforecasts enabling us to take early action to address any shortfall in any one area.
- An annual risk-based review of our income streams which guides the level which we set our reserves.
- A measured approach to expenditure commitments (i.e. fixed term contracts).
- The development of a five-year fundraising strategic plan which is tied back to service delivery - performance against the plan is overseen by our Fundraising Committee.
- Stewardship plans across our fundraising streams.
- Support from a fundraising development board.
- Support from specialist fundraising consultants.

### **Macro instability**

The past 12 months has seen a change of government in the UK, a new President in the US and continued advances in AI all leading to changes in the external operating environment across a wide range of areas such as health policy (including the announced abolition of NHSE), welfare reform (including proposed changes to Access to Work), increases in the rates of employers NI, changing attitudes to Diversity and Inclusion, changing expectations of consumers, global market instability and workforce regulation.

With the scale and rapidity of changes we face a challenge in being able to effectively monitor, anticipate and respond to changes in the external environment.

Mitigation in place includes:

- Regular meetings with our key stakeholders such as NHS commissioners.
- Membership of umbrella bodies such as NCVO and engagement with training and resources from sector specialists such as the Charity Finance Group, Sayer Vincent, Charity Times and others who provide regular briefings and analysis of key issues facing the charity sector.
- Access to external advisors.
- A gap analysis of our board of trustees (undertaken in July 2024) enabled us to target trustee recruitment to fill skills gaps and introduce new expertise of these high-risk areas at a governance level.
- A quarterly review of all risks facing the charity and identification of any new risk areas and mitigations.
- The introduction of a balanced score card at board level.

### **Recruitment and retention**

Our staff team make Back Up the organisation it is today. To deliver our plans, we need to maintain low vacancy levels. When we do recruit, we want to ensure we employ and retain staff with the right skills, values and behaviours. Like many charities we face a mixed picture when recruiting.

This has been mitigated by:

- A focus on our culture which ensures that all team members recognise the impact of their work in delivering Back Up's mission and recognises the importance of having fun. Aiding both retention and recruitment. As an example, Back Up has been awarded The Times and Sunday Times Spotlight Award for best place to work for disabled employees 2024.
- We have recently introduced a role focused on People and Culture.
- A focus on health and wellbeing – with all staff members having access to a wellbeing group, wellbeing action plans and an Employee Assistance Programme.
- Regular benchmarking of salaries against other similar sized charities.
- Flexible working arrangements.
- A focus on learning and development including dedicated resources to develop training programmes.
- Regular all-together staff activities to maintain a strong sense of belonging.
- Improving internal planning to aid handovers and wider succession planning.
- Recognising, valuing and thanking staff.

In light of the above, and the current level of unrestricted funds, the Trustees are confident that the Charity can continue to operate in the next 12 months.

## **How we raised our funds**

In 2024/25, with the help of our incredible donors, partners and fundraisers, we raised £3,591,754. From riding bikes, to hosting barbecues to birthday fundraisers and everything in between, hundreds of individuals have stepped up to support Back Up this year. Corporate supporters, trusts and foundations and major donors have continued to partner with us to deliver our vital services to people with spinal cord injury. Most significantly we were chosen as The October Club's Charity of the Year 2024 raising £690k to invest in Back Up's infrastructure in order that we can reach more people affected by spinal cord injury. To all of our funders thank you so much. Quite simply we couldn't do what we do without you.

*"I love working with Back Up – your whole team is so enthusiastic and collaborative. The work you do is amazing and having attended one of the Activity Courses myself as a Corporate Buddy I have seen first-hand how much difference the course makes to the people that attend. It was one of the most rewarding weeks I have experienced, lots of tears (of pride), laughter and fun."* (Corporate partner)

### **Voluntary income (£1,315,127)**

Our voluntary fundraising areas are:

- Individuals (£337,831) - these include regular and one-off gifts including in memory
- Charitable Trusts and Corporate (£977,296)

### **Income from charitable activities (£1,304,375)**

- Outreach and Support (£723,519)
- Mentoring (£201,465)
- Courses (£221,612)
- Children and Young People (£42,940)
- Raising Awareness (£114,839)

### **Income from events (£763,047)**

- Major Events (£450,916) - including The City Dinner, Front Row Fashion Show and the Back Up Ball.
- General Events (£312,131) - including Do the Loop and The Marathon.

**Trading income (£154,386)** - This includes income from the Back Up online shop and corporate sponsorship of our services.

### **Other income (£54,819)**

- This includes income from our investments.

## **Fundraising approach, regulation and complaints**

Back Up is registered with the Fundraising Regulator and we comply with the standards as set out in the Code of Fundraising Practice across all of our fundraising activity. We comply with the key principles and behaviours of the Code to ensure that any vulnerable persons are treated fairly.

We gained consultancy support from third-party fundraisers in this period. Where we worked with third parties, we had agreements in place to ensure compliance with Back Up's policies and the Code of Fundraising Practice. We have commercial participator agreements in place with corporate partners where appropriate.

Our ethical donations and partnerships policy outlines our position on not accepting donations from companies or individuals where there is a conflict with our mission and values.

We received three complaints relating to fundraising this year. Two related to communication around challenge events and one related to our newsletter. All complaints are reviewed by the senior leadership team to ensure that we learn if we can do things better. Our complaints policy is reviewed by the board on a three-yearly cycle and is available on our website.

## **Structure, governance and management**

We are governed by a board of trustees which meets formally four times a year. As well as attending board meetings our trustees support us in a range of ways including supporting the development of our strategy, agreeing policies and making sure they are put into practice and providing guidance on projects.

Our trustees ensure the charity's aims, objectives and activities remain focused on its stated purposes. The trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning its future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives that have been set.

Our trustees ensure that all of Back Up's charitable activities, as defined in the charity's articles, focus on people affected by spinal cord injury to:

- Rehabilitate and encourage independence.
- Promote reintegration within society.
- Promote education and awareness of spinal cord injury.
- Support family members regarding their emotional health and welfare needs which arise from the spinal cord injury of the relative.

These activities are undertaken to further the Back Up Trust's charitable purposes for the public interest.

In September 2024 we updated our articles to align with charity commission guidance. Our objects remained substantively the same, but the articles were updated to reflect changes in legislation and recommended practice. Thanks to DLA Piper who have supported this work.

Our trustees are all volunteers with a range of skills from diverse backgrounds. Well over half have personal experience of spinal cord injury. To develop a robust trustee pipeline, we have introduced a future trustee programme for people with a spinal cord injury interested in becoming a trustee.

Trustees who served during 2024/25 are named on page 26.

To support its work, the board has established three committees. Each committee meets quarterly and has a terms of reference describing their roles and responsibilities. They are:

- The Services and Disclosure and Barring Committee
- The Fundraising Committee
- The Finance, Audit and Risk Committee

The Board of Trustees also runs a Remuneration and Nominations Committee which oversees the salary structure, sets the pay for the CEO and oversees recruitment, induction and ongoing training for trustees. The committee runs as necessary and at least annually.

All committee meetings have declarations of interests as a standing agenda item and where a conflict arises, we ensure our Conflict of Interest Policy is followed. All Trustees including the Chair have an annual performance review. This supports our trustees and governance structure to develop and make sure we are best placed to support people affected by spinal cord injury.

