

COMPANY REGISTRATION NUMBER: 07832678

CHARITY REGISTRATION NUMBER: 1144855

SAVING LIVES

Company Limited by Guarantee

UNAUDITED FINANCIAL STATEMENTS

30 NOVEMBER 2025

LANGARD LIFFORD HALL LIMITED

Accountants & Registered Auditors

Lifford Hall

Lifford Lane

Kings Norton

Birmingham

B30 3JN

SAVING LIVES
COMPANY LIMITED BY GUARANTEE
FINANCIAL STATEMENTS
YEAR ENDED 30 NOVEMBER 2025

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SAVING LIVES
COMPANY LIMITED BY GUARANTEE
TRUSTEES' ANNUAL REPORT
(INCORPORATING THE DIRECTOR'S REPORT)
YEAR ENDED 30 NOVEMBER 2025

The Trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the Charity for the year ended 30 November 2025.

Reference and Administrative Details

Registered Charity name	Saving Lives
Charity registration number	1144855
Company registration number	07832678
Principal office and registered office	Lifford Hall Lifford Lane Kings Norton Birmingham B30 3JN

The Trustees

D W Hartland
C Loveday
T Hayes
C Mark
C D'Aguilar
S M Hallam
S Amardeep
N Sutton

Company Secretary	D W Hartland
Independent Examiner	K S Chambers Lifford Hall Lifford Lane Kings Norton Birmingham B30 3JN

SAVING LIVES
COMPANY LIMITED BY GUARANTEE
TRUSTEES' ANNUAL REPORT
(INCORPORATING THE DIRECTOR'S REPORT) *(continued)*
YEAR ENDED 30 NOVEMBER 2025

Structure, Governance and Management

The Charity was incorporated as a company limited by guarantee on 2 November 2011 (company number 07832678) and obtained charitable status on 29 November 2011 (Charity number 1144855). The Charity is a limited company by guarantee. In the event of the company being wound up, the liability in respect of the guarantee is limited to £10 per member.

Appointment of Trustees is governed by the Memorandum and Articles of Association.

Objectives and Activities

There were no changes to our charitable aims and objectives in the last twelve months. Per our registry at the Charity Commission, we aim to advance the overall education of the public in the field of prevention, diagnosis and treatment of HIV and other sexually transmitted infections, as well as other communicable diseases, primarily in the United Kingdom and further internationally. While our goals permit us to operate broadly, we remain particularly focused on HIV and BBVs.

"To advance the education of the public in the prevention, diagnosis and treatment of HIV and other blood-borne viruses, sexually transmitted infections, and communicable diseases, particularly those transmitted virally; and the promotion of continuing medical research in the prevention, diagnosis, treatment and physical and psychological relief of people affected by those same conditions."

UKHSA Respiratory Virus Surveillance

2024-5 saw us reach the half-way point a five-year period of work with UKHSA on respiratory virus surveillance. We have undertaken this work in partnership with UKHSA and RCGP since 2020, and won an open tender during 2022-3 to continue to provide this work. During the present period, the scope and range of this project has increased, to include "FFX" incident response and to account for a significant and sustained increase in testing volumes. Much of 2024-5 was spent designing and working on this demanding project, with the offer now ready to respond to novel pathogens as required.

We continue to enjoy extremely good working relationships with the commissioner, attending regular meetings with the operational group both online and in person at UKHSA and Oxford's Nuffield Department of Primary Care Health Sciences, where the Research and Surveillance Centre is presently based. We continue to work with colleagues to enhance the quality and scope of respiratory virus surveillance, and the use of self-sampling in achieving this.

2024-5 saw a shift in testing laboratory on the project from UKHSA Colindale to UKHSA Bristol; this involved considerable work by the operational team, for which the Charity has been fully reimbursed. The income on this project is a mix of regular service fees, per-kit income generated by volume, and one-off fees where additional bespoke work is required. During this period, we also took on responsibility for sourcing kit components and Royal Mail Tracked 24 return postage for this project; these costs are reimbursed at the end of each financial year (April-April) via reconciliation.

