

Charity registration number 1157749 (England and Wales)

THE SILVERLINING CHARITY
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2024

THE SILVERLINING CHARITY

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

Dr S L Baehr
Mr R A McDonald
Mr J A Scoriah
Mrs S Trask
Mr P Messervy
Mrs K C Howard Barry
Mr K Bradshaw

Charity number (England and Wales)

1157749

Principal address

16 Upper Woburn Place
Kings Cross
London
WC1H 0AF

Independent examiner

McPhersons CFG Limited
23 St Leonards Road
Bexhill on Sea
East Sussex
TN40 1HH

THE SILVERLINING CHARITY

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THE SILVERLINING CHARITY

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 AUGUST 2024

The trustees present their annual report and financial statements for the year ended 31 August 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)".

Objectives and activities

The Silverlining Charity activities are centered around our members and their needs/aspirations. We have created the STAR (Structured Therapeutic Activity for Rehabilitation) program. This is a free weekly schedule of online activities, sessions and courses that run term times throughout the year. We also provide direct face to face activities in the community which are low cost accessible to all.

The charity's objective is the relief of brain injured people, their families and carers in the UK by:

- Raising awareness of the needs of brain injured people in the UK
- Organising events and activities for brain injury survivors which contributes to their development, social integration, preventing loneliness and isolation
- Connecting those who may not have day to day support or weekly social connections with people who understand the struggles and issues faced by people with brain injury
- Identifying and supporting ways of helping the families and friends impacted by brain injury
- Providing free social, therapeutic, educational activities and services online and in person, within the community, building friendships, confidence and purpose
- Continuing our sunshine call service to eliminate loneliness from the covid-19 pandemic, providing a friendly telephone call to 'check in' on how Silverliners are feeling

Public benefit

In setting and reviewing our objectives and aims, and in planning and carrying out our activities, we have due regard to the public benefit guidance published by the Charity Commission.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Achievements and performance

Significant activities and achievements against objectives

Since September 2023 we continue to offer term time style calendar for the members to enjoy our STAR programme of activities. STAR representing 'Structured therapeutic, activities of rehabilitation'. These are still FREE to all our members and accessible through the website and other platforms. We have also continued to provide our members with face to face regional group monthly activities. These are all delivered by Neuro specific and Neuro aware professionals.

All of our online and face to face regional groups and sessions has an underlying focus on social inclusion, re integration for those who have been isolated by their brain injury or disability as well as building friendships and connections. All of our beneficiaries have options to join any group from any area and receive support and care from our teams of professionals, teachers or employees.

All of our programmes are run by brain injury professionals, teachers, therapists or co-ordinator volunteers who have a background of working in brain injury. This allows for the charity to always ensure that members are clinically held, and the groups clinically lead. As a charity we are overseen by a Neuropsychologist who holds clinical responsibility.

We have continued to provide face to face Art therapy in London and Oxford as well as Music therapy group in London. All funded by regional donations or successful grants and bids. This offers group connections and affiliations, friendships, and the therapeutic value of professional therapeutic intervention.

THE SILVERLINING CHARITY

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2024

We have continued to work collaboratively with the Woodlands Multimedia children's book which has been written by clients on the creative writing group, designed by the Art group and illustrated by the photography group. This is a multimedia and multi group activity bringing together the members from all regions. This project was completed and published with a large book launch in June 2024. The woodland book has been funded by an award gained in January 2022 which is still actively being used to facilitate the launch and publishing.

The work with Child Brain Injury Trust continues to thrive and this Woodlands book in just one venture. We are working to put in place a transition officer to support children into adult brain injury charitable services. We will be calling this the HOPE programme. This is likely to come to fulfilled in next accounting period but is in the planning and there are grants and bids out to fund this post.

We continue to offer free activities to the children from CBIT each year at the annual Glow Bowl for the seen and not hurt campaign they run.

Every region was supported to hold an in person summer picnic's or gatherings as well as Christmas activity and meal to start to bring everyone together some members had never met face to face and were still isolating due to medical conditions. Members meals were given heavy concessions or paid for outright by the funds gained in regional grants and bids through the year.

Mile a day in May was a very large fundraiser for all regions to get involved with and walk, wheel or run a mile a day in May for sponsored event to raise much needed funds. We also completed a Dragon boat race, in July 2024 in Kingston for the 6th year running. This was as part of a wider rowing group in joint coordination for the children's Brain Injury Charity and Mobsta Advertising Agency who sponsored the event. In February 2024 we again delivered a project called 'What Makes your Heart Shine' art campaign which ran over the month to celebrate on a social media campaign for our members to express what they were grateful for and what they were intrested in through the medium of art.