## **Statement of responsibilities of the trustees**

The trustees (who are also directors of The Back-Up Trust for the purposes of company law) are responsible for preparing the trustees' annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

- Select suitable accounting policies and then apply them consistently.
- Observe the methods and principles in the Charities SORP.
- Make judgements and estimates that are reasonable and prudent.
- State whether applicable UK Accounting Standards and statements of recommended practice 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 charity will continue in operation.

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

In so far as the trustees are aware:

- There is no relevant audit information of which the charitable company's auditor is unaware.
- The trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

The trustees are 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 financial statements may differ from legislation in other jurisdictions.

Members of the charity guarantee to contribute an amount not exceeding £1 to the assets of the charity in the event of winding up. The total number of such guarantees at 31 March 2025 was 12 (2023/24:11). The trustees are members of the charity, but this entitles them only to voting rights. The trustees have no beneficial interest in the charity.

## **Future Plans**

Back Up's 2030 Strategy Limitless Ambition was launched on 2<sup>nd</sup> April 2025. We've identified three core goals:

- **Goal One: Living Confidently** – Empowering people with a spinal cord injury with the confidence, knowledge and practical skills to live a full and independent life.
- **Goal Two: Everyone Thriving** – Ensuring all individuals affected by spinal cord injury can reach their full potential.
- **Goal Three: Meaningful Connections** – Creating opportunities for people affected by spinal cord injury to connect with others in similar situations to achieve their goals.

We're making bold changes to ensure we can be there for everyone. These include:

- **Expanding Regional Delivery** – Delivering more in-person services across every region, bringing support closer to home for all.
- **Growing Digital Resources** – Full scale digital transformation, providing support right from the start of the adjustment process to all who need our services.
- **Targeting Those Who Need Us the Most** – To transform even more lives, we'll remove barriers and provide targeted support to those who face the greatest challenges in adjusting to life following spinal cord injury.
- **Supporting Families** – From the acute phase to post-discharge and beyond, supporting more family members to create a positive future for themselves and their loved ones.
- **Partnerships for Greater Impact** – Working with the NHS, wheelchair services and other organisations to reach those almost four in five people who don't get to specialist spinal cord injury centres.

Each financial year we will set a series of objectives to measure progress against our strategy. Our objectives for 2025/26 are detailed below:

Goal	Our Focus to 2030	2025/26 Objectives
<b>Living Confidently</b> Empowering people with a spinal cord injury with the confidence, knowledge and practical skills to live a full and independent life	<b>Expand Regional Delivery:</b> We will grow the number and variety of our in-person services, closer to where people live, offering support when it matters. We'll ensure our services better reflect the diversity of the spinal cord injured community. We will deliver services in every region of the UK.	We will deliver 15 in person courses including our first City Skills Cymru Course in Cardiff.  90% of those attending Back Up courses will report having achieved their personal aim.  We will develop a new model for the delivery of regional courses.
	<b>Growing Digital Resources:</b> Our online support will be available right from the beginning of the adjustment process so that individuals have the skills, knowledge and confidence they need to live life independently.  Using data and insight we'll target our services to those who need them the most.	We will have delivered at least 40,000 individual support interventions across all services using a range of channels and methods.  We will procure and roll-out a new CRM platform. Our Data and Systems Transformation programme will support us to make better use of our data enabling us to target support to those who need it the most.
	<b>Supporting Return to Work, Education and Volunteering:</b> We'll be leaders in helping people with spinal cord injury return to work, education or volunteering. Taking a confidence building approach to addressing life's barriers in areas such as travel and transport so that they don't get in the way or stop people realising their ambitions.  We will collaborate with education providers, employers, the NHS, partner charities and other organisations to enable people with spinal cord injury to realise their ambitions.	60% of people will be in work, education or volunteering 6-12 months after receiving support from our vocation service.  We will deliver a second season of our 'Back Up and Thriving' podcast empowering people with spinal cord injuries to travel confidently.  We will run 4 webinars targeted at NHS professionals across the UK.  We will engage with 100 education providers.

<b>Everyone Thriving</b> Ensuring all individuals affected by spinal cord injury can reach their full potential	<b>Reaching those who need us the most:</b> Our services will be targeted at those who need us most. We will focus on engaging with and removing barriers for people who face the greatest challenges in adjusting to life following spinal cord injury - at those times when we can have the most impact.	<p>We will better map our stakeholders to understand how we can communicate with traditionally 'hard-to-reach' groups; potentially forming partnerships and going to those groups rather than expecting them to come to us.</p> <p>We will establish at least one formal partnership that can support us to remove barriers for people who face the greatest challenges adjusting to life following spinal cord injury.</p>
	<b>Tailored support for every stage of life:</b> From childhood to old age, we will tailor our approach to what matters to an individual throughout their lives. Whatever background or level of injury – we will be there helping people fulfil their education, career, family life, travel, hobbies and social life goals, so that they can live the life they want.	<p>We will have supported at least 3,175 people affected by spinal cord injury across all age groups up from 2,921.</p> <p>We will map our service offers to key life stages, supporting our teams to target the right interventions at the right time.</p> <p>We will continue to develop resources for those ageing with a spinal cord injury.</p>
	<b>Supporting Children and Young People:</b> We will be there for every child and young person affected by spinal cord injury - giving young people and their families the skills, confidence and knowledge to overcome barriers and open up a world of possibility.	<p>We will scope a new digital resource aimed at giving children, young people and their families crucial advice and guidance.</p> <p>We will do more to ensure the voices of children and young people affected by spinal cord injury are heard at a board level.</p>
<b>Meaningful Connections</b> Creating opportunities for people affected by spinal cord injury to connect with others in similar situations to achieve their goals.	<b>Creating Meaningful Connections:</b> We will create more opportunities for people affected by spinal cord injury to connect with others who understand their experience. These connections will help people gain confidence and practical support, guiding them through their adjustment to life post-injury. We will provide clear pathways for individuals to become supporters and mentors, helping others along their journey.	<p>We will establish 380 peer connections, either through medium term mentoring relationships or one-off meaningful conversations between peers.</p> <p>We will develop clearer pathways for people to support us whether through volunteering, fundraising or by raising awareness.</p>
	<b>Supporting Families:</b> We will be leaders in supporting family members of those with a spinal cord	<p>We will attend or deliver 24 family support events engaging at least 180 family members.</p>

	injury. This begins with the acute phase, through information and support online and in-person at relatives' days, to post-discharge from the hospital through peer mentoring, family rehabilitation, online courses and dedicated digital pathways. Helping family members recognise that a positive future is possible.	80% of families will report feeling more supported as a result of our work.
	<b>Partnerships for Greater Impact:</b> We will work alongside the NHS, wheelchair services and other partner organisations to reach those who may not have access to specialist spinal cord injury centres. By sharing resources based on lived experience we'll challenge negative perceptions of spinal cord injury and show that a positive future is possible.	We will actively engage with professionals who support people affected by spinal cord injury, raising awareness of the full range of Back Up's services.  We will continue to roll out and develop our wheelchair skills training for professionals service.