SAVING LIVES
COMPANY LIMITED BY GUARANTEE
TRUSTEES' ANNUAL REPORT
(INCORPORATING THE DIRECTOR'S REPORT) *(continued)*
YEAR ENDED 30 NOVEMBER 2025

UKHSA Respiratory Virus Surveillance *(continued)*

We have also worked alongside the Research and Surveillance Centre to increase sampling rates - 2024-5 saw the busiest weeks of our involvement with this project (since 2020), with upwards of 500 kits ordered per week at peak periods. The additional workload has been supported by Thomas Hayes (engagement and health promotion) and Julie Sheridan (results management and health advice), who have taken on additional responsibilities for this project alongside Dan Hartland and Mark Simpson.

This five-year contract was renewable after the first two years, and this extension was granted very smoothly. A second extension will take place at the end of year four, in July 2027.

Peer Support

In 2023-4, Saving Lives added Birmingham Positive Peers as a subsidiary, signing a letter of recognition and engagement with its founder and manager, Rachel Greaves. Rachel is known to us through extensive co-working over many years, on projects such as the Heartlands Patient Forum and the Birmingham AIDS & HIV Memorial. She has also been a long-term Saving Lives Ambassador.

We began to build the peer support service outwards immediately, offering Rachel an hourly rate to lead the development and meeting all expenses for training a regional cohort of mentors. We have also taken a lease on a small office in the Jewellery Quarter. All this resulted in an increase of Rachel's team from 3 to 25 volunteer mentors. All these costs were met through existing charity funds, with a view to being in a position to bid for a range of contracts in the West Midlands, beginning with Birmingham itself, that were due to be granted funding directly from NHS England as part of the rollout of ED opt-out testing in the region.

In 2024-5, we were commissioned by both University Hospitals Birmingham and the Integrated Care Board of the Black Country to deliver peer support services across four Birmingham cities and services in Walsall, Wolverhampton, Sandwell and Dudley. Much of the early period of the year was spent building the necessary relationships, and putting in place referral structures - which were often very different from site to site. The commissioning agreements are for two years and stretch across 2024-5 into 2025-6. Total funding from the two regions across two years is £265,734, of which half was invoiced in 2024-5 (with £71,867 received; the other £61,000 was received shortly after the close of the accounting year).

Feedback and progress has been very positive throughout 2024-5 on this strand, and we look forward to continuing to develop and expand the offering. It has been confirmed that the funding ICBs and Trusts receive for this work has been renewed for a further three years from 2026-7; we await the opportunity for our contracts to be renewed or extended.

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COMPANY LIMITED BY GUARANTEE
TRUSTEES' ANNUAL REPORT
(INCORPORATING THE DIRECTOR'S REPORT) *(continued)*
YEAR ENDED 30 NOVEMBER 2025

TakeATestUK and FreeTestUK

Trustees will recall that our self-sampling activity has historically been broken into three distinct arms:

1. Testing as a commercial service via FreeTestUK to NHS and other healthcare providers seeking to offer home self-sampling powered by digital technology.
2. Management of and participation in a research projects which investigate or require self-sampling provision.
3. The "customer-facing" TakeATestUK website enables "retail" purchases for end users and awareness-raising activities, which can offer free kits for a range of individuals and as part of various campaigns.

We do not currently undertake any activity related to items two and three of this list, although some research payments arrived with the Charity this year having been owed from the prior period. Work in category 1 is now also very limited - only the Hepatitis C Trust remains with us. Our UKHSA contract also utilises the TATUK system.

The self-sampling market has significantly matured since we first entered it, and demand is both reduced and more focused. Saving Lives continues to specialise in small-scale programmes or open tenders, while most commissioning is currently undertaken via procurement frameworks. This has now been the situation for some years, with little movement.

Nevertheless, the Charity has pivoted to utilise TakeATestUK's infrastructure for specific projects which enable it to remain a going concern. In addition to the UKHSA work, an expected commission from Birmingham City Council to deliver enhanced BBV testing in collaboration with the city's NHS TB outreach team, while initially expected for 2024-5, will now commence in 2025-6. Our TATUK system will be essential to the delivery of this programme, which will bring with it an estimated £63,425 of funding.