Aston University the charity partnered with the Charity and West Midlands group members providing members to speak at the universities. This was our third year facilitating a module within the medical degree courses to provide 'expert patient' and bedside manner, which also worked to increase the awareness of brain injury to medical students. Pathway to Healthcare working with six formers linked or enrolling towards the medical degree courses is a further module that our members now facilitate within the sixth form college.

We have now received a grant to put in post a university coordinator to work with Aston University and blue print what we have achieved there as a charity into other universities nationwide. This will come to fruition in the next accounting period.

Other Charity partnerships in this period of time reviewed were with Love Rowing and Child Brain Injury Trust

Several successful funding applications have led to this financial year bringing in more than we have in any other year.

We continue to have a 75% ratio work force of employees that are brain injured.

We are incredibly grateful to the beneficiaries listed and others, some of which have supported specific activities or regional projects. The financial backing has enabled the continuation of the charity running as a whole, core costs including employee wages, growth in the charity and business strategy and most importantly enable our client service users to access FREE online and in person rehabilitation, activities, courses and connections.

Financial review

The results for the year are set out in the Statement of Financial Activities.

Total income for the year amounted to £232,821 (2023: £160,518). The expenditure of the charity during the year totaled £174,251 (2023: £144,204). This resulted in net income of £58,570 (2023: £16,314) for the year.

THE SILVERLINING CHARITY

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2024

Going concern

There are no concerns from all Broad members and those within the financial teams that the Charity would cease as a going concern. We are all feeling extremely positive about the incredible fundraising efforts of our Fundraising Officer, who has continued to deliver on his goals to meet the outgoing costs of the Charity as well as source funding for specific projects and staff costs. As well as looking for additional funding streams to increase our staff team and have this funded directly and update our website.

Reserves policy

The Silverlining Charity ("The CIO") always strives to operate with strong financial management. This ensures we can offer maximal sustainable impact with those funds raised.

One part of this is the generation and maintenance of sufficient reserve funds to secure our continued service provision for such a time as to reasonably fulfil all legal and moral duties to service users, employees, contractors and the Charity Commission should our income unexpectedly decrease. This policy seeks to mitigate those risks associated with our income and expenditure being different from that forecasted.

A formal policy on reserves was agreed at the Spring 2018 meeting of the board of trustees. The CIO will actively seek to generate and maintain financial reserves which ensures that three months of core activities could continue during a period of unforeseen financial difficulty. At least one third of these resources must be maintained in a readily releasable form. The remaining reserves must be available must be available for use with one months' notice.

Our aim is to hold unrestricted funds equal to £35,000 to £40,000 (2023: £35,000 to £40,000). Our unrestricted free reserves at the year end amounted to £125,543 (2023: £53,798). At the year end restricted funds total £nil (2023: £12,812).

The trustees review the policy on an annual basis.

Principal funding sources

Principle fundraising sources are through a variation of funding applications to charitable funds, foundations, philanthropists, fundraising bids and grants. This is overseen and managed by Jonathan Smallman Davies our Charity Fundraiser.

Following this we have a dedicated following of supporters and the clients, as well as their families, who often get involved at a local level to complete fundraising tasks and challenges.

We run 'central' fundraising activities as well such as:

- Love Rowing participations
- Mile a Day in May 24
- Kingston Dragon Boat Race July 24
- Silverlining Skydive August 2024
- Silverlining Wing Walk Challenge (not run this year due to lack of uptake)

These additional fundraisers tend to have good sign up amongst our professional members as they are extreme adventurous personal challenges and tend to bring with it, after the cost of the activity a good profit.

Additionally, we hold an annual Affiliated Solicitor Scheme review and renew. This is where suitable and assessed Solicitor firms complete an application and assessed process to be on a part of our affiliate scheme and hosted on our website. This is monitored by our legal Board member, and we have a professional panel who review the applications and ensure a strict criterion is being followed.

At this time, we do not have any investments, social or otherwise. Therefore, we do not have a policy outlining this aspect of the charity.

THE SILVERLINING CHARITY

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2024

Major risks

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The principal risks facing the charity are:

- Lack of engagement from our clients.
- Lack of engagement from our local fundraisers.
- Fundraising bids and applications not being fulfilled or being successful.
- Employee's leaving as a result of not being able to receiving a competitive wage due to inconsistent fundraising.