## Relationships with other organisations

Back Up is committed to collaboration. We work closely with Aspire, Spinal Research, Wings for Life, Great Britain Wheelchair Rugby, Spinal Injuries Scotland, Horatio's Garden, Spinal Injuries Association and other organisations to provide better support for people affected by spinal cord injury. We do this by sharing ideas and information with a view to delivering complementary services. Working alongside Spinal Research we recently brought a coalition of charities together with colleagues from the NHS to get a better understanding of spinal cord injury data. By working together, we were able to gain new insights which benefitted the whole sector. Our partnership with Aspire means that anyone who accesses one of our organisation's services – with their permission, automatically gains access to the services of the other.

## Auditor information

Sayer Vincent LLP is appointed as the charitable company's auditor during the year and has expressed its willingness to continue in that capacity.

The trustees' annual report has been prepared in accordance with the special provisions applicable to companies subject to the small companies' regime.

The trustees' annual report has been approved by the trustees and signed on their behalf by:

Richard Rawstron  
Treasurer  
12 August 2025

## Administrative Information

Company number	3596996
Country of incorporation	United Kingdom
Charity number	1072216
Country of registration	England & Wales, Scotland
OSCR Number	SC040577
Registered office and operational address	4 Knightley Walk London SW18 1GZ

## Our People

### Trustees

Trustees, who are also directors under company law, who served during the year and up to the date of this report were as follows:

Gordon Craig  
Helen Cooke\*  
Anne Luttman-Johnson\*  
Ben Parker \*\* (Resigned on 6<sup>th</sup> November 2024)  
Richard Rawstron (Treasurer)  
Damian Riley\* (Chair, appointed on 1<sup>st</sup> May 2024)  
Tom Roberts\*\*  
Rebecca Stevenson  
Grace Spence Green\*  
Joanna Wright\* (Resigned on 6<sup>th</sup> November 2024)  
Paul Fairhurst\*  
Louise Jolliffe\*  
Harmesh Chauhan\* (appointed on 7<sup>th</sup> May 2025)  
Annelore Hill-Verhaegen\*\* (appointed on 7<sup>th</sup> May 2025)  
Meryl Bushell\*\* (appointed on 30<sup>th</sup> July 2025)  
Alan Cook\* (appointed on 30<sup>th</sup> July 2025)

In keeping with the charity's ethos of inclusion, Back Up aims to have 50% representation on the board from people who are spinal cord injured.

Our Future Trustee Programme is focused on supporting people with spinal cord injury to acquire the skills and knowledge become trustees either with Back Up or some other organisation.

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\*spinal cord injured

\*\* immediate family member has/had a spinal cord injury

<b>President</b>	Konrad Bartelski
<b>Chief Executive Officer</b>	Abigail Lock
<b>Senior Leadership Team</b>	Kevin Filby** Salvatore La Monica (Company Secretary) Charlene Vallory Phillipa Hunt
<b>Patrons</b>	Mike Nemesvary * Barbara Broccoli Valerie Singleton Eric Lanlard Sophie Morgan * Martin Bell (to 17 June 2024) Sophie Carrigill * Claire Danson *

#### **Volunteers**

We could not operate without the support of our amazing volunteers. Whilst we can't name everyone in total, we estimate that our services, fundraising and office volunteers, alongside our trustees, have contributed 23,246 (2023/24: 22,273) hours to our work this year. This works out at almost 969 days (2023/24: 928 days) worth of time. We are extremely appreciative of the amazing support offered to us and proud of the contributions our volunteers make.

<b>Company Secretary</b>	Salvatore La Monica
<b>Bankers</b>	NatWest 153 Putney High St. Putney London SW15 1RX
<b>Auditor</b>	Sayer Vincent LLP Chartered Accountants and Statutory Auditor 110 Golden Lane LONDON EC1Y 0TG

## **Independent auditor's report**

We have audited the financial statements of The Back-Up Trust (the 'parent charitable company') and its subsidiary (the 'group') for the year ended 31 March 2025 which comprise the consolidated statement of financial activities, the group and parent charitable company balance sheets, the consolidated statement of cash flows and the 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 FRS 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 group's and of the parent charitable company's affairs as at 31 March 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.
- Have been prepared in accordance with the requirements of the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and regulations 6 and 8 of the Charities Accounts (Scotland) Regulation 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 group 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 Back-Up Trust'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 trustees' annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. 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.

## **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 group and the parent 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 in relation to which 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, 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 directors 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 trustees' annual report and from the requirement to prepare a strategic report.

### **Responsibilities of trustees**

As explained more fully in the statement of trustees' responsibilities set out in the trustees' annual report, 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 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 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 group or 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 auditor under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and 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 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 extent to which our procedures are capable of detecting irregularities, including fraud are set out below.

### **Capability of the audit in detecting irregularities**

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

- We enquired of management, which included obtaining and reviewing supporting documentation, concerning the group's policies and procedures relating to:
  - ❖ Identifying, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;
  - ❖ Detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected, or alleged fraud;
  - ❖ The internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations.
- We inspected the minutes of meetings of those charged with governance.
- We obtained an understanding of the legal and regulatory framework that the group operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the group from our professional and sector experience.
- We communicated applicable laws and regulations throughout the audit team and remained alert to any indications of non-compliance throughout the audit.
- We reviewed any reports made to regulators.
- We reviewed the financial statement disclosures and tested these to supporting documentation to assess compliance with applicable laws and regulations.
- We performed analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments, assessed whether the judgements made in making accounting estimates are indicative of a potential bias and tested significant transactions that are unusual or those outside the normal course of business.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities is available on the Financial Reporting Council's website at: [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our auditor's report.

**Independent auditor's report**  
**To the members of**  
**The Back-up Trust**

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**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 section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an 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 and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Noelia Serrano (Senior statutory auditor)  
13 August 2025  
for and on behalf of Sayer Vincent LLP, Statutory Auditor  
110 Golden Lane, LONDON, EC1Y 0TG

Sayer Vincent LLP is eligible to act as auditor in terms of section 1212 of the Companies Act 2006

