

REGISTERED COMPANY NUMBER: 04303166 (England and Wales)
REGISTERED CHARITY NUMBER: 1090133

REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024
FOR
4 CANCER GROUP

F1 CRT Limited
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4 CANCER GROUP

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4 CANCER GROUP (REGISTERED NUMBER: 04303166)

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2024

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 December 2024. The trustees have adopted the provisions of 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) (effective 1 January 2019).

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2024

OBJECTIVES AND ACTIVITIES

Significant Activities, Objectives And Aims

2024 Key Points

- The charity generated an income of just £69,220 in 2024. Although this represents an improvement over the very low 2023 figure (£34,578), this is still significantly down on pre-COVID levels. In the five full years (2015-2019), the charity raised an average of £400,000 every year.
- Prior to 2020, the charity received significant financial support from numerous UK travel companies. However, several of our travel partners went bankrupt due to the COVID-19 pandemic and the ones which survived are now servicing significant debt burdens. This has affected our income since 2020 and also our ability to source respite holidays at discounted rates.
- The charity's fundraising efforts continue to be affected by the cost of living crisis, interest rate reductions and the economic impact of the wars in both Ukraine and Gaza.
- Despite the charity's significantly reduced income since 2020, the charity ends 2024 with a very optimistic outlook.
- The charity completed the purchase of its first respite holiday cottage on the Isle of Wight in January 2024. After extensive renovations, our first beneficiary family stayed at the cottage on 6 April.
- The purchase of a respite holiday home marks a significant shift in the charity's historical operational model. From 2001 to 2023 the charity bought respite days from a range of travel partners at discounted rates. However, since COVID, the charity's ability to source reduced rate holidays has dwindled markedly.
- The charity's new respite cottage delivered 34 weeks of respite holidays in 2024 (from 6 April) with utilisation levels of 89%. This exceeded all our expectations with bookings for the midst of winter. If several families hadn't been forced to cancel at the last minute due to a change in treatment plans or a sudden deterioration in health, utilisation would have been close to 100%.
- The charity's decision to invest in its own respite holiday cottage has been completely validated. Our objective was to significantly lower the direct cost of delivering a respite day whilst at the same time significantly improving the standard of accommodation provided.
- The direct cost of delivering a respite day at our Isle of Wight respite cottage was just over half the cost of buying a respite day at a Haven caravan park and nearly one third of the cost of a respite day at Centre Parcs. This is significant because the quality of our accommodation on the Isle of Wight is markedly superior to those found at both Haven and Center Parcs.
- Feedback from the families who have stayed at our respite cottage has been fantastic and it boldly reinforces our decision to invest in our own portfolio of respite properties.
- Despite the charity's loss in income since 2020, we still managed to deliver 1,580 respite days in 2024 with a combined commercial value of £34,177.21.
- We helped 217 people in 2024. Viewed as a whole, roughly 4 people were away on a respite break every day during the 2024 calendar year. To achieve this level of output, we operated at a deficit of £16,548.
- Since the charity started in 2001, we have helped 7,431 people and delivered a total of 35,679 respite days. Despite the dramatic drop in annual income, we remain on track to meet our long-term objective of delivering a 'Century Of Respite' before the end of 2025 (i.e. 36,500 respite days).

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About Us

Our Mission

The '4 Cancer Group' exists to help the whole 'family unit' manage the impact of living with cancer.

Why Do We Exist?

Cancer is the toughest fight most of us will ever face. Fifty per cent (50%) of people born in the UK after 1960 will be diagnosed with some form of cancer at some point in their lives. (Source: Cancer Research UK). After diagnosis, life is taken over by hospital visits, uncertainty and often financial worries. Adult cancer patients will often need to stop working as a result of their diagnosis and it is also common for a family member to give up work to care for someone who is terminally ill.

It is no surprise therefore that the incidence of clinical depression is up to five times higher in patients with cancer than the general population. (Source: European Journal of Cancer). Similarly, the incidence of depression in the cancer's patient immediate family is also much higher. A far reaching global study in 2022 found that 42% of family members / caregivers also suffered with depression. A higher rate of depression (57%) was observed among female family members / caregivers when compared to their male counterparts (Source: Psycho-Oncology).

Importantly, the '4 Cancer Group' recognises that cancer has a profound impact on the whole family unit and not just the diagnosed individual. Consequently, the charity's focus on the 'whole family unit' sets us apart. As a specialist respite charity, we provide the whole family with relief from the difficulties of living with cancer. We believe in the 'here and now' and strive to help the whole family unit deal with the emotional burden that a cancer diagnosis brings.

What Do We Do?

Primary Objective:

Our experience since 2001 shows that 'time out' with the family provides tangible benefits for both mental and physical health. Over the past 24 years we have developed a diverse and flexible respite portfolio which is designed to fit around complex treatment plans.

