

Yorkshire and Humberside Asbestos Victims Support Group (SARAG)

(Registered charity. Number 1080365)

FINANCIAL STATEMENTS

for the year ended 30 June 2024

Contents	Page
Legal and administrative information	2
Trustee's report	3-6
Examiners report	7
Statement of financial activities	8
Balance sheet	9
Notes to the accounts	10-11

Yorkshire and Humberside Asbestos Victims Support Group (SARAG)

Legal and administrative information

Trustees

Nigel Ball	Vice Chair
Simon Bolton	Treasurer
Angela Tod	
Helena Stanley	
Beth Cheshire	
Steve Whitfield	

Registered Charity number

1080365

Principal Address

Unit 20,
Moorgate Crofts Business Centre
South Grove
Rotherham
S60 2DH

Independent Examiner

Craig Williamson
White Rose Accounting for Charities
The Ghyll
Threapland
Aspatria
Cumbria CA7 2EL

Bank

The Co-operative Bank Plc
PO Box 250
Skelmersdale
WN8 6WT

Yorkshire and Humberside Asbestos Victims Support Group (SARAG)

Trustee's report

The Trustees present their report and financial statements for the year ended 30 June 2024.

The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" issued in March 2005 in preparing the annual report and financial statements of the charity.

Structure, governance and management

The charity was established by a declaration of Trust dated 18 October 1999 as amended by supplemental Deed dated 20 March 2000 and 17 February 2003, and was entered on the Register of Charities effective from 17 April 2000.

A voluntary Trustee management committee carries out the overall management of SARAG, with the day to day management carried out by the Service Manager.

The trustees who served during the year are listed on page 2 on the report.

SARAG holds several general meetings a year at different locations throughout Yorkshire to ensure they are accessible to people resident or working in all parts of the region. These meetings are attended by people affected by asbestos related diseases, their carers, medical staff, voluntary organisations and the general public

The Trustees encourage people with an interest and appropriate skills or experience to consider becoming a Trustee of the organisation and nominations for new trustees are invited each year prior to the Annual General Meeting.

Objectives and activities

To relieve persons with asbestos-related disease by the provision of advice, information and support for such persons and their families and dependants.

To advance the education of the public in Yorkshire and Humberside (the area of benefit) by raising awareness amongst medical staff, general public and workers, in the dangers and hazards of asbestos and its related diseases.

Yorkshire and Humberside Asbestos Victims Support Group (SARAG)

Trustee's report continued

Public benefit statement

The SARAG Trustees take their responsibility seriously and are confident that the activities of the organisation meet the Charity Commission public benefit guidance.

Our beneficiaries are members of the general public from throughout Yorkshire, Humberside and North Nottinghamshire who are directly affected by asbestos-related disease, or indirectly affected for example carers, relatives, colleagues, and any member of the general public who may need information about the historical consequences of asbestos and the continuing hazards of asbestos.

We aim:

- to provide a free and confidential, quality advice and information service for all people in the locality whose life is affected by asbestos related disease.
- to advocate on behalf of those affected by working in partnership with other groups and organisations that share our concerns by raising issues facing those affected and seeking to effect relevant policy change.
- to facilitate mutual support and enable people whose life is affected by asbestos related disease.
- to meet one another to share experiences.
- to produce and disseminate appropriate information to the wider general public that increases understanding about asbestos related diseases and the continuing hazards of asbestos.

Our main activities are the provision of advice, information, assistance and support for people affected by asbestos related diseases, the majority of whom are terminally ill with mesothelioma cancer, asbestos related lung cancer or have chronic health problems from diseases such as asbestosis and pleural thickening. We provide a home visiting service for everyone who may be terminally ill, chronically sick or disabled.

We also provide individual support, group support meetings and arrange outings, which are an effective way of supporting people who are often isolated by their very aggressive terminal condition.

We provide information and awareness briefings to the wider community which have proved to be a very effective way of increasing understanding about the continuing hazards of asbestos, the incidence of disease in the region and the issues facing sufferers.

Working with 'The Asbestos Forum UK' we have been effective in bringing about social policy change that should go some way towards preventing future needless exposure and consequential disease.