## The Back-Up Trust

### Consolidated statement of financial activities (incorporating an income and expenditure account)

For the year ended 31 March 2025

	Note	Unrestricted £	Restricted £	Endowment £	2025 Total £	Unrestricted £	Restricted £	Endowment £	2024 Total £
<b>Income from:</b>									
Donations and legacies	2	624,439	690,688	–	<b>1,315,127</b>	610,496	–	–	610,496
Charitable activities	4	168,500	1,135,875	–	<b>1,304,375</b>	150,000	1,019,121	–	1,169,121
Other trading activities									
Activities for raising funds	3	917,433	–	–	<b>917,433</b>	809,847	–	–	809,847
Investments		52,026	–	2,793	<b>54,819</b>	36,507	–	2,381	38,888
<b>Total income</b>		<b>1,762,398</b>	<b>1,826,563</b>	<b>2,793</b>	<b>3,591,754</b>	<b>1,606,850</b>	<b>1,019,121</b>	<b>2,381</b>	<b>2,628,352</b>
<b>Expenditure on:</b>									
Raising funds		957,908	–	–	<b>957,908</b>	721,984	–	–	721,984
Charitable activities		–	2,111,212	2,793	<b>2,114,005</b>	203,333	1,484,825	2,381	1,690,539
<b>Total expenditure</b>	5	<b>957,908</b>	<b>2,111,212</b>	<b>2,793</b>	<b>3,071,913</b>	<b>925,317</b>	<b>1,484,825</b>	<b>2,381</b>	<b>2,412,523</b>
<b>Net income for the year</b>	6								
		804,490	(284,649)	–	<b>519,841</b>	681,533	(465,704)	–	215,829
Transfers between funds		(856,892)	856,892	–	–	(680,087)	680,087	–	–
<b>Net movement in funds</b>		<b>(52,402)</b>	<b>572,243</b>	<b>–</b>	<b>519,841</b>	<b>1,446</b>	<b>214,383</b>	<b>–</b>	<b>215,829</b>
<b>Reconciliation of funds:</b>									
Total funds brought forward		1,035,051	270,512	100,913	<b>1,406,476</b>	1,033,605	56,129	100,913	1,190,647
<b>Total funds carried forward</b>		<b>982,649</b>	<b>842,755</b>	<b>100,913</b>	<b>1,926,317</b>	<b>1,035,051</b>	<b>270,512</b>	<b>100,913</b>	<b>1,406,476</b>

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in Note 20 to the financial statements.

# The Back-Up Trust

## Consolidated and Charity balance sheet

Company no. 3596996

As at 31 March 2025

	Note	Group 2025 £	2024 £	Charity 2025 £	2024 £
<b>Fixed assets:</b>					
Tangible assets	11	25,389	20,999	25,389	20,999
Investments	12	–	–	100	100
		<u>25,389</u>	<u>20,999</u>	<u>25,489</u>	<u>21,099</u>
<b>Current assets:</b>					
Stock		2,746	2,317	–	–
Debtors	15	283,765	363,058	425,163	402,550
Short term deposits		684,599	152,746	684,599	152,746
Cash at bank and in hand		1,275,454	1,193,211	1,127,827	1,138,966
		<u>2,246,564</u>	<u>1,711,332</u>	<u>2,237,589</u>	<u>1,694,262</u>
<b>Liabilities:</b>					
Creditors: amounts falling due within one year	16	(345,636)	(325,855)	(337,011)	(308,885)
		<u>1,900,928</u>	<u>1,385,477</u>	<u>1,900,578</u>	<u>1,385,377</u>
<b>Net current assets</b>					
		<u>1,900,928</u>	<u>1,385,477</u>	<u>1,900,578</u>	<u>1,385,377</u>
<b>Total net assets</b>		<u>1,926,317</u>	<u>1,406,476</u>	<u>1,926,067</u>	<u>1,406,476</u>
<b>Funds:</b>	20a				
Restricted income funds		842,755	270,512	842,755	270,512
Endowment funds		100,913	100,913	100,913	100,913
Unrestricted income funds:					
General funds		982,649	1,035,051	982,399	1,035,051
		<u>982,649</u>	<u>1,035,051</u>	<u>982,399</u>	<u>1,035,051</u>
<b>Total unrestricted funds</b>		<u>982,649</u>	<u>1,035,051</u>	<u>982,399</u>	<u>1,035,051</u>
<b>Total funds</b>		<u>1,926,317</u>	<u>1,406,476</u>	<u>1,926,067</u>	<u>1,406,476</u>

Approved by the trustees and signed on their behalf by

Richard Rawstron  
Treasurer  
12 August 2025

## The Back-Up Trust

### Consolidated statement of cash flows

For the year ended 31 March 2025

	Note	2025 £	£	2024 £	£
<b>Cash flows from operating activities</b>					
Net income for the year		519,841		215,828	
(as per the statement of financial activities)					
Depreciation charges		20,274		17,735	
Dividends, interest and rent from investments		(54,819)		(26,279)	
(Increase) in stock		(429)		(2,317)	
Decrease/ (Increase) in debtors		79,292		(50,276)	
Increase in creditors		19,781		65,938	
<b>Net cash provided by operating activities</b>			<b>583,940</b>		<b>220,629</b>
<b>Cash flows from investing activities:</b>					
Dividends, interest and rents from investments		54,819		26,279	
Purchase of fixed assets		(24,663)		(318)	
Proceeds from sale of investments		–		137,757	
<b>Net cash (used in) investing activities</b>			<b>30,156</b>		<b>163,718</b>
<b>Change in cash and cash equivalents in the year</b>			<b>614,096</b>		<b>384,347</b>
Cash and cash equivalents at the beginning of the year			<b>1,345,957</b>		<b>961,610</b>
<b>Cash and cash equivalents at the end of the year</b>			<b>1,960,053</b>		<b>1,345,957</b>

## The Back-Up Trust

### Notes to the financial statements

#### For the year ended 31 March 2025

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##### 1 Accounting policies

###### a) Statutory information

The Back-Up Trust is a charitable company limited by guarantee and is incorporated in United Kingdom.

The registered office address is 4 Knightley Walk, London, SW18 1GZ.

###### b) Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) – (Charities SORP FRS 102), The Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

These financial statements consolidate the results of the charity and its wholly-owned subsidiary Back-Up Promotions Limited on a line by line basis. Transactions and balances between the charity and its subsidiary have been eliminated from the consolidated financial statements. Balances between the two entities are disclosed in the notes of the charity's balance sheet. A separate statement of financial activities, or income and expenditure account, or cashflow for the charity itself is not presented because the charity has taken advantage of the exemptions afforded by section 408 of the Companies Act 2006.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

In applying the financial reporting framework, the trustees have made a number of subjective judgements, for example in respect of significant accounting estimates. Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. The nature of the estimation means the actual outcomes could differ from those estimates. Any significant estimates and judgements affecting these financial statements are detailed within the relevant accounting policy below.

###### c) Public benefit entity

The charity meets the definition of a public benefit entity under FRS 102.

###### d) Going concern

In assessing the going concern, the Trustees have considered the uncertainties that the charity could face over the next 12 months and all the severe but reasonably plausible scenarios show that there is reasonable assurance that the Charity will have sufficient funds to continue operating on a going concern basis. The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

###### e) Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the income have been met, it is probable that the income will be received and that the amount can be measured reliably.

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

For legacies, they are included on the earlier of when the charity is advised by the personal representative of an estate that payment will be made or property transferred and the amount involved can be quantified or when a distribution is made.

Income received in advance of the provision of a specified service is deferred until the criteria for income recognition are met.

###### f)

###### Donations of gifts, services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item or received the service, any conditions associated with the donation have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), volunteer time is not recognised so refer to the trustees' annual report for more information about their contribution.

###### g)

###### Interest receivable

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

## The Back-Up Trust

### Notes to the financial statements

For the year ended 31 March 2025

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#### 1 Accounting policies (continued)

##### h) Fund accounting

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

Unrestricted funds are donations and other incoming resources received or generated for the charitable purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

Endowment funds are held on trust and the return on investments can be spent on each restricted fund.