From family days out to longer respite breaks in both the UK and abroad, we give families living with cancer something to look forward to at the end of arduous treatment schedules. **Our mantra is to 'create memories which last a lifetime'.**

Given that a significant number of people we help are terminally ill, the creation of positive memories is of fundamental importance, especially for the family members left behind when the cancer patient dies. Such trips also help the recently bereaved come to terms with their loss and gives them a positive focus in the months after a loved one has died.

Designed with relaxation in mind, most of our respite activities also give people the opportunity to keep physically active. Keeping active could help to prevent more than 3,000 cases of cancer every year in the UK. (Source: Cancer Research UK).

Secondary Objectives:

(1) We recognise that good palliative care can make all the difference to both the cancer patient and their wider family. With a focus on 'end of life' care and support, we make grants to hospices and other care institutions to help people in the latter stages of their illness.

REPORT OF THE TRUSTEES
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(2) Given that we are committed to continuous improvement, research is a key component of our work. We constantly monitor the impact of our respite programmes to ensure that they are delivering maximum benefit. In addition to our own quantitative and qualitative research, we have worked closely with Loughborough University and the University of Brighton to ensure that we properly understand the needs of the families we help. We are also very interested in the emerging research that both exercise and spending time at altitude can offer a range of health benefits to cancer patients and non-cancer patients alike. Given that elements of our respite programme encourage people to 'get active' and also to spend time in an 'alpine' environment, these are also important areas of focus.

What Do We Deliver?

For the majority of our beneficiary families, their lives have been totally taken over by cancer. As a consequence of all the hospital appointments, complex treatment plans and assessments, families spend much less time with one another. Holidays and short breaks, traditionally the main time of the year when families spend quality time together, are usually the first casualty. And aside from the time constraints, few families can afford to spend time away from home with one another due to the financial impact of a cancer diagnosis. On average, four out of five adults with cancer are £747 per month* worse off after a cancer diagnosis. This has a devastating impact on an individual's quality of life, physical wellbeing and mental health (Source: Macmillan). *Inflation Adjusted

We continue to develop bespoke respite programmes which accommodate delicate health needs, complex treatment schedules, depleted finances and wider family circumstances. The end result is a respite break tailored to each family where all they need to do is turn up and enjoy some special time with one another. For those families who are truly struggling financially, we add spending vouchers or a dining plan to their break so that they can enjoy their time together without worrying about extra costs.

Who Are Our Beneficiaries?

We continue to broaden the group of people whom we help (our beneficiaries) in terms of cancer type, geographical coverage (UK) and age. Our approach is 100% inclusive in that we provide respite for people of all ages, with any type of cancer, with any disability resulting from cancer (where possible) and at any stage of treatment. For example, the youngest patient we have helped was 20 months and the oldest was 79. We have helped families as far South as Cornwall to Fife in Scotland.

Importantly, we recognise that cancer affects the whole family unit and not just the person who is diagnosed with the disease. Because cancer does not discriminate, neither do we. We help people from any background or socio-demographic group and we rely on our extensive network of medical professionals and partner organisations from across the UK to refer families who are most in need of our help.

Public Benefit, Charitable Cooperation And Fiscal Sponsorship

The activities detailed in this report are a targeted effort to bring families closer together, to help them forget about the cancer that has been dictating their lives and to help them fight on whilst a cure for cancer is found.

We continue to have significant public benefit according to feedback from beneficiary families.

The Trustees confirm they have had due regard to the guidance provided by the Charity Commission in respect of public benefit.

As part of our fiscal sponsorship programme we welcomed two other organisations into the 4 Cancer Group, namely the 'Neil Vines Trust' and 'From Me To You'. 'From Me To You' has since become independent thanks to the helping hand we gave them in their early years.

We also continue to work collaboratively alongside other charitable organisations such as NHS Trusts, Macmillan, Youth Cancer Trust, Something To Look Forward To and The Teenage Cancer Trust in the delivery of quality respite.

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FOR THE YEAR ENDED 31 DECEMBER 2024

ACHIEVEMENT AND PERFORMANCE

Charitable Activities

2024 Impact

Despite the huge reduction in income since 2020 (down nearly 85% from pre-pandemic levels), we managed to deliver / facilitate 1,580 respite days in 2024. This represents the 11th highest annual output in the past 24 years.

In 2024, we achieved 4.33 years of respite days. Every day of the year therefore, four people were enjoying a respite holiday courtesy of the '4 Cancer Group'.

We helped 217 people in 2024, the 16th highest number in our 24 year history. Since the charity started in 2001 we have helped 7,431 people and delivered a total of 35,679 respite days.

