

**Yorkshire and Humberside Asbestos Support Group (SARAG)**

**( Registered charity. Number 1080365 )**

**FINANCIAL STATEMENTS**

**for the year ended 30 June 2025**

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# **Yorkshire and Humberside Asbestos Support Group (SARAG)**

## **Legal and administrative information**

### **Trustees**

Nigel Ball	Vice Chair
Simon Bolton	Treasurer
Beth Cheshire	
Helena Stanley	
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 Support Group (SARAG)**

### **Trustee's report**

The Trustees present their report and financial statements for the year ended 30 June 2025.

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 holds statutory responsibility for Yorkshire & Humberside Asbestos Support Group (SARAG), with the day-to-day management carried out by the Head of Service. The trustees who served during the year are listed on page 2 on the report.

SARAG holds an Annual General Meeting in October each year at different locations throughout Yorkshire and Humberside to ensure the meeting is accessible to all people resident or working, in all parts of the region. All people affected by asbestos related diseases, their carers, medical staff, legal firms, trade unions, corporate supporters, voluntary organisations and the general public are invited and welcome to attend. Additionally, the Trustees meet every two months to review the work of the charity and check its progress against the development plan. 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 considered as applications are received.

### **Objectives and activities**

To increase awareness of the dangers and hazards of asbestos; to offer expert benefits advice, emotional support and information, to those diagnosed with asbestos-related conditions, their families, carers and dependants; to signpost our service users to expert asbestos legal representation, throughout the Yorkshire, Humberside and North Nottinghamshire region.

## **Yorkshire and Humberside Asbestos 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 who are directly or indirectly affected by asbestos-related disease, for example those diagnosed with an illness, their 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 who have chronic health problems from diseases such as asbestosis and pleural thickening. We provide a home visiting service where required, for everyone who may be terminally ill, chronically sick or disabled. We also provide individual support, group support meetings and arrange events, which are an effective way of supporting people who are often isolated by their 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 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 £49,082.44 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 £84,710.10.. 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 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 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 £9,150. On current expenditure levels, the forecast for six months running costs is £153,000. As at 30 June 2024, our reserves stand at £156,478.10 of which £9,150 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 Support Group (SARAG)**

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

I report on the accounts for the year ended 30 June 2025, 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 Support Group (SARAG)

### Statement of Financial Activities

For the Year Ended 30 June 2025

	Notes	Total 2025 £	Total 2024 £
<b>Incoming Resources</b>			
Grants and donations	4	305,401	222,444
Fundraising		7,393	1,839
<b>Total Incoming Resources</b>		<b>312,794</b>	<b>224,283</b>
<b>Resources Expended</b>			
Wages, NI and Payroll Service	5	229,012	196,516
Supporting events		12,869	8,491
Action Mesothelioma Day		288	216
Lippy People Project		0	858
Insurance		823	817
Software		5,211	2,898
Rent & Room Hire		10,040	5,597
Utilities		95	1,561
General running costs		10,781	5,387
Telephone and Postage		8,616	8,023
Travel and Transport		7,098	6,534
Training and Supervision		1,958	1,897
Independent Examination and payroll		1,349	645
Other Expenditure		3,273	2,541
<b>Total Resources Expended</b>		<b>291,412</b>	<b>241,981</b>
<b>Net Incoming/(Outgoing) Resources</b>		<b>21,382</b>	<b>(17,697)</b>
Total funds brought forward		108,266	125,964
<b>Total funds carried forward</b>		<b>129,648</b>	<b>108,266</b>



**Yorkshire and Humberside Asbestos Support Group (SARAG)**  
**Balance Sheet as at 30 June 2025**

	Notes	2025 £	2024 £
<b>Current Assets</b>			
Balance at Bank		156,143	150,962
		<u>156,143</u>	<u>150,962</u>
<b>Creditors: amounts falling due within one year</b>			
Creditors	2	(26,115)	(42,356)
Accruals	3	(380)	(340)
		<u>(26,495)</u>	<u>(42,696)</u>
<b>Net Current Assets</b>		<u>129,648</u>	<u>108,266</u>
<b>Net Assets</b>		<u><b>129,648</b></u>	<u><b>108,266</b></u>
<b>Represented By</b>			
<b>FUNDS</b>			
Designated funds		9,150	8,000
Unrestricted Funds		120,498	100,266
		<u><b>129,648</b></u>	<u><b>108,266</b></u>

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

Trustee

## **Yorkshire and Humberside Asbestos Support Group (SARAG)**

### **Notes to the Accounts**

#### **For the Year Ended 30 June 2025**

##### **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 Support Group (SARAG)**

### **Notes to the Accounts continued For the Year Ended 30 June 2025**

#### **2 Creditors**

These are amounts owed by the group but not paid during the accounting period.  
They are in respect of:

	£
Creditors	615
Solicitor donations paid half year in advance	25,500
	<u>26,115</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	380
	<u>380</u>

#### **4 Grants and donations**

Grants	£
Alex Ferry Foundation	9,967
B&CE Charitable fund	13,500
National Lottery Community Fund	53,012
North Yorkshire Council	1,000
Sir George Earl	2,034
South Yorkshire Community Foundtion	4,715

#### **Donations**

Individual supporters & PI panel donations	221,173
	<u>305,401</u>

#### **5 Staff Costs and Trustees Expenses**

Staff costs for the year were as follows:

	£
Salaries	216,678
Employers NIC	12,334
	<u>229,012</u>

The average number of employees during the year was 7

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