##### i) Expenditure and irrecoverable VAT

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 the obligation can be measured reliably. Expenditure is classified under the following activity headings:

- Costs of raising funds relate to the costs incurred by the charity in inducing third parties to make voluntary contributions to it, as well as the cost of any activities with a fundraising purpose
- Expenditure on charitable activities includes the costs of delivering services undertaken to further the purposes of the charity and their associated support costs
- Other expenditure represents those items not falling into any other heading

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

##### j) Allocation of support costs

Resources expended are allocated to the particular activity where the cost relates directly to that activity. However, the cost of overall direction and administration of each activity, comprising the salary and overhead costs of the central function, is apportioned on the following basis which are an estimate, based on staff time, of the amount attributable to each activity.

Support and governance costs are re-allocated to each of the activities on the following basis which is an estimate, based on staff time, of the amount attributable to each activity

• Outreach and engagement	33%
• Mentoring	9%
• Courses	10%
• Children Young People	10%
• Cost of Raising funds	27%
• Raising awareness	11%

Governance costs are the costs associated with the governance arrangements of the charity. These costs are associated with constitutional and statutory requirements and include any costs associated with the strategic management of the charity's activities.

##### k) Operating leases

Rental charges are charged on a straight line basis over the term of the lease.

##### l) Tangible fixed assets

Items of equipment are capitalised where the purchase price exceeds £1,000. Depreciation costs are allocated to activities on the basis of the use of the related assets in those activities. Assets are reviewed for impairment if circumstances indicate their carrying value may exceed their net realisable value and value in use. Major components are treated as a separate asset where they have significantly different patterns of consumption of economic benefits and are depreciated separately over its useful life.

Depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life. The depreciation rates in use are as follows:

- Office equipment 3 years

##### m) Listed investments

Investments are a form of basic financial instrument and are initially recognised at their transaction value and subsequently measured at their fair value as at the balance sheet date using the closing quoted market price. Any change in fair value will be recognised in the statement of financial activities. Investment gains and losses, whether realised or unrealised, are combined and shown in the heading "Net gains/(losses) on investments" in the statement of financial activities. The charity does not acquire put options, derivatives or other complex financial instruments. Cash held on deposit with a maturity date of more than three months after year end is treated as an investment.

##### n) Investments in subsidiaries

Investments in subsidiaries are at cost.

## The Back-Up Trust

### Notes to the financial statements

#### For the year ended 31 March 2025

##### 1 Accounting policies (continued)

###### o) Stocks

Stocks are valued at the lower of cost and net realisable value. Net realisable value is based on the selling cost less further costs expected to be incurred to completion and disposal.

###### p) Debtors

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

###### q) Short term deposits

Short term deposits includes cash balances that are invested in accounts with a maturity date of between 3 and 12 months.

###### r) Cash at bank and in hand

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

###### s) Creditors and provisions

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

###### t) Financial instruments

The charity only has financial assets and financial 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 with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

##### 2 Voluntary income

	Unrestricted £	Restricted £	2025 Total £	Unrestricted £	Restricted £	2024 Total £
Individuals	337,831	–	337,831	429,667	–	429,667
Charitable Trusts	97,200	–	97,200	68,063	–	68,063
Corporates	189,408	690,688	880,096	112,766	–	112,766
	<b>624,439</b>	<b>690,688</b>	<b>1,315,127</b>	<b>610,496</b>	<b>–</b>	<b>610,496</b>

##### 3 Income from activities for raising funds

	Unrestricted £	Restricted £	2025 Total £	Unrestricted £	Restricted £	2024 Total £
General events	312,131	–	312,131	292,465	–	292,465
Major events	450,916	–	450,916	384,435	–	384,435
Other trading activities	154,386	–	154,386	132,947	–	132,947
	<b>917,433</b>	<b>–</b>	<b>917,433</b>	<b>809,847</b>	<b>–</b>	<b>809,847</b>

## The Back-Up Trust

### Notes to the financial statements

For the year ended 31 March 2025

#### 4 Income from charitable activities

	Unrestricted	Restricted	2025 Total	Unrestricted	Restricted	2024 Total
	£	£	£	£	£	£
Motability	-	312,462	312,462	-	235,750	235,750
NHS England Back on Track	168,500	-	168,500	150,000	-	150,000
National Lottery Community Fund Wales: People and Places 3	-	95,286	95,286	-	42,868	42,868
Henry Smith Charity	-	28,130	28,130	-	34,065	34,065
National Lottery Community Fund – Scotland	-	-	-	-	30,867	30,867
The City of London Corporation	-	29,500	29,500	-	29,801	29,801
R S Macdonald Charitable Trust	-	17,000	17,000	-	17,000	17,000
The Childwick Trust	-	15,000	15,000	-	12,000	12,000
Mitre Trust	-	10,000	10,000	-	10,000	10,000
The Big Yellow Foundation	-	-	-	-	10,000	10,000
NHS England Family Rehab Service	-	-	-	-	10,000	10,000
The Eveson Trust	-	-	-	-	7,500	7,500
The Varrier-Jones Foundation	-	-	-	-	6,000	6,000
Hugh Fraser Foundation	-	6,000	6,000	-	5,500	5,500
William Allen Young Charitable Trust Grant Dons	-	-	-	-	5,500	5,500
The Mickel Fund	-	-	-	-	5,000	5,000
The Rectory Foundation	-	-	-	-	5,000	5,000
Porticus Foundation	-	-	-	-	5,000	5,000
The Medicash Foundation	-	4,000	4,000	-	4,000	4,000
Persula Foundation	-	2,100	2,100	-	3,600	3,600
Wesleyan Foundation	-	10,000	10,000	-	-	-
Barbour Foundation	-	10,000	10,000	-	-	-
James Weir Foundation	-	5,000	5,000	-	-	-
Heart of Bucks Community Foundation	-	2,841	2,841	-	-	-
Other Charitable Trusts	-	7,700	7,700	-	33,300	33,300
<b>Outreach and Engagement</b>	<b>168,500</b>	<b>555,019</b>	<b>723,519</b>	<b>150,000</b>	<b>512,751</b>	<b>662,751</b>
Motability	-	72,428	72,428	-	58,488	58,488
Henry Smith Charity	-	72,370	72,370	-	36,184	36,184
The City of London Corporation	-	16,000	16,000	-	15,800	15,800
The Big Yellow Foundation	-	10,530	10,530	-	10,700	10,700
National Lottery Community Fund Wales: People and Places 3	-	19,039	19,039	-	6,907	6,907
National Lottery Community Fund – Scotland	-	-	-	-	6,750	6,750
The Childwick Trust	-	-	-	-	3,000	3,000
The Eveson Trust	-	-	-	-	2,500	2,500
Persula Foundation	-	900	900	-	2,400	2,400
The Medicash Foundation	-	-	-	-	1,000	1,000
Charlotte Grobien	-	4,000	4,000	-	-	-
Other Charitable Trusts	-	6,198	6,198	-	5,700	5,700
<b>Mentoring</b>	<b>-</b>	<b>201,465</b>	<b>201,465</b>	<b>-</b>	<b>149,429</b>	<b>149,429</b>
Motability	-	103,942	103,942	-	87,433	87,433
Bruce Wake Charitable Trust	-	15,000	15,000	-	15,000	15,000
National Lottery Community Fund – Scotland	-	-	-	-	12,896	12,896
POM Charitable Trust	-	8,000	8,000	-	10,000	10,000
James Anderson Charitable Trust	-	20,000	20,000	-	5,000	5,000
Henry Smith Charity	-	9,500	9,500	-	4,750	4,750
The City of London Corporation	-	4,500	4,500	-	4,649	4,649
National Lottery Community Fund Wales: People and Places 3	-	10,677	10,677	-	3,274	3,274
Hays Travel Foundation	-	5,000	5,000	-	-	-
Ryvoan Trust	-	10,000	10,000	-	-	-
The Meikle Foundation – Scotland	-	2,000	2,000	-	-	-
Alstom Transport	-	24,993	24,993	-	-	-
Other Charitable Trusts	-	8,000	8,000	-	8,520	8,520
<b>Courses</b>	<b>-</b>	<b>221,612</b>	<b>221,612</b>	<b>-</b>	<b>151,522</b>	<b>151,522</b>
St James Place Charitable Foundation	-	32,940	32,940	-	31,559	31,559
Other Charitable Trusts	-	10,000	10,000	-	3,500	3,500
<b>Children and Young People</b>	<b>-</b>	<b>42,940</b>	<b>42,940</b>	<b>-</b>	<b>35,059</b>	<b>35,059</b>
Motability	-	114,839	114,839	-	170,360	170,360
<b>Raising Awareness</b>	<b>-</b>	<b>114,839</b>	<b>114,839</b>	<b>-</b>	<b>170,360</b>	<b>170,360</b>
<b>Total income from charitable activities</b>	<b>168,500</b>	<b>1,135,875</b>	<b>1,304,375</b>	<b>150,000</b>	<b>1,019,121</b>	<b>1,169,121</b>