Due to the pandemic and the recent cost of living crisis, requests for support have never been higher though. To meet this increased demand, we operated at a deficit of £16,548 in 2024. This was made possible by delving into our reserves as in the previous year six years.

2024 Respite Partners

Due to the increased cost of holidays after Brexit and the COVID-19 pandemic, our 2024 operations were limited to:

- Day Trips (Alton Towers, Longleat Safari Park, Isle of Wight)
- Isle Of Wight Holidays (4 Cancer Group owned cottage)
- Park Holidays (Various: UK wide)

We continue to be very grateful to a number of organisations who provide a very sympathetic service to our beneficiaries. These include Wightlink, Haven, Hoseasons, Center Parcs, Ocean Breeze Holidays, Alton Towers and Longleat Safari Park.

Family Feedback In 2024

We measure a number of factors to understand our impact. Both quantitative and qualitative feedback is collected in addition to evaluating the wellbeing of our beneficiaries post-delivery. Of key significance are our research partnerships with Loughborough University with the University of Brighton who help us to continuously improve what we do.

Each respite day we deliver is designed to give families a break from the trauma of living with cancer. Whether on a boat, in the middle of a forest, up a mountain or down by the sea, our respite days are full of fresh air, fun and togetherness.

Each break is specifically designed to create lasting memories. We aim to recharge batteries, to re-strengthen bonds and to give families the energy to carry on the daily battle that is 'living with cancer'.

Below is a testimonial from just one of the families we helped in 2024. The difference we continue to make to peoples' lives is clear:

Dear Andy and everyone else at 4 Cancer,

Sorry for not messaging sooner, I wanted to take the time to compose an email without interruption - close to impossible with a young family! Thank you very much for such a wonderful holiday. We packed so much in (thank you Andy for the tips, it was very useful indeed with so much to do on the island).

We ended up taking advantage of the open ticket at Blackgang Chine and going twice at the children's request. I don't think I've experienced such pure joy as we did there. It was all so daft and wonderful!

I don't know if I have told you before that I first discovered my lump on holiday just over a year ago (on the kids' birthday) and the anniversary of diagnosis happened to fall during the Isle of Wight trip. It was very cathartic and felt like a rite of passage to experience that anniversary on holiday again, replacing it with new memories.

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The whole trip reminded me of life outside of cancer treatment and what glorious things there are in the world. We certainly did not want to leave the island, and almost didn't when our van broke down at the ferry terminal! Luckily the AA came to the rescue.

I will never forget the holiday, nor the kindness, generosity and hard work of others that made it all possible.

Thank you so much to all involved,
Lauren and family.

Targets

The charity has a series of medium and long-term targets.

A Century Of Respite

At the end of 2016, the charity had provided 17,951 respite days to 4,062 people (since its inception in 2001). This represented the equivalent of just under 50 years (half a century) of respite days when viewed as a whole. Consequently, the Trustees decided in late 2016 to set a target to reach 100 years (a century) of respite days and to help a further 4,000 people.

Based on an average of the charity's output for the previous three years, we set an ambitious minimum target to provide 2,000 respite days to circa 400 people every year. By setting a baseline service level we set a target of the end of 2025 to achieve the 100 year target. Given the first 50 years took us nearly 16 years to achieve, the target would require us to deliver the same number of respite days in roughly half that time (8 years).

Due to COVID-19 restrictions, we were only able to deliver 643 respite days (combined) for 2020 and 2021. To be on schedule to meet our '100 years of respite' target by the end of 2025, we needed to have delivered 34,500 respite days by the end of 2024.

Despite the huge reduction in income since the pandemic (down circa 85% since 2020), we delivered 1,580 respite days in 2024. We were 1,179 respite days ahead of schedule at the end of 2024. We need to deliver 821 respite days in 2025 to achieve the target. This was only made possible by massively overachieving on our annual targets between 2016 and 2019.

Year	Number of People	Respite Days Provided	Cumulative Respite Days Provided	Cumulative Years of Respite Delivered
2001	0	0	0	0.00
2002	2	2	2	0.01
2003	35	36	38	0.10
2004	57	91	129	0.35
2005	243	798	927	2.54
2006	195	891	1,818	4.98
2007	180	1,004	2,822	7.73
2008	246	755	3,577	9.80
2009	255	1,060	4,637	12.70
2010	305	1,648	6,285	17.22
2011	330	1,404	7,689	21.07
2012	390	1,764	9,453	25.90
2013	340	1,421	10,874	29.79
2014	468	2,078	12,952	35.48
2015	539	2,286	15,238	41.75
2016	477	2,713	17,951	49.18
2017	635	2,813	20,764	56.89
2018	853	3,914	24,678	67.61
2019	545	2,482	27,160	74.41
2020	13	60	27,220	75.58
2021	150	583	27,803	76.17

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2022	541	3,826	31,629	86.65
2023	415	2,470	34,099	93.42
2024	217	1,580	35,679	97.75
End of 2025 Target	8,000	36,500	36,500	100 Years

Holiday Property Acquisition

In 2017, the charity announced an intention to purchase land / buildings so that it could start to supply respite breaks directly to beneficiary families, thereby removing our reliance on third party providers. This was in direct response to the charity's growing inability to source holidays at discounted rates, especially during school holiday periods.