The Trustees regularly give due consideration to the Charity Commission guidance in deciding what activities SARAG will undertake and ensure that the services are appropriate to the beneficiaries and that no detriment or harm arises from the activities we carry out.

Yorkshire and Humberside Asbestos Victims Support Group (SARAG)

Trustee's report continued

Review of Progress and Achievement

Throughout the year, we have been extremely grateful to receive very kind donations, which this year has totalled £36,080.19 from individual supporters, many of whom are themselves affected by asbestos related diseases. We would like to thank those people who make donations to

SARAG and we are particularly appreciative for the very kind memorial donations in support of the work and aims of SARAG.

We also need to express our gratitude to our Solicitor panel firms; Asbestos Law Partnership, Asbestos Claims Lawyers, Leigh Day, Irwin Mitchell, Slater & Gordon and Thompsons for their continued support and donations to SARAG. This much appreciated support is significant in enabling us to continue working to help service users, and their relatives. Asbestos related personal injury is a specialist area, and all our panel solicitors have extensive experience of asbestos related disease claims and give independent, impartial, confidential advice.

We are fortunate to continue to receive support from the Trade Unions throughout the region, who have provided £6040 in donations throughout the year. UNITE branches have continued to make one off donations, along with donations from Unison branches and GMB Yorkshire region.

We also need to thank those who funded us through grants totalling £45,612.84. Thank you to the Alex Ferry Foundation whose provision of a grant throughout this reporting period, has enabled us to run support groups throughout the region. We would also like to thank the B and CE Trust who have helped fund a welfare advisor position and the national lottery community fund whose award has meant many of our service users have benefited from the support of our bereavement support worker.

Yorkshire and Humberside Asbestos Victims Support Group (SARAG)

Trustee's report continued

Reserves Policy

In line with the Charity Commission guidelines on reserves it is the policy of SARAG to aim to maintain unrestricted funds, which are the free reserves of the charity, at a level that equates to approximately three to six months expenditure. This provides sufficient funds to cover management, administration and support costs and to respond to emergency applications for grants that arise from time to time.

Additionally we will hold designated reserves at a level to cover any future redundancy costs and wind down cost should they be required, this is calculated at £8,000. On current expenditure levels, the forecast for six months running costs is £125,000. As at 30 June 2024, our reserves stand at £108,266 of which £8,000 is designated as outlined above, and the remainder will carry forward for project running costs for the next financial year.

Trustees responsibilities for the financial statements

Charity law requires the trustees to prepare financial statements for each financial period which show the state of affairs of the charity and of net income or expenditure of the charity for that period. In preparing those financial statements, the Trustees are required to:

- ☐ select suitable accounting policies and apply them consistently;
- ☐ make judgements and estimates that are reasonable and prudent.
- ☐ prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.
- ☐ state whether applicable accounting standards of recommended practice have been followed subject to any departures disclosed and explained in the financial statements.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable the Trustees to prepare financial statements. The Trustees are responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention of fraud and other irregularities.

This report was approved by the Trustees on _____ and is signed on their behalf by:

Trustee

Yorkshire and Humberside Asbestos Victims Support Group (SARAG)

Independent examiner's report to the trustees of Yorkshire and Humberside Asbestos Victims Support Group (SARAG)

I report on the accounts for the year ended 30 June 2024, which are set out on pages 8 to 11.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- ☐ examine the accounts under section 145 of the 2011 Act;
- ☐ to follow the procedures laid down in the general Directions given by the Charity Commission under section 145 (5)(b) of the 2011 Act; and
- ☐ to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- ☐ to keep accounting records in accordance with section 130 of the 2011 Act; and
- ☐ to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: _____

Craig Williamson
White Rose Accounting for Charities
The Ghyll
Threapland
Aspatria
Cumbria CA7 2EL

Date: _____

Yorkshire and Humberside Asbestos Victims Support Group (SARAG)