Plans for future periods

Our focus in September 2024 will be to continue to grow the online activities as they are building a great deal of traction within our membership groups. It will also be to work in a new region of Cardiff Wales and Swindon, UK. Both of these groups will start as interest groups and have been requested by the interest in these areas as well as volunteers that we have in the regions.

There will be a continuation of the grants and fundraising bids, plus work to look at sourcing funding for a new role of a Communications and media officer and another rehabilitation coordinator. There will be a focus on building momentum for larger centralised events such as the Wing Walk, and Skydive for next year as well as a look towards our next AGM in November and Christmas planning to engage members in socialisation, togetherness and face to face activity.

Structure, governance and management

The Silverlining Charity is registered with the charity commission as a CIO Charitable incorporated organisation.

The trustees who served during the year and up to the date of signature of the financial statements were:

Dr S L Baehr
Mr R A McDonald
Mr J A Scoriah
Mrs S Trask
Mr P Messervy
Mrs K C Howard Barry
Mr K Bradshaw

Recruitment and appointment of trustees

- Interview / meeting with the candidate with the Board of Trustees;
- References and DBS to be acquired if candidate is successful following Board review;
- Following successful SAFER recruitment procedures completed candidate is voted in by the Board of Trustees; and
- Update to the Charity Commission.

The company's current policy concerning the payment of trade creditors is to follow the CBI's Prompt Payers Code (copies are available from the CBI, Centre Point, 103 New Oxford Street, London WC1A 1DU).

The company's current policy concerning the payment of trade creditors is to:

- settle the terms of payment with suppliers when agreeing the terms of each transaction;
- ensure that suppliers are made aware of the terms of payment by inclusion of the relevant terms in contracts; and
- pay in accordance with the company's contractual and other legal obligations.

Organisational structure

The charity is governed by the Board of Trustees which is elected to oversee the organisation and running of the charity. The Board of Trustees are responsible for approving all policies, meet on a regular basis and oversee the day-to-day management of the Charity.

THE SILVERLINING CHARITY

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2024

The trustees' report was approved by the Board of Trustees.



Mrs K C Howard Barry
Trustee

26 June 2025

THE SILVERLINING CHARITY

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF THE SILVERLINING CHARITY

I report to the trustees on my examination of the financial statements of The Silverlining Charity (the charity) for the year ended 31 August 2024.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement

Your attention is drawn to the fact that the charity has prepared the financial statements in accordance with the relevant version of the Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn. I understand that this has been done in order for the financial statements to provide a true and fair view in accordance with UK Generally Accepted Accounting Practice.

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 that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the Charities Act 2011.
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements give a true and fair view, which is not a matter considered as part of an independent examination.

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 financial statements to be reached.



Alastair Towler FMAAT BFP ACA DChA

McPhersons CFG Limited

23 St Leonards Road

Bexhill on Sea

East Sussex

TN40 1HH

26 June 2025

THE SILVERLINING CHARITY

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 AUGUST 2024

		Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
	Notes						
Income from:							
Donations and legacies	3	117,823	93,500	211,323	90,925	38,410	129,335
Charitable activities	4	21,498	-	21,498	31,183	-	31,183
Total income		139,321	93,500	232,821	122,108	38,410	160,518
Expenditure on:							
Charitable activities	5	67,939	106,312	174,251	101,678	42,526	144,204
Total expenditure		67,939	106,312	174,251	101,678	42,526	144,204
Net income/(expenditure) and movement in funds		71,382	(12,812)	58,570	20,430	(4,116)	16,314
Reconciliation of funds:							
Fund balances at 1 September 2023		55,250	12,812	68,062	34,820	16,928	51,748
Fund balances at 31 August 2024		126,632	-	126,632	55,250	12,812	68,062

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

THE SILVERLINING CHARITY

BALANCE SHEET

AS AT 31 AUGUST 2024

	Notes	2024 £	£	2023 £	£
Fixed assets					
Tangible assets	11		1,089		1,452
Current assets					
Debtors	12	7,139		3,745	
Cash at bank and in hand		129,702		79,986	
		136,841		83,731	
Creditors: amounts falling due within one year	13	(11,298)		(17,121)	
Net current assets			125,543		66,610
Total assets less current liabilities			126,632		68,062
The funds of the charity					
Restricted income funds	16	-		12,812	
Unrestricted funds	17	126,632		55,250	
		126,632		68,062	

The financial statements were approved by the trustees on 26 June 2025

K Howard Barry

Mrs K C Howard Barry
Trustee

THE SILVERLINING CHARITY

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 AUGUST 2024

1 Accounting policies

Charity information

The Silverlining Charity is a charity governed by its governing document, a constitution and is a Charitable Incorporation Organisation. The principal office is 16 Upper Woburn Place, Kings Cross, London WC1H 0AF.