Our TATUK work has also fostered an extremely productive and integrated partnership with Fit Systems, whose MD, Mark Simpson, has been assigned a Saving Lives email account. Mark provides us with all aspects of IT development and design, working especially closely with us on the UKHSA contract. We have also engaged him to work on developing systems to enhance and improve our peer support stream.

While reduced, then, our TATUK offering remains central to our wider capacities.

SAVING LIVES
COMPANY LIMITED BY GUARANTEE
TRUSTEES' ANNUAL REPORT
(INCORPORATING THE DIRECTOR'S REPORT) *(continued)*
YEAR ENDED 30 NOVEMBER 2025

Other Activity

In addition to these distinct strands of activity, Saving Lives has also undertaken a range of projects across 2024-5:

1. Operating as key partner of Birmingham Fast Track Cities+, sitting on its steering committee and taking a career role as a sponsor and organiser of a cross-city stakeholder conference in November. In this role the Charity has established itself as the leading voice of the Birmingham voluntary sector in HIV/BBVs. Our patrons, Lord Philip Hunt and Professor Jane Anderson, delivered the keynotes to the November conference - and learnings from the day centred on the twin challenges of testing and stigma. This represents key input into policy and implementation in our home city.
2. World AIDS Day and "artivism". We supported throughout the year Birmingham's preparations for World AIDS Day, which resulted in a day characterised by two major exhibition of artwork, at the Library of Birmingham and National Trust Back-to-Backs, and partnering with local organisations Art Thou OK, Bab? to produce a dance presentation at Birmingham Hippodrome.
3. We have also continued to support Beyond Positive, the long-standing organisation managed by our Trustee Thomas Hayes, with an aim to establish itself as an information and news resource for the HIV community.
4. We continue to provide IT services and data support to the Brook sexual health service in Jersey, for which we hold funds and contracts for work largely undertaken by our IT partner, Fit Systems. 2024-5 saw an increase in our fees for this work.
5. The Ribbons Legacy. This ongoing charitable project aims to further the stigma-reduction and awareness-raising work of the Birmingham AIDS & HIV Memorial. It is funded entirely via small donations and grants. Expenditure is discretionary based on income.

Strategic Report

The following sections for achievements and performance and financial review form the strategic report of the Charity.

SAVING LIVES
COMPANY LIMITED BY GUARANTEE
TRUSTEES' ANNUAL REPORT
(INCORPORATING THE DIRECTOR'S REPORT) *(continued)*
YEAR ENDED 30 NOVEMBER 2025

Achievements and Performance

Our Focus

We continue to focus upon:

- Providing testing via self-sampling services and health promotion support;
- Providing support, via our peer mentoring programme;
- Providing advocacy, advice and information via our website, social media and other content;
- Sponsoring other projects and events;
- Attendance at events through which we can communicate our message to target demographics;
- Making grants to organisations, such as grassroots sport teams and international projects deserving of our support;
- Providing other finance, such as support to NHS Trusts in producing promotional material.

Our main objectives for the year therefore continued to be the promotion of HIV, BBV and STI testing and diagnosis, via the means of reducing stigma.

Financial Review

Financial Summary

The Charity has posted a surplus for the second year in a row, even when excluding unspent allocated funding.

Operationally the Charity is in a sustainable position, having diversified income streams and taken action to control, reduce and rationalise expenditures where possible. This has been achieved at a time when the gap between income and expenditure across the charity sector has been shrinking - to its lowest level in five years in 2023-4, according to the Charity Commission.

The Trustees are agreed that it is prudent for the Charity to continue to spend wisely and continue to build a reserve in order to offer it some security and protection in future. The Trustees are also conscious that some of the Charity's surplus consists of allocated funds awaiting appropriate projects, and therefore consider the present remainder not as funds to be spent immediately but as a contribution to the Charity's long-term resilience.