Statement of Financial Activities

For the Year Ended 30 June 2024

	Notes	Total 2024 £	Total 2023 £
Incoming Resources			
Grants and donations	4	222,444	188,322
Action Mesothelioma Day		-	-
Fundraising		1,839	1,107
Total Incoming Resources		224,283	189,430
Resources Expended			
Wages, NI and Payroll Service	5	196,516	155,175
Supporting events		8,491	4,673
Action Mesothelioma Day		216	3,291
Lippy People Project		858	-
Insurance		817	1,121
Software		2,898	2,566
Rent & Room Hire		5,597	4,588
Utilities		1,561	1,920
General running costs		5,387	4,970
Telephone and Postage		8,023	5,087
Travel and Transport		6,534	5,218
Training and Supervision		1,897	2,625
Independent Examination and payroll		645	305
Other Expenditure		2,541	1,247
Total Resources Expended		241,981	192,785
Net Incoming/(Outgoing) Resources		(17,698)	(3,354)
Total funds brought forward		125,964	129,319
Total funds carried forward		108,266	125,964

Yorkshire and Humberside Asbestos Victims Support Group (SARAG)
Balance Sheet as at 30 June 2024

	Notes	2024 £	2023 £
Current Assets			
Balance at Bank		150,962	150,316
		<u>150,962</u>	<u>150,316</u>
Creditors: amounts falling due within one year			
Creditors	2	(42,356)	(24,047)
Accruals	3	(340)	(305)
		<u>(42,696)</u>	<u>(24,352)</u>
Net Current Assets		<u>108,266</u>	<u>125,964</u>
Net Assets		<u>108,266</u>	<u>125,964</u>
Represented By FUNDS			
Designated funds		8,000	8,000
Unrestricted Funds		100,266	117,964
		<u>108,266</u>	<u>125,964</u>

This report was approved by the Trustees on _____ and is signed on their behalf by:

Trustee

Yorkshire and Humberside Asbestos Victims Support Group (SARAG)

Notes to the Accounts

For the Year Ended 30 June 2024

1 Accounting Policies

(a) Basis of preparation

The Financial Statements have been prepared in accordance with the Companies Act 2006, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102), and the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with FRS102 (effective from January 2015 and updated with effect from January 2016) - (the Charities SORP (FRS102)), as modified for smaller charities.

The Charity meets the definition of a public benefit entity as defined under FRS102.

(b) Income

Grants donations and Income from charitable trading activities are recognised in full in the Statement of Financial Activities in the year in which they are received.

(c) Restricted Funds

Restricted funds are used for specific purposes as laid down by the donor. Expenditure which meets the criteria is identified to the fund together with a fair allocation of management and support costs.

(d) Unrestricted Funds

Unrestricted Funds are other income received or generated for the objects of the charity without further specified purpose and are available as general funds.

(e) Resources expended

Resources expended are included in the Statement of Financial Activities on an accruals basis, inclusive of V.A.T. The charity is not VAT registered.

Governance costs of the charity relate to the costs of running the charity such as the costs of meetings, professional costs and statutory compliance, and includes any costs which cannot be specifically identified to another expenditure classification. In the opinion of the trustees all support costs relate to charitable expenditure.

(f) Tangible Fixed Assets and Depreciation

Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost of each asset over its useful life.

(g) Fund Accounting

Funds held by the charity are either restricted funds or unrestricted general funds. Unrestricted funds are funds which can be used in accordance with the charitable objects at the discretion of the trustees. Restricted funds that can only be used for a particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Yorkshire and Humberside Asbestos Victims Support Group (SARAG)

Notes to the Accounts continued For the Year Ended 30 June 2024

2 Creditors

These are amounts owed by the group but not paid during the accounting period.

They are in respect of:

	£
Creditors	1,856
Solicitor donations paid half year in advance	40,500
	<u>42,356</u>

3 Accruals

These are expenses that have been incurred but have not been billed or paid for during the accounting period. They are in respect of:

	£
Independent Examination	340
	<u>340</u>

4 Grants and donations

Grants	£
Alex Ferry Foundation	7,115
B&CE Charitable fund	12,000
National Lottery Community Fund	26,498

Donations

Individual supporters & PI panel donations	176,831
	<u>222,444</u>

5 Staff Costs and Trustees Expenses

Staff costs for the year were as follows:

	£
Salaries	186,642
Employers NIC	9,874
	<u>196,516</u>

The average number of employees during the year was 5

No other Trustees received any remuneration or expenses during this financial year.