The Back-Up Trust

Notes to the financial statements

For the year ended 31 March 2025

5a Analysis of expenditure (current year)

	Charitable activities							Support costs £	2025 £	2024 £
	Raising funds £	Outreach and Engagement £	Mentoring £	Courses £	Children and Young People £	Raising awareness £	Governance costs £			
Staff costs (Note 7)	454,661	545,383	150,562	169,810	163,794	175,093	33,914	215,341	<b>1,908,558</b>	1,528,346
Other direct costs	346,489	121,454	26,215	193,996	13,597	138,765	-	-	<b>840,516</b>	589,444
Premises	-	-	-	-	-	-	-	103,025	<b>103,025</b>	103,285
Insurance	-	-	-	-	-	-	-	18,950	<b>18,950</b>	18,672
Communications	-	-	-	-	-	-	-	96,880	<b>96,880</b>	91,565
Office expenses	-	-	-	-	-	-	-	43,689	<b>43,689</b>	22,856
Finance costs	-	-	-	-	-	-	-	11,518	<b>11,518</b>	12,522
Audit/Accountancy fees	-	-	-	-	-	-	17,180	-	<b>17,180</b>	14,490
Professional fees	-	-	-	-	-	-	8,338	-	<b>8,338</b>	9,599
Trustee & Board meeting expenses	-	-	-	-	-	-	2,985	-	<b>2,985</b>	4,009
Depreciation	-	-	-	-	-	-	-	20,274	<b>20,274</b>	17,735
	<b>801,150</b>	<b>666,837</b>	<b>176,777</b>	<b>363,806</b>	<b>177,391</b>	<b>313,858</b>	<b>62,417</b>	<b>509,677</b>	<b>3,071,913</b>	<b>2,412,523</b>
Support and Governance costs	156,758	188,037	51,911	58,547	56,473	60,369	(62,417)	(509,677)	-	-
<b>Total expenditure 2025</b>	<b>957,908</b>	<b>854,874</b>	<b>228,688</b>	<b>422,353</b>	<b>233,864</b>	<b>374,227</b>	<b>-</b>	<b>-</b>	<b>3,071,913</b>	<b>-</b>
Total expenditure 2024	721,984	621,225	262,551	334,119	194,399	278,244	-	-	-	2,412,523

# The Back-Up Trust

## Notes to the financial statements

For the year ended 31 March 2025

### 5b Analysis of expenditure (prior year)

	Charitable activities						Governance costs £	Support costs £	2024 £
	Raising funds £	Outreach and Engagement £	Mentoring £	Courses £	Children & Young People £	Raising awareness £			
Staff costs (Note 7)	358,965	408,271	165,185	112,421	123,460	134,560	32,237	193,247	1,528,347
Other direct costs	219,689	49,936	31,410	176,810	21,643	89,956	-	-	589,444
Premises	-	-	-	-	-	-	-	103,285	103,285
Insurance	-	-	-	-	-	-	-	18,672	18,672
Communications	-	-	-	-	-	-	-	91,565	91,565
Office expenses	-	-	-	-	-	-	-	22,856	22,856
Finance costs	-	-	-	-	-	-	-	12,522	12,522
Audit/Accountancy fees	-	-	-	-	-	-	14,490	-	14,490
Professional fees	-	-	-	-	-	-	7,804	1,795	9,599
Trustees and Board Meeting Expenses	-	-	-	-	-	-	4,009	-	4,009
Depreciation	-	-	-	-	-	-	-	17,735	17,734
	578,654	458,207	196,595	289,231	145,103	224,516	58,540	461,677	2,412,523
Support and Governance costs	143,330	163,018	65,956	44,888	49,296	53,728	(58,540)	(461,677)	-
<b>Total expenditure 2024</b>	<b>721,984</b>	<b>621,225</b>	<b>262,551</b>	<b>334,119</b>	<b>194,399</b>	<b>278,244</b>	<b>-</b>	<b>-</b>	<b>2,412,523</b>

## The Back-Up Trust

### Notes to the financial statements

#### For the year ended 31 March 2025

#### 6 Net income for the year

This is stated after charging / (crediting):

	2025 £	2024 £
Depreciation	20,274	17,735
Operating lease rentals:		
Property	83,944	80,273
Auditor's remuneration (excluding VAT):		
Audit	10,000	9,500
Other services	5,000	3,370
	<u>100,218</u>	<u>110,878</u>

#### 7 Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel

Staff costs were as follows:

	2025 £	2024 £
Salaries and wages	1,629,852	1,285,133
Social security costs	164,414	117,809
Operating costs of defined benefit pension schemes	65,566	60,514
Training	10,459	12,298
Recruitment	28,702	28,976
Other staff costs	9,565	23,616
	<u>1,908,558</u>	<u>1,528,347</u>

The following number of employees received employee benefits (excluding employer pension costs and employer's national insurance) during the year between:

	2025 No.	2024 No.
£70,000 – £79,999	1	1
£80,000 – £89,999	–	1
£90,000 – £99,999	1	–
	<u>2</u>	<u>2</u>

The total employee benefits (including pension contributions and employer's national insurance) of the key management personnel were £352,998 (2024: £342,663).

The charity trustees were neither paid nor received any other benefits from employment with the charity in the year (2024: £nil). No charity trustee received payment for professional or other services supplied to the charity (2024: £nil).

Trustees' expenses represents the payment or reimbursement of travel and subsistence costs totalling £97 (2024: £1,266) incurred by 1 (2024: 1) member relating to attendance at meetings of the trustees. £593 of costs was incurred in the recruitment of new trustees (2024: £1,770). In addition there were a further £923 (2024: £972) expensed for trustees' meetings by the charity.