Brexit, the COVID-19 pandemic and the cost of living crisis have further accentuated the problem. The cost of holidays has increased markedly as travel companies have tried to recoup some of their losses from 2020 and 2021. Consequently, our ability to buy in holidays at discounted rates has been severely impinged.

By owning its own respite facilities, the charity hopes to reduce the cost of providing respite significantly whilst also providing availability throughout the year at a fixed cost. The charity can also ensure that cleaning standards are kept at the highest levels to protect vulnerable families where a family member is immunocompromised.

With these objectives in mind, the charity agreed to purchase its first respite holiday property on the Isle of Wight on 10 February 2023. However, the purchase was not completed until 17 January 2024. After extensive renovations, our first beneficiary family stayed at the cottage on 6 April 2024.

Operational for just 38 weeks of the year, the charity's new respite cottage delivered 34 weeks of respite holidays in 2024 with utilisation levels of 89%. Prior to buying the cottage on the Isle of Wight we thought a utilization level of 77% would be a remarkable achievement. This exceeded all our expectations with bookings in the midst of winter. If several families hadn't been forced to cancel at the last minute due to a change in treatment plans or a sudden deterioration in health, utilisation would have been close to 100%.

The charity's decision to invest in its own respite holiday cottage has been completely validated. Our objective was to significantly lower the direct cost of delivering a respite day whilst at the same time significantly improving the standard of accommodation provided.

The direct cost of delivering a respite day at our Isle of Wight respite cottage was just over half the cost of buying a respite day at a Haven caravan park and nearly one third of the cost of a respite day at Centre Parcs. This is significant because the quality of our accommodation on the Isle of Wight is markedly superior to those found at both Haven and Center Parcs.

Without the generous help from grant making trusts and foundations, we simply would not have had the funds to buy this incredible property. Moreover, this generosity has given us the chance to validate the charity's decision to operate its own respite properties. Not only can we now offer a much improved respite 'product' but also one that costs the charity much less (per respite day).

Our longer term objective is to add holiday properties in other parts of the United Kingdom to serve local people who are in urgent need of help. However, we have learnt this year that having a 'local' team of people to help manage operational challenges is vitally important. In the past year we have had numerous maintenance issues to address at our Isle of Wight cottage. The management of these issues has been made harder by the fact that the charity's trustee team are all based on the mainland.

Consequently, we are looking to secure a second respite holiday property in either Hampshire, Sussex or Dorset where we have local networks of people to assist as required. Discussions have begun at a site near Chichester and for this reason we have retained the £80,000 designation in reserves for the purchase of our second respite property. Longer term, we hope to develop a Respite Property Fund which will enable us to expand our property portfolio further into other areas of the UK.

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10,000 People / 1,000 People Every Year

By the end of 2024, we had helped 7,431 people. When we can hit our '100 Years Of Respite' target (by the close of 2025), we forecast that we will have helped in the region of 7,700 people. The next logical target thereafter is to help 10,000 people in total.

Every day, nearly 1,000 people in the United Kingdom are told they have some form of cancer (Source: Cancer Research UK). Our longer term objective is therefore to provide respite services for 1,000 people every year.

Four respite properties (with a mix of two or three-bedrooms) has the potential to help 1,000 people every year with a respite day total of 6,000 days. However, given the current availability of funds, we are fully aware that this is a very ambitious target.

FINANCIAL REVIEW

Financial Position

Total incoming resources for the year were £140,420 (£34,578 in 2023) and resources expended £85,768 (£110,168 in 2023).

There was a retained surplus for the year on unrestricted activities of £54,652 (2023 deficit £75,590) and this has been added to the reserves brought forward of £138,710 to leave £193,362 which will be carried forward.

Restricted reserves stood at £15,957.

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FINANCIAL REVIEW

Reserves Policy

The majority of the families who are referred to us by NHS trusts, GPs and other care institutions have complex medical needs. Due to shifting medical treatment schedules it is quite common for us to book and re-book a respite holiday several times. Consequently, a large proportion of the families we help will stay on our waiting list for 18 months.

Although we 'fast track' families where there is a terminal diagnosis, many patients die before they are able to take a respite holiday with their family. The focus then shifts to a bereavement situation where we provide a private space for the family to grieve.