Plans for Future Periods

Future Plans & Goals

The Trustees agreed at their last meeting that 2023-4 had represented a promising achievement - a surplus was posted, and the position was promising. Some caution was rightly expressed as to the sustainability of this position, and continued care with commitments and expenditures agreed. 2024-5 has also seen a surplus posted, and significant new workstreams opened up. This is promising, and is suggestive of underlying sustainability. Our flexible model is enabling us to deliver services, meet our costs, and fund discrete charitable activity. We have also grown our reserves.

SAVING LIVES
COMPANY LIMITED BY GUARANTEE
TRUSTEES' ANNUAL REPORT
(INCORPORATING THE DIRECTOR'S REPORT) *(continued)*
YEAR ENDED 30 NOVEMBER 2025

Plans for Future Periods

Future Plans & Goals *(continued)*

Specifically, the TakeATestUK system has proven itself again an excellent investment for the Charity, which - while involving significant overheads, including server space and data hosting, and despite the nature of the testing work being undertaken having shifted in recent years - continues to generate income in excess its operating costs.

Launching the peer support service has been a very positive experience for the Charity. The partnership with Positive Peers has proved extremely productive, and Saving Lives handles all contracting and fund-holding on the project; governance and oversight has also been enhanced via this partnership, and conversations with other peer support services nationwide are ongoing. There is ample room for growth and disbursement within this workstream, and the Charity is extremely proud to have supported more than 100 individuals in its first year of provision.

We should continue to consider our charitable projects. The Ribbons Legacy and Art Thou OK, Bab? projects are both excellent means to deliver education and health promotion work via arts organisations. Further funding for these streams - to a total of £4000 - was approved by the Trustees for 2025-6, and other fundraising will be undertaken.

Trustees agreed to the return of our Grassroots Grants project for 2025-6, which offers small amounts of funding to growing charities in the sector. Trustee Naomi Sutton is leading on social media-based promotion campaigns which Saving Lives began to fund in 2024-5 and will continue to do in 2025-6. Finally, we hold a significant legacy donation focused on the south Asian community the appropriate disbursement of which the Trustees will continue to discuss among each other and with partners.

2024-5 proved a year in which the Charity was able to maintain a solid base, work as a consequence to establish itself as the leading third-sector voice in the West Midlands, and continue to build services for our partners which receive very positive feedback. We can enter 2025-6 with an eye on modest expansion, some additional charitable and promotional work, and continued development of both our peer support and self-sampling testing.

Structure and Staff

The Trustees extended a particular thanks to the Charity's staff and suppliers, who continue to provide excellent levels of service while working within the Charity's budgets and means.

2023-4 saw an increase in staffing costs compared with 2022-3, largely based around the additional work required to complete the peer support work. For the most part, Peer Support staff costs are included under the service's budget line item. The service is led by Rachel Greaves (RG). A small proportion of the 'management' staff costs are met via this fund; a larger proportion is directly funded by UKHSA work; the remaining sum is gathered from surplus generated across all activity. The Trustees agreed to consider all grants and donations made to fund peer support as allocated funds; all payments for service delivery will be considered general income.

SAVING LIVES
COMPANY LIMITED BY GUARANTEE
TRUSTEES' ANNUAL REPORT
(INCORPORATING THE DIRECTOR'S REPORT) *(continued)*
YEAR ENDED 30 NOVEMBER 2025

Structure and Staff *(continued)*

Of the Board, Cynthia D'Aguilar (CD) continues to be retained for her Logistics support work, at a continued rate of £1000 per month; Dan Hartland (DH) and Tom Hayes (TH) undertake the remainder of regular paid work for the Charity, with DH working in a CEO role, managing accounts and negotiating with clients, and TH focusing on especially social media PR. Both operate under a cost ceiling with the agreement of, and monthly sign-off of payments by, other Trustees.

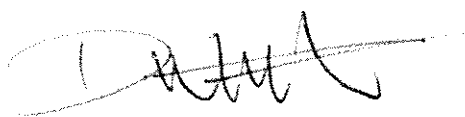
Our Health Advisor Team consists of Julie Sheridan (JS) and Shumana Begum (SB). JS has been assigned significant work on the UKHSA contract; SB spent much of 2024-25 on maternity leave. The Trustees approved an increase on JS's fee, which will be paid from March 1st 2026.