1.1 Accounting convention

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011 and UK Generally Accepted Accounting Practice.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

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

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

THE SILVERLINING CHARITY

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2024

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to a particular heading, they have been allocated to activities on a basis consistent with the use of resources.

Support costs are those costs incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

Governance costs are those incurred directly in support of expenditure on the objects of the charity.

Irrecoverable VAT is charged as an expense against the activity for which expenditure arose.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost of valuation, net of depreciation and any impairment losses. All assets costing over £500 are capitalised.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Computers	25% straight line
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The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

THE SILVERLINING CHARITY

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 AUGUST 2024

1 Accounting policies

(Continued)

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any material unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

THE SILVERLINING CHARITY

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2024

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Income from donations and legacies

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Donations and gifts	32,823	93,500	126,323	90,925	38,410	129,335
Legacies	85,000	-	85,000	-	-	-
	<u>117,823</u>	<u>93,500</u>	<u>211,323</u>	<u>90,925</u>	<u>38,410</u>	<u>129,335</u>

4 Income from charitable activities

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Charitable Activity		
Fundraising events	10,960	18,125
Affiliated Solicitors' Scheme	8,250	12,603
Other income	2,288	455
	<u>21,498</u>	<u>31,183</u>

THE SILVERLINING CHARITY

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 AUGUST 2024

5 Expenditure on charitable activities

	Charitable Activity 2024 £	Charitable Activity 2023 £
Direct costs		
Staff costs	93,027	80,967
Event costs	32,696	23,994
	<u>125,723</u>	<u>104,961</u>
Share of support and governance costs (see note 7)		
Support	45,534	36,033
Governance	2,994	3,210
	<u>174,251</u>	<u>144,204</u>
Analysis by fund		
Unrestricted funds	67,939	101,678
Restricted funds	106,312	42,526
	<u>174,251</u>	<u>144,204</u>

6 Net movement in funds

	2024 £	2023 £
The net movement in funds is stated after charging/(crediting):		
Fees payable for the independent examination of the charity's financial statements	2,994	3,210
Depreciation of owned tangible fixed assets	363	440
	<u></u>	<u></u>

THE SILVERLINING CHARITY

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 AUGUST 2024

7 Support costs allocated to activities

	2024 £	2023 £
Depreciation	363	440
Rent	5,125	4,725
Insurance	2,546	2,750
IT costs	4,717	2,818
Postage, freight & courier	1,019	884
Advertising and marketing	3,645	4,698
Sundries	5,094	2,801
Legal and professional fees	9,043	4,027
Travel	3,062	3,923
Telephone	5,155	5,167
Website cost	-	1,447
Accountancy and bookkeeping	5,765	2,353
Governance costs	2,994	3,210
	<u>48,528</u>	<u>39,243</u>
Analysed between:		
Charitable Activity	<u>48,528</u>	<u>39,243</u>

8 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

During the year £991 (2023: £1,011 two trustees) was reimbursed to one trustee for travel and reimbursement of other charity related expenses.

9 Employees

The average monthly number of employees during the year was:

	2024 Number	2023 Number
	<u>3</u>	<u>2</u>
Employment costs	2024 £	2023 £
Wages and salaries	87,941	76,957
Social security costs	3,155	2,263
Other pension costs	1,931	1,747
	<u>93,027</u>	<u>80,967</u>

THE SILVERLINING CHARITY

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2024

9 Employees

(Continued)

The key management personnel comprise of the trustees. The trustees do not receive remuneration therefore there is no remuneration paid to key management personnel.

There were no employees whose annual remuneration was more than £60,000.