The aggregate figure for trustee donations in the year was £12,767 received from 9 trustees (2024: £12,884 from 11 trustees). All of these were unrestricted.

#### 8 Staff numbers

The average number of employees (head count based on number of staff employed) during the year was 56 (2024: 46).

Staff are split across the activities of the charity as follows:

	2025 No.	2024 No.
Fundraising	13	11
Services	37	29
Support	5	5
Governance	1	1
	<u>56</u>	<u>46</u>

## The Back-Up Trust

### Notes to the financial statements

#### For the year ended 31 March 2025

#### 9 Related party transactions

During the year the charity charged expenses of £31,007 (2024: £32,842) to Back-Up Promotions Limited, a wholly owned subsidiary of the Company. The Company also received income of £122,395 (2024: £97,183) on behalf of Back-Up Promotions Limited. The amount due to them at the year end was £150,906 (2024: £70,025).

Following an in-depth procurement process, in November 2022 the Charity has subscribed an annual licence for a Fundraising platform of which one of the trustees, who served during the year, is a Director. The decision to subscribe to the platform was made on the basis of functionality and cost. The decision to subscribe to the platform was made at an operational level. The annual cost is £1,620 (£1,620 recognised as an expense in FY 24-25 and £675 held as a prepayment at the year end).

There are no donations from related parties which are outside the normal course of business and no restricted donations from related parties.

#### 10 Taxation

The charity is exempt from corporation tax as all its income is charitable and is applied for charitable purposes. The charity's trading subsidiary Back-Up Trust Promotions Limited distributes under Gift Aid available profits to the parent charity.

#### 11 Tangible fixed assets

The group and charity	Office equipment £	Total £
<b>Cost</b>		
At the start of the year	87,723	<b>87,723</b>
Additions in year	24,663	<b>24,663</b>
Disposals in year	(1,984)	<b>(1,984)</b>
At the end of the year	<b>110,402</b>	<b>110,402</b>
<b>Depreciation</b>		
At the start of the year	66,724	<b>66,724</b>
Charge for the year	20,274	<b>20,274</b>
Eliminated on disposal	(1,984)	<b>(1,984)</b>
At the end of the year	<b>85,014</b>	<b>85,014</b>
<b>Net book value</b>		
<b>At the end of the year</b>	<b>25,389</b>	<b>25,389</b>
At the start of the year	20,999	20,999

All of the above assets are used for charitable purposes.

#### 12 Investments

	The group		The charity	
	2025 £	2024 £	2025 £	2024 £
Fair value at the start of the year	-	137,757	-	137,757
Additions	-	-	-	-
Disposals	-	(137,757)	-	(137,757)
Net (losses)/ gain on change in fair value	-	-	-	-
Fair value at the end of the year	-	-	-	-
Shares in Trading subsidiary (Note 13)	-	-	100	100
Total value of investments	-	-	100	100
Historical Cost	-	-	-	-

The Trustees disposed UK common investment funds in 2024 to increase liquidity in support of Back-Up's growth plans.

## The Back-Up Trust

### Notes to the financial statements

#### For the year ended 31 March 2025

#### 13 Subsidiary undertaking

The charity owns the whole of the issued ordinary share capital of Back-Up Trust Promotions Limited, a company registered in England. The company number is 02719893. The registered office address is 4 Knightley Walk, London, England, SW18 1GZ .

The subsidiary is used for non-primary purpose trading activities. All activities have been consolidated on a line by line basis in the statement of financial activities. Available profits are distributed under Gift Aid to the parent charity.

The Subsidiary is exempt from the requirements of the Companies Act 2006 relating to the audit of individual accounts by virtue of Section 479a.

Joanna Wright, Richard Rawstron and Abigail Lock were appointed as Directors of the subsidiary on 29 April 2021. Joanna Wright and Richard Rawstron are also Trustees of the parent charity. Joanna Wright resigned 6 November 2024.

A summary of the results of the subsidiary is shown below:

	2025 £	2024 £
Turnover	154,386	132,947
Cost of sales	43	(570)
<b>Gross profit</b>	<b>154,343</b>	<b>133,517</b>
Management Recharge	(31,007)	(32,842)
Administrative expenses	(941)	(3,492)
<b>Profit on ordinary activities before taxation</b>	<b>122,395</b>	<b>97,183</b>
Taxation on profit on ordinary activities	-	-
<b>Profit for the financial year</b>	<b>122,395</b>	<b>97,183</b>
<b>Retained earnings</b>		
Total retained earnings brought forward	-	-
Profit for the financial year	122,395	97,183
Distribution under Gift Aid to parent charity	(122,395)	(97,183)
<b>Total retained earnings carried forward</b>	<b>-</b>	<b>-</b>
The aggregate of the assets, liabilities and reserves was:		
Assets	159,730	87,195
Liabilities	(159,630)	(87,095)
<b>Reserves</b>	<b>100</b>	<b>100</b>

## The Back-Up Trust

### Notes to the financial statements

#### For the year ended 31 March 2025

#### 14 Parent charity

The parent charity's gross income and the results for the year are disclosed as follows:

	2025 £	2024 £
Gross income	3,590,770	2,625,431
Result for the year	519,593	215,828

#### 15 Debtors

	The group		The charity	
	2025 £	2024 £	2025 £	2024 £
Trade debtors	54,437	96,221	42,433	65,939
Amounts due from group undertakings	–	–	153,402	70,025
Prepayments and accrued income	229,328	266,837	229,328	266,586
	283,765	363,058	425,163	402,550

#### 16 Creditors: amounts falling due within one year

	The group		The charity	
	2025 £	2024 £	2025 £	2024 £
Trade creditors	69,901	54,434	67,506	54,434
Taxation and social security	35,622	37,908	36,188	33,621
Other creditors	17,010	24,356	17,010	24,456
Accruals	38,334	30,871	36,414	28,471
Deferred income (note 17)	184,768	178,286	179,893	167,903
	345,636	325,855	337,011	308,885

## The Back-Up Trust

### Notes to the financial statements

#### For the year ended 31 March 2025

#### 17 Deferred income

Deferred income comprises of income received in advance for events taking place within 2025/26.

	The group		The charity	
	2025	2024	2025	2024
	£	£	£	£
Balance at the beginning of the year	178,286	107,619	167,903	94,369
Amount released to income in the year	(178,286)	(107,619)	(167,903)	(94,369)
Amount deferred in the year	184,768	178,286	179,893	167,903
Balance at the end of the year	184,768	178,286	179,893	167,903

#### 18 Pension scheme

The company operates a stakeholder pension scheme. Employees can make contributions to the scheme and the company contributes between 2–3% plus an additional matching amount up to a maximum of 5%. The pension cost charge for the year is £65,566 (2024: £60,515). £1,613 (2024: £1,698) was owing to the pension scheme at the year end.