Saving Lives continues to engage Scott Sammons of Lighthouse IG as its Data Protection Officer, but no longer pays a monthly retainer for his services, instead paying an hourly rate as necessary.

Costs relating to TakeATestUK and FreeTestUK continue to be met by Saving Lives, and these include payments to a range of partners and providers - specifically MedDX for kit construction and dispatch, Royal Mail for postage costs, Asckey for server costs, UKHSA Birmingham for laboratory services and Fit Systems for IT services and consultancy. Mark Simpson (MS) of Fit Systems operates as an embedded member of the Saving Lives team, working with and via SL email and digital accounts.

Our Trustees continue to be kept aware of the Charity's work and its significance. Their principal role is as advisors on matters within their expertise, including clinical and commercial aspects of our work. Medical Director Dr Steve Taylor is a signatory to the Charity's bank account, as is the Logistics Manager, Cynthia D'Aguilar, who now also sits as a Trustee. Furthermore, Cynthia D'Aguilar, and Dan Hartland have been issued with bank debit cards. The Charity possesses one commercial card, under the name of Cynthia D'Aguilar.

The Trustees' annual report and the strategic report were approved on 24 April 2026 and signed on behalf of the board of Trustees by:



D W Hartland
Director

SAVING LIVES
COMPANY LIMITED BY GUARANTEE
INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF SAVING LIVES
YEAR ENDED 30 NOVEMBER 2025

I report to the trustees on my examination of the financial statements of Saving Lives ('the Charity') for the year ended 30 November 2025.

Responsibilities and Basis of Report

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The 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.

Having satisfied myself that the Charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- 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

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

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 386 of the Companies Act 2006; and
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities
 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.



K S Chambers
 Independent Examiner
 Langard Lifford Hall Ltd
 Lifford Hall
 Lifford Lane
 Kings Norton
 Birmingham B30 3JN
 24 April 2026

SAVING LIVES
COMPANY LIMITED BY GUARANTEE
STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)
YEAR ENDED 30 NOVEMBER 2025

		2025		2024	
	Note	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
Income and endowments					
Donations and legacies	5	302,038	96,407	398,445	300,177
Investment income	6	2,207	–	2,207	2,244
Total income		<u>304,245</u>	<u>96,407</u>	<u>400,652</u>	<u>302,421</u>
Expenditure					
Expenditure on charitable activities	7,8	268,096	38,347	306,444	245,820
Total expenditure		<u>268,096</u>	<u>38,347</u>	<u>306,444</u>	<u>245,820</u>
Net income and net movement in funds		<u>36,149</u>	<u>58,060</u>	<u>94,208</u>	<u>56,601</u>
Reconciliation of funds					
Total funds brought forward		175,830	59,669	235,499	178,898
Total funds carried forward		<u>211,979</u>	<u>117,729</u>	<u>329,708</u>	<u>235,499</u>

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The notes on pages 12 to 20 form part of these financial statements.

SAVING LIVES
COMPANY LIMITED BY GUARANTEE
STATEMENT OF FINANCIAL POSITION

30 NOVEMBER 2025

	Note	2025 £	£	2024 £	£
Fixed assets					
Tangible fixed assets	13		2,297		1,515
Current assets					
Debtors	14	68,855		27,873	
Cash at bank and in hand		271,692		213,116	
		<u>340,547</u>		<u>240,989</u>	
Creditors: Amounts falling due within one year	15	<u>13,136</u>		<u>7,005</u>	
Net current assets			<u>327,411</u>		<u>233,984</u>
Total assets less current liabilities			<u>329,708</u>		<u>235,499</u>
Net assets			<u>329,708</u>		<u>235,499</u>
Funds of the Charity					
Restricted funds			117,729		59,669
Unrestricted funds			211,979		175,830
Total Charity funds	17		<u>329,708</u>		<u>235,499</u>

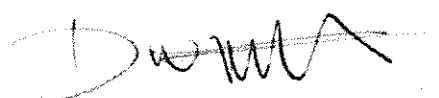
For the year ending 30 November 2025 the Charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

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

These financial statements were approved by the board of trustees and authorised for issue on 24 April 2026, and are signed on behalf of the board by:



D W Hartland
Director

SAVING LIVES
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 30 NOVEMBER 2025

1. General Information

The Charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is Lifford Hall, Lifford Lane, Kings Norton, Birmingham, B30 3JN.