To honour the promises we make, our reserves policy has traditionally been designed to serve an 18 month waiting list at previous year levels. However, due to the charity's significantly reduced income and the rising cost of purchasing holidays from holiday providers, we have been forced to review this policy and make some significant changes.

To safeguard the long term impact of the charity at the current (reduced) levels of funding, we aim to secure a second respite property as soon as possible. This will build on the success of the Isle of Wight cottage (purchased in early 2024) and enable the charity to deliver more high quality respite days at a much lower cost (when compared to buying holidays from external holiday companies). For this reason, we have decided to restrict £80,000 from our reserves to help facilitate the purchase of a second respite holiday home.

From our reserves we have dedicated another £5,000 for website development. This will enable further work flow efficiencies. We also have £15,957 in restricted funds for delivering respite services for families in specific geographical areas. This leaves approximately £35,000 in unrestricted funds to provide respite services in 2025.

As stated above, the charity has always strived to reserve a dedicated fund which will serve an 18 month waiting list (for the reasons stated above).

Based on full absorption costing, we delivered 1,580 respite days in 2024, with a commercial value of £34,177.21 for £46,071. This represents a cost of £29.16 per respite day delivered. £10,043.60 of this total was spent directly with external holiday companies to meet the specific needs of families who could either (a) only travel on specific dates which were unavailable at our Isle of Wight cottage, or (b) who needed more local options due to ill health.

To serve an 18 month waiting list at 2024 output levels (1,580 respite days x 1.5 = 2,370 days), we therefore need to designate a reserve of £69,107 (£46,071 x 1.5 = £69,107) to meet our commitments in 2025. However, the actual cost to deliver 18 months of respite at 2024 levels would actually be much higher than this because circa 22% of our 2024 total was provided by external holiday companies where the cost of a respite day was significantly higher.

A fund of £35,000 is only sufficient to deliver 1,202 respite days in 2025 (at 2024 pricing). Whilst this amount is enough to deliver the remainder of our 'Century of Respite' target in 2025, we have a shortfall of £34,000 to serve an 18 month waiting list.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The organisation is a charitable company limited by guarantee, incorporated on 11 October 2001 (Company Number 4303166) and registered as a Charity on 17 January 202 (Charity Number 1090133).

The Charity initiated its operations on 25 April 2001.

The Company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. Under those Articles, the members of the Board of Directors/Trustees are re-elected at each AGM.

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STRUCTURE, GOVERNANCE AND MANAGEMENT

Charity Structure

The '4 Cancer Group' is made up of five fundraising divisions: Sail 4 Cancer, Ski 4 Cancer, Run 4 Cancer, Bike 4 Cancer and The Neil Vines Trust. Family respite services are delivered at 'Group' level via the '4 Cancer' brand (please visit www.4cancer.org for more information). We continue to refine our structure so that we can support as many families affected by cancer as possible.

To reduce costs and make us more efficient, we started an ambitious cost cutting programme in 2019 which continued into 2024. This has involved relocating the charity's office twice and moving to a fully out-sourced staffing model. The purchase of our first respite holiday cottage in 2024 has more than halved the direct costs of delivering a respite day.

Our current management approach is to employ the services of experts where needed on reduced commercial rates. Since 2019 the charity has drastically changed its staffing model, moving from a salaried team of seven people in 2019 to zero employees since. In 2024, the charity employed the services of eight people on a contracted / part-time basis, one of whom is a trustee.

We started 2024 with four trustees and finished the year with four. The current trustee team consists of two marketing consultants, a shipping materials supplier and a compliance / training specialist. We intend to grow the trustee team in 2025.

We also have a number of volunteer patrons and ambassadors. These include Sir Ben Ainslie OBE, An-drew Pindar OBE DL, Chris Moon MBE, Dee Caffari MBE, Franz Klammer, Graham Bell and Eddie 'The Eagle' Edwards. We would also like to pay tribute to Baron Michael Boyce, Admiral Of The Fleet, the Lord Boyce KG GCB OBE KStJ DL who served as a Patron for over twenty years (from 2001 until his death in November 2022).

People

Our management approach is to employ a small and efficient team and to bring in experts on a contracted and temporary basis where needed e.g. marketing, event management, IT etc. In 2023, the charity employed four people on a part-time basis, one of whom is a trustee.