#### 19a Analysis of group net assets between funds (current year)

	General unrestricted	Endowment funds	Restricted funds	Total funds
	£	£	£	£
Tangible fixed assets	25,389	–	–	25,389
Net current assets	957,260	100,913	842,755	1,900,928
Net assets at 31 March 2025	982,649	100,913	842,755	1,926,317

#### 19b Analysis of group net assets between funds (prior year)

	General unrestricted	Endowment funds	Restricted funds	Total funds
	£	£	£	£
Tangible fixed assets	20,999	–	–	20,999
Net current assets	1,014,052	100,913	270,512	1,385,477
Net assets at 31 March 2024	1,035,051	100,913	270,512	1,406,476

## The Back-Up Trust

### Notes to the financial statements

For the year ended 31 March 2025

#### 20a Movements in funds (current year)

	At 1 April 2024 £	Income & gains £	Expenditure & losses £	Gain on revaluation £	Transfers £	At 31 March 2025 £
<b>Restricted funds:</b>						
<b>Outreach &amp; Support</b>						
Outreach and Engagement (General) Fund	–	147,271	(427,401)	–	280,130	–
Motability	104,000	312,462	(312,308)	–	–	<b>104,154</b>
National Lottery Community Fund Wales	–	95,286	(95,286)	–	–	–
<b>Mentoring Services</b>						
Mentoring Services (General) Fund	–	109,998	(131,485)	–	21,487	–
Motability	24,561	72,428	(72,846)	–	–	<b>24,143</b>
National Lottery Community Fund Wales	–	19,039	(19,039)	–	–	–
<b>Courses</b>						
Courses (General) Fund	–	106,993	(293,051)	–	186,058	–
Motability	36,716	103,942	(106,011)	–	–	<b>34,647</b>
National Lottery Community Fund Wales	–	10,677	(10,677)	–	–	–
<b>Children &amp; Young People</b>						
Children and Young People (General) Fund	–	42,940	(228,426)	–	185,486	–
<b>Raising Awareness</b>						
Motability	105,235	114,839	(365,525)	–	183,731	<b>38,280</b>
<b>Infrastructure Development Project</b>						
October Club	–	690,688	(49,158)	–	–	<b>641,530</b>
<b>Total restricted funds</b>	<b>270,512</b>	<b>1,826,563</b>	<b>(2,111,213)</b>	<b>–</b>	<b>856,892</b>	<b>842,755</b>
<b>Endowment funds:</b>						
Alasdair Ross Memorial Fund	50,000	1,397	(1,397)	–	–	<b>50,000</b>
William Gardner Victoria Cross Fund	50,913	1,397	(1,397)	–	–	<b>50,913</b>
<b>Total endowment funds</b>	<b>100,913</b>	<b>2,793</b>	<b>(2,793)</b>	<b>–</b>	<b>–</b>	<b>100,913</b>
<b>Unrestricted funds:</b>						
General Fund	1,035,051	1,762,398	(957,908)	–	(856,892)	<b>982,649</b>
<b>Total unrestricted funds</b>	<b>1,135,964</b>	<b>1,765,191</b>	<b>(960,701)</b>	<b>–</b>	<b>(856,892)</b>	<b>1,083,562</b>
<b>Total funds</b>	<b>1,406,476</b>	<b>3,591,754</b>	<b>(3,071,913)</b>	<b>–</b>	<b>–</b>	<b>1,926,317</b>

The narrative to explain the purpose of each fund is given at the foot of the note below.

## The Back-Up Trust

### Notes to the financial statements

For the year ended 31 March 2025

#### 20b Movements in funds (prior year)

	At 1 April 2023 £	Income & gains £	Expenditure & losses £	Gain on revaluation £	Transfers £	At 31 March 2024 £
<b>Restricted funds:</b>						
<b>Outreach &amp; Support</b>						
Outreach and Engagement (General) Fund	56,129	512,751	(621,225)	–	156,345	104,000
<b>Mentoring Services</b>						
Mentoring Services (General) Fund	–	149,430	(262,551)	–	137,682	24,561
<b>Courses</b>						
Courses (General) Fund	–	151,521	(334,119)	–	219,314	36,716
<b>Children &amp; Young People</b>						
Children and Young People (General) Fund	–	35,059	(194,399)	–	159,340	–
<b>Raising Awareness</b>						
Raising Awareness (General) Fund	–	170,360	(72,530)	–	7,405	105,235
<b>Total restricted funds</b>	56,129	1,019,121	(1,484,825)	–	680,087	270,512
<b>Endowment funds:</b>						
Alasdair Ross Memorial Fund	50,000	1,180	(1,180)	–	–	50,000
William Gardner Victoria Cross Fund	50,913	1,201	(1,201)	–	–	50,913
<b>Total endowment funds</b>	100,913	2,381	(2,381)	–	–	100,913
<b>Unrestricted funds:</b>						
General Fund	1,033,606	1,594,241	(925,317)	12,608	(680,087)	1,035,051
<b>Total unrestricted funds</b>	1,134,519	1,596,622	(927,698)	12,608	(680,087)	1,135,964
<b>Total funds</b>	1,190,648	2,615,743	(2,412,523)	12,608	–	1,406,476

#### Purposes of restricted funds

The Outreach and Engagement Fund provides individual support for spinally injured individuals during their rehabilitation.

Motability purpose is to expand The Back Up Trust 's skills training, mentor programme and courses provided to individuals with spinal

National Lottery Community Fund Wales provide support to individuals with spinal cord injury

The Mentoring Services Fund provides a matched mentoring service for those affected by spinal cord injury.

The Courses Fund provides a variety of courses for people with a spinal cord injury and able bodied volunteer helpers.

The Children and Young People's Fund provide services for participants under eighteen years of age.

The Raising Awareness Fund provides digital and other information to support people affected by spinal cord injury.

October Club relates to core infrastructure to implement a new CRM platform.

#### Purposes of endowment funds

With The Alasdair Ross Memorial Fund, Alasdair's family and Back Up trustees intend to create a lasting memory (for at least 10 years) of Alasdair Ross, who was Back-Up's treasurer. An expendable endowment fund of £50,000 has been established. The income generated from cash deposits or investments of the fund's assets is to be applied to support an annual winter course in memory of Alasdair Ross. The capital in the expendable endowment may be spent to support general expenditure at Trustees discretion, but only in exceptional circumstances, in consultation with the Ross Family.

The William Gardner Victoria Cross Fund is being funded from the sale of a Victoria Cross awarded to William Gardner in 1958. His family wish to create a bursary to support a tetraplegic participant and their carer on a summer course each year. This participant would be selected by the Services Team and would be the person most in need of support. The capital in the expendable endowment may be spent to support general expenditure at Trustees discretion, but only in exceptional circumstances, in consultation with the Gardner family.

The transfer between unrestricted and restricted income, is to cover the costs of the key projects, that were not fully covered by restricted funding.

21 Operating lease commitments payable as a lessee

The group's total future minimum lease payments under non-cancellable operating leases is as follows for each of the following periods:

	Property	
	2025	2024
	£	£
Less than one year	88,845	88,845
One to five years	120,002	208,847
	<u>208,847</u>	<u>297,692</u>

22 Indemnity Insurance

Funds belonging to The Back-Up Trust have been used in the purchase of professional indemnity insurance, to protect the charity from loss arising from the neglect or defaults of its Trustees and employees. The amount paid this year is £2,259 (2024: £2,158).

23 Legal status of the charity

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.



*"I feel like I'm not alone, I'm now part of the Back Up family"*

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