2. Statement of Compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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)) and the Companies Act 2006.

3. Accounting Policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the Charity's ability to continue.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Fund accounting

Income is categorised on the following: Unrestricted funds being available for any purpose of the Charity and restricted funds given to the Charity for specific purposes; and Designated unrestricted funds specifically allocated for a project.

SAVING LIVES
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS *(continued)*
YEAR ENDED 30 NOVEMBER 2025

3. Accounting Policies *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the Charity; it is probable that the economic benefits associated with the transaction will flow to the Charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the Charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the Charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

All fixed assets are initially recorded at cost.

SAVING LIVES

COMPANY LIMITED BY GUARANTEE

NOTES TO THE FINANCIAL STATEMENTS (continued)

YEAR ENDED 30 NOVEMBER 2025

3. Accounting Policies (continued)

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Equipment - 20% reducing balance

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

Government grants

Government grants are recognised at the fair value of the asset received or receivable. Grants are not recognised until there is reasonable assurance that the Charity will comply with the conditions attaching to them and the grants will be received.

Where the grant does not impose specified future performance-related conditions on the recipient, it is recognised in income when the grant proceeds are received or receivable. Where the grant does impose specified future performance-related conditions on the recipient, it is recognised in income only when the performance-related conditions have been met. Where grants received are prior to satisfying the revenue recognition criteria, they are recognised as a liability.

Financial instruments

A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

4. Limited by Guarantee

The Charity is a limited company by guarantee. In the event of the company being wound up, the liability in respect of the guarantee is limited to £10 per member.

SAVING LIVES

COMPANY LIMITED BY GUARANTEE

NOTES TO THE FINANCIAL STATEMENTS *(continued)*

YEAR ENDED 30 NOVEMBER 2025

5. Donations and Legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Donations			
Other donations	1,728	–	1,728
Legacies			
Legacies	–	20,350	20,350
Grants			
Uni Hospital B'ham	–	–	–
GBS RBSG	294	–	294
Royal Wolverhampton	50	–	50
The Hepatitis C Trust	23,373	–	23,373
UKSHA Surveillance	215,593	–	215,593
Ribbons Legacy project	–	4,190	4,190
HIV Peer Support	61,000	71,867	132,867
Testing services provided	–	–	–
	<u>302,038</u>	<u>96,407</u>	<u>398,445</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Donations			
Other donations	1,130	–	1,130
Legacies			
Legacies	10,000	51,804	61,804
Grants			
Uni Hospital B'ham	7,500	–	7,500
GBS RBSG	43,052	–	43,052
Royal Wolverhampton	796	–	796
The Hepatitis C Trust	26,547	–	26,547
UKSHA Surveillance	135,953	–	135,953
Ribbons Legacy project	–	7,865	7,865
HIV Peer Support	–	–	–
Testing services provided	15,530	–	15,530
	<u>240,508</u>	<u>59,669</u>	<u>300,177</u>

SAVING LIVES
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS *(continued)*
YEAR ENDED 30 NOVEMBER 2025

6. Investment Income

	Unrestricted Funds	Total Funds 2025	Unrestricted Funds	Total Funds 2024
	£	£	£	£
Bank interest receivable	2,207	2,207	2,244	2,244

7. Expenditure on Charitable Activities by Fund Type

	Unrestricted Funds	Restricted Funds	Total Funds 2025
	£	£	£
Charitable activities	254,111	26,159	280,270
Support costs	13,985	12,188	26,174
	268,096	38,347	306,444

	Unrestricted Funds	Restricted Funds	Total Funds 2024
	£	£	£
Charitable activities	215,938	-	215,938
Support costs	29,882	-	29,882
	245,820	-	245,820