Risk Management

The Trustee board identified and reviewed a number of principal risks and uncertainties during 2024. The Board has strategies and controls in place to mitigate the operational risks highlighted below:

1. The significant decline in the charity's income since 2019
2. The charity's historic dependence on the travel industry as a source of income (several long term corporate travel partners went bankrupt as a result of the COVID-19 pandemic and our travel partners which survived are now servicing significant debt burdens)
3. The increasing cost of holidays due to COVID-19 and Brexit
4. The economic impact of the wars in both Ukraine and Gaza. The increase in fuel costs has had a significant impact on the travel industry as a whole
5. The charity's inability to source respite holidays at discounted rates as a result of (2, 3. & 4.)
6. The cost of living crisis which has significantly reduced the average UK household's ability to make donations to charities
7. The decline in event based fundraising (e.g. Brighton Marathon) due to the impact of (6.)
8. The recent reductions in interest rates which continues to affect disbursements from Grant and Trust making bodies
9. The ongoing need for expensive technology to drive cost savings and to help raise funds
10. The ongoing need to measure the psychological and physiological impact of the charity's services
11. The importance of GDPR and our Vulnerable Adults / Child Protection policies going forward

When working towards this target we continue to ensure that we:

1. Help the whole 'family unit' manage the impact of living with cancer
2. Create memories for families which last a lifetime
3. Promote an active lifestyle to help lower cancer incidence and assist in recovery
4. Strive to improve the standards of 'end-of-life' care

4 CANCER GROUP (REGISTERED NUMBER: 04303166)

REPORT OF THE TRUSTEES
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REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

04303166 (England and Wales)

Registered Charity number

1090133

Registered office

35 Lavant Street
Petersfield
GU32 3EL

Trustees

A J Hayward
A J B Nicholson
P Tyler
D J Gill
S J Bowker

Company Secretary

A J Hayward

Independent Examiner

Christopher Robert Tyler FCA DChA FCIE
F1 CRT Limited
Flat 24 Wellingtonia Court
Laine Close
Brighton
East Sussex
BN1 6TD

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of 4 Cancer Group for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- 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 charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to 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 hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the board of trustees on 29 October 2025 and signed on its behalf by:

A J Hayward - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF 4 CANCER GROUP

Independent examiner's report to the trustees of 4 Cancer Group ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2024.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Christopher Robert Tyler FCA DChA FCIE

F1 CRT Limited
Flat 24 Wellingtonia Court
Laine Close
Brighton
East Sussex
BN1 6TD

29 October 2025

4 CANCER GROUP

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	65,993	71,200	137,193	30,926
Investment income	3	3,227	-	3,227	3,652
Total		<u>69,220</u>	<u>71,200</u>	<u>140,420</u>	<u>34,578</u>
EXPENDITURE ON					
Raising funds	4	24,569	-	24,569	32,475
Charitable activities	5				
Respite Holidays for Beneficiaries		53,599	-	53,599	68,423
Support costs		7,600	-	7,600	9,270
Total		<u>85,768</u>	<u>-</u>	<u>85,768</u>	<u>110,168</u>
NET INCOME/(EXPENDITURE)		(16,548)	71,200	54,652	(75,590)
Transfers between funds	14	<u>71,200</u>	<u>(71,200)</u>	<u>-</u>	<u>-</u>
Net movement in funds		54,652	-	54,652	(75,590)
RECONCILIATION OF FUNDS					
Total funds brought forward		138,710	15,957	154,667	230,257
TOTAL FUNDS CARRIED FORWARD		<u><u>193,362</u></u>	<u><u>15,957</u></u>	<u><u>209,319</u></u>	<u><u>154,667</u></u>

The notes form part of these financial statements

4 CANCER GROUP (REGISTERED NUMBER: 04303166)**BALANCE SHEET**
31 DECEMBER 2024

	Notes	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
FIXED ASSETS					
Tangible assets	11	74,702	-	74,702	-
CURRENT ASSETS					
Debtors	12	1,901	-	1,901	8,869
Cash at bank		119,295	15,957	135,252	224,222
		<u>121,196</u>	<u>15,957</u>	<u>137,153</u>	<u>233,091</u>
CREDITORS					
Amounts falling due within one year	13	(2,536)	-	(2,536)	(78,424)
NET CURRENT ASSETS		<u>118,660</u>	<u>15,957</u>	<u>134,617</u>	<u>154,667</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>193,362</u>	<u>15,957</u>	<u>209,319</u>	<u>154,667</u>
NET ASSETS		<u>193,362</u>	<u>15,957</u>	<u>209,319</u>	<u>154,667</u>
FUNDS	14				
Unrestricted funds				193,362	138,710
Restricted funds				<u>15,957</u>	<u>15,957</u>
TOTAL FUNDS				<u>209,319</u>	<u>154,667</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2024.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2024 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 29 October 2025 and were signed on its behalf by:

A J Hayward - Trustee

The notes form part of these financial statements

4 CANCER GROUP

NOTES TO THE FINANCIAL STATEMENTS **FOR THE YEAR ENDED 31 DECEMBER 2024**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS102, have been prepared in accordance with the Charities SORP (FRS102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015)', Financial Reporting Standard FRS102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

The accounts are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The trustees/directors consider that there are no material uncertainties about the company's ability to continue as a going concern.