8. Expenditure on Charitable Activities by Activity Type

	Activities undertaken directly	Support costs	Total funds 2025	Total fund 2024
	£	£	£	£
Charitable activities	280,270	-	280,270	215,938
Governance costs	-	26,174	26,174	29,882
	280,270	26,174	306,444	245,820

SAVING LIVES
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS *(continued)*
YEAR ENDED 30 NOVEMBER 2025

9. Net Income

Net income is stated after charging/(crediting):

	2025	2024
	£	£
Depreciation of tangible fixed assets	<u>574</u>	<u>379</u>

10. Independent Examination Fees

	2025	2024
	£	£
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>3,168</u>	<u>3,168</u>

11. Staff Costs

The average head count of employees during the year was 10 (2024: 9).

No employee received employee benefits of more than £60,000 during the year (2024: Nil).

12. Trustee Remuneration and Expenses

Mr D Hartland received £43,000 (2024: £30,500) during the year for services including copywriting, web maintenance and social media, marketing and communication services and related administrative duties.

SAVING LIVES
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS *(continued)*
YEAR ENDED 30 NOVEMBER 2025

13. Tangible Fixed Assets

	Equipment	Total
Cost	£	£
At 1 December 2024	6,745	6,745
Additions	1,356	1,356
At 30 November 2025	8,101	8,101
Depreciation		
At 1 December 2024	5,230	5,230
Charge for the year	574	574
At 30 November 2025	5,804	5,804
Carrying amount		
At 30 November 2025	2,297	2,297
At 30 November 2024	1,515	1,515

14. Debtors

	2025	2024
	£	£
Prepayments and accrued income	703	673
Other debtors	68,152	27,200
	68,855	27,873

15. Creditors: Amounts falling due within one year

	2025	2024
	£	£
Trade creditors	2,969	5
Accruals and deferred income	10,167	7,000
	13,136	7,005

16. Government Grants

The amounts recognised in the financial statements for government grants are as follows:

	2025	2024
	£	£
Recognised in income from donations and legacies:		
Government grants income	-	15,530

SAVING LIVES
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS *(continued)*
YEAR ENDED 30 NOVEMBER 2025

17. Analysis of Charitable Funds

Unrestricted funds

	At 1 December 2024 £	Income £	Expenditure £	Transfers £	At 30 November 2025 £
General funds	175,830	304,245	(268,096)	-	211,979

	At 1 December 2023 £	Income £	Expenditure £	Transfers £	At 30 November 2024 £
General funds	173,898	242,752	(245,820)	5,000	175,830

Restricted funds

	At 1 December 2024 £	Income £	Expenditure £	Transfers £	At 30 November 2025 £
VIIV Healthcare	-	-	-	-	-
The Dowler Fund	51,804	20,350	-	-	72,154
Ribbons Legacy project	7,865	4,190	(9,948)	-	2,107
HIV Peer Support	-	71,867	(28,399)	-	43,468
	59,669	96,407	(38,347)	-	117,729

	At 1 December 2023 £	Income £	Expenditure £	Transfers £	At 30 November 2024 £
VIIV Healthcare	5,000	-	-	(5,000)	-
The Dowler Fund	-	51,804	-	-	51,804
Ribbons Legacy project	-	7,865	-	-	7,865
HIV Peer Support	-	-	-	-	-
	5,000	59,669	-	(5,000)	59,669

SAVING LIVES
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS *(continued)*
YEAR ENDED 30 NOVEMBER 2025

18. Analysis of Net Assets Between Funds

	Unrestricted Funds	Restricted Funds	Total Funds 2025
	£	£	£
Tangible fixed assets	1,212	1,085	2,297
Current assets	223,903	116,644	340,547
Creditors less than 1 year	(13,136)	-	(13,136)
Net assets	<u>211,979</u>	<u>117,729</u>	<u>329,708</u>
	Unrestricted Funds	Restricted Funds	Total Funds 2024
	£	£	£
Tangible fixed assets	1,515	-	1,515
Current assets	181,320	59,669	240,989
Creditors less than 1 year	(7,005)	-	(7,005)
Net assets	<u>175,830</u>	<u>59,669</u>	<u>235,499</u>