Income

All income is recognised in the Statement of Financial Activities (SOFA) once the charity has legal entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Income from donations is accounted for as received by the charity. The income from fundraising ventures is shown gross, with the associated costs included in fundraising costs. The value of voluntary work is not included in the financial statements.

Grants are recognised in full in the SOFA in the year in which they are receivable. Grants for the purchase of fixed assets are credited to restricted income when they are receivable. Where the use of the asset is restricted, depreciation is charged against the restricted fund. Where the use of the asset is not restricted it is transferred to the general fund.

Other income, including investment income and commissions, is recorded on an accruals basis.

For legacies, entitlement is taken on a case by case basis as the earlier on the date on which: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the charity that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. If the legacy is in the form of an asset other than cash or an asset listed on a recognised stock exchange, recognition is subject to the value of the asset being able to be reliably measured and title to the asset has passed to the charity. Where legacies have been notified to the charity or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure, including irrecoverable VAT, is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Raising funds

Costs of generating voluntary income includes relevant fundraising and publicity costs.

Charitable activities

Costs of charitable activities comprise direct expenditure. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with the use of resources.

Support costs

Support costs include those costs, such as independent examiners' fees, associated with constitutional and statutory requirements.

4 CANCER GROUP

NOTES TO THE FINANCIAL STATEMENTS - continued **FOR THE YEAR ENDED 31 DECEMBER 2024**

1. ACCOUNTING POLICIES - continued

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life :

Long leasehold - not amortised

Fixtures and fittings - 20% on cost

Computer equipment - 50% on cost

Assets costing less than £500 are written off to the Statement of Financial Activities.

Taxation

The Charity is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK Corporation Tax purposes. Accordingly the Charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for 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.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements

2. DONATIONS AND LEGACIES

	2024	2023
	£	£
Donations	<u>137,193</u>	<u>30,926</u>

3. INVESTMENT INCOME

	2024	2023
	£	£
Deposit account interest	<u>3,227</u>	<u>3,652</u>

4 CANCER GROUP

NOTES TO THE FINANCIAL STATEMENTS - continued **FOR THE YEAR ENDED 31 DECEMBER 2024**

4. RAISING FUNDS

Raising donations and legacies

	2024	2023
	£	£
Costs of generating funds	13,337	16,425
Fundraising, PR and marketing	11,700	16,050
Wages	(468)	-
	<u>24,569</u>	<u>32,475</u>

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 6) £	Support costs (see note 7) £	Totals £
Respite Holidays for Beneficiaries	53,599	-	53,599
Support costs	-	7,600	7,600
	<u>53,599</u>	<u>7,600</u>	<u>61,199</u>

6. DIRECT COSTS OF CHARITABLE ACTIVITIES

	2024	2023
	£	£
Holiday booking and administration	23,700	28,050
Respite holidays for beneficiaries	11,157	31,259
Premises costs	11,306	4,577
Postage and stationery	987	159
Travel and subsistence	-	129
Insurance	-	322
Computer costs	4,470	2,529
General expenses	34	85
Bank charges	952	713
Accountancy and Taxation	600	600
Depreciation	393	-
	<u>53,599</u>	<u>68,423</u>

7. SUPPORT COSTS

	Management	Governance	Totals
	£	costs £	£
Support costs	<u>6,400</u>	<u>1,200</u>	<u>7,600</u>

4 CANCER GROUP

NOTES TO THE FINANCIAL STATEMENTS - continued **FOR THE YEAR ENDED 31 DECEMBER 2024**

7. SUPPORT COSTS - continued

Support costs, included in the above, are as follows:

	2024 Support costs £	2023 Total activities £
Financial management	6,400	8,100
Independent examination	1,200	1,170
	<u>7,600</u>	<u>9,270</u>

8. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2024 £	2023 £
Depreciation - owned assets	393	-
Independent Examination	1,200	1,170
	<u>1,593</u>	<u>1,170</u>

9. TRUSTEES' REMUNERATION AND BENEFITS

One Trustee, Andrew Hayward, received remuneration of £17,000 (2023: £24,000) in connection with his role as fundraising and marketing consultant.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2024 nor for the year ended 31 December 2023.

10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	30,926	-	30,926
Investment income	3,652	-	3,652
Total	<u>34,578</u>	<u>-</u>	<u>34,578</u>
EXPENDITURE ON			
Raising funds	32,475	-	32,475
Charitable activities			
Respite Holidays for Beneficiaries	68,423	-	68,423
Support costs	9,270	-	9,270
Total	<u>110,168</u>	<u>-</u>	<u>110,168</u>
NET INCOME/(EXPENDITURE)	(75,590)	-	(75,590)

4 CANCER GROUP

NOTES TO THE FINANCIAL STATEMENTS - continued **FOR THE YEAR ENDED 31 DECEMBER 2024**

10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
RECONCILIATION OF FUNDS			
Total funds brought forward	214,300	15,957	230,257
TOTAL FUNDS CARRIED FORWARD	<u>138,710</u>	<u>15,957</u>	<u>154,667</u>

11. TANGIBLE FIXED ASSETS

	Long leasehold £	Fixtures and fittings £	Totals £
COST			
Additions	<u>73,132</u>	<u>1,963</u>	<u>75,095</u>
DEPRECIATION			
Charge for year	<u>-</u>	<u>393</u>	<u>393</u>
NET BOOK VALUE			
At 31 December 2024	<u>73,132</u>	<u>1,570</u>	<u>74,702</u>
At 31 December 2023	<u>-</u>	<u>-</u>	<u>-</u>

12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024 £	2023 £
Prepayments and accrued income	<u>1,901</u>	<u>8,869</u>

13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024 £	2023 £
Trade creditors	766	5,016
Social security and other taxes	-	468
Accrued expenses	1,770	1,740
Funding in advance	-	71,200
	<u>2,536</u>	<u>78,424</u>

4 CANCER GROUP

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2024

14. MOVEMENT IN FUNDS

	At 1.1.24 £	Net movement in funds £	Transfers between funds £	At 31.12.24 £
Unrestricted funds				
General fund	(53,875)	(16,548)	178,785	108,362
Respite - providing respite to families affected by cancer who are already talking to but are not ready to travel yet.	100,000	-	(100,000)	-
Respite - monies set aside for website development to provide a better respite process and improve our digital fundraising capabilities.	12,585	-	(7,585)	5,000
Building - monies set aside to purchase land/buildings to offer a baseline of respite places directly through our own respite facility.	80,000	-	-	80,000
	<u>138,710</u>	<u>(16,548)</u>	<u>71,200</u>	<u>193,362</u>
Restricted funds				
Young Carers	2,000	-	-	2,000
Families living in Nottinghamshire.	1,265	-	-	1,265
Families living in Oxfordshire.	5,921	-	-	5,921
Families living in Worcester.	1,440	-	-	1,440
Families living in Hull and East Yorjshire	2,737	-	-	2,737
Families living in Berkshire	2,594	-	-	2,594
Monies received to fund property purchase	-	71,200	(71,200)	-
	<u>15,957</u>	<u>71,200</u>	<u>(71,200)</u>	<u>15,957</u>
TOTAL FUNDS	<u>154,667</u>	<u>54,652</u>	<u>-</u>	<u>209,319</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	69,220	(85,768)	(16,548)
Restricted funds			
Monies received to fund property purchase	71,200	-	71,200
TOTAL FUNDS	<u>140,420</u>	<u>(85,768)</u>	<u>54,652</u>

4 CANCER GROUP

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2024

14. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.1.23 £	Net movement in funds £	At 31.12.23 £
Unrestricted funds			
General fund	21,715	(75,590)	(53,875)
Respite - providing respite to families affected by cancer who are already talking to but are not ready to travel yet.	100,000	-	100,000
Respite - monies set aside for website development to provide a better respite process and improve our digital fundraising capabilities.	12,585	-	12,585
Building - monies set aside to purchase land/buildings to offer a baseline of respite places directly through our own respite facility.	80,000	-	80,000
	<u>214,300</u>	<u>(75,590)</u>	<u>138,710</u>
Restricted funds			
Young Carers	2,000	-	2,000
Families living in Nottinghamshire.	1,265	-	1,265
Families living in Oxfordshire.	5,921	-	5,921
Families living in Worcester.	1,440	-	1,440
Families living in Hull and East Yorjshire	2,737	-	2,737
Families living in Berkshire	2,594	-	2,594
	<u>15,957</u>	<u>-</u>	<u>15,957</u>
TOTAL FUNDS	<u>230,257</u>	<u>(75,590)</u>	<u>154,667</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	34,578	(110,168)	(75,590)
	<u>34,578</u>	<u>(110,168)</u>	<u>(75,590)</u>
TOTAL FUNDS	<u>34,578</u>	<u>(110,168)</u>	<u>(75,590)</u>

4 CANCER GROUP

NOTES TO THE FINANCIAL STATEMENTS - continued **FOR THE YEAR ENDED 31 DECEMBER 2024**

15. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2024.

16. STATUTORY INFORMATION

4 Cancer Group is a Charitable Company, limited by guarantee, registered in England and Wales and has no share capital. No one member has overall control of the Charity.

The Company's registered number and registered office address can be found in the Legal and Administrative Information section of the accounts.