10 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

11 Tangible fixed assets

	Computers £
Cost	
At 1 September 2023	2,376
At 31 August 2024	2,376
Depreciation and impairment	
At 1 September 2023	924
Depreciation charged in the year	363
At 31 August 2024	1,287
Carrying amount	
At 31 August 2024	1,089
At 31 August 2023	1,452

12 Debtors

	2024 £	2023 £
Amounts falling due within one year:		
Trade debtors	3,251	3,065
Prepayments and accrued income	3,888	680
	<u>7,139</u>	<u>3,745</u>

THE SILVERLINING CHARITY

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 AUGUST 2024

13 Creditors: amounts falling due within one year

	Notes	2024 £	2023 £
Other taxation and social security		5,329	2,060
Deferred income	14	-	9,167
Trade creditors		2,598	2,684
Other creditors		377	-
Accruals		2,994	3,210
		<u>11,298</u>	<u>17,121</u>

14 Deferred income

	2024 £	2023 £
Other deferred income	<u>-</u>	<u>9,167</u>

Deferred income is included in the financial statements as follows:

	2024 £	2023 £
Deferred income is included within:		
Current liabilities	<u>-</u>	<u>9,167</u>
Movements in the year:		
Deferred income at 1 September 2023	9,167	8,020
Released from previous periods	(9,167)	(8,020)
Resources deferred in the year	<u>-</u>	<u>9,167</u>
Deferred income at 31 August 2024	<u>-</u>	<u>9,167</u>

15 Retirement benefit schemes

Defined contribution schemes	2024 £	2023 £
Charge to profit or loss in respect of defined contribution schemes	<u>1,931</u>	<u>1,747</u>

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

THE SILVERLINING CHARITY

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2024

16 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 September 2023	Incoming resources	Resources expended	At 31 August 2024
	£	£	£	£
Donations - salary costs	-	47,000	(47,000)	-
Woodland Brook Trust	9,122	2,000	(11,122)	-
Midlands Region	-	25,000	(25,000)	-
Nelson's	-	5,000	(5,000)	-
The Archer Trust	-	1,500	(1,500)	-
Surrey Region	-	2,000	(2,000)	-
London Region	-	4,000	(4,000)	-
Art Therapy	-	2,000	(2,000)	-
City Bridge Trust	-	5,000	(5,000)	-
Surrey community foundation music	3,690	-	(3,690)	-
	<u>12,812</u>	<u>93,500</u>	<u>(106,312)</u>	<u>-</u>
Previous year:				
	At 1 September 2022	Incoming resources	Resources expended	At 31 August 2023
	£	£	£	£
Donations - salary costs	-	20,000	(20,000)	-
Therapy	-	5,000	(1,310)	3,690
City Bridge Trust	-	5,000	(5,000)	-
Sheldon Trust	-	5,000	(5,000)	-
Therapeutic activities	-	2,410	(2,410)	-
Barbican event	-	500	(500)	-
Symondson Foundation	-	500	(500)	-
Postcode Society Trust	7,806	-	(7,806)	-
Woodland Brook Trust	9,122	-	-	9,122
	<u>16,928</u>	<u>38,410</u>	<u>(42,526)</u>	<u>12,812</u>

Salary costs

Grants to cover salary costs to deliver projects.

Woodland Book Trust

Info required

Nelson's and Woodland Book Trust

Funds donated by Nelsons – manufacturers of natural health care and homeopathic remedies. For the production of the Woodlands Book cross platform, collaborative charity project. This encompassed creativity and work within and from our members who attend all aspects of our STAR programme, such as the Creative Writing Group, Art and Music therapy groups, Photography group, and Neuropsychologist run Healthily Relationship group.

THE SILVERLINING CHARITY

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2024

16 Restricted funds

(Continued)

Regional Restricted Funds

Donations received for specific regions are included in the appropriate fund, with the expenditure for those regions being recorded against the applicable fund.

The Archer Trust

General funds towards facilitation of the STAR programme – The Silverlining charity 5 day a week online programme of therapeutic activities. This growth and our services have seen a rise in our numbers and reach into new regions.

Art Therapy project (Maryam D'Arbo - Sotheby's auction)

Funds donated from the sale of 'Bond Girl' Maryam D'Arbo Cello case from Living Day lights Bond Movie sold at Sotheby's auction. Funds to facilitate the new set up and running costs of the London Art Therapy Group

City Bridge Trust

Monies awarded to support one of our key employee roles for three years.

Surrey Community Foundation Music Therapy

Monies awarded to help with running costs of our Surrey Silverlining hub.

Sheldon Trust

Relates to funds restricted to the West Midlands Region for any activity and running costs.

Barbican event

Monies awarded for Silverlining Charity being part of a feedback conference at The Barbican for charities being supported by City of London.

Postcode Society Trust

Monies awarded to fund one full year delivery of online therapeutic support. The annual monies received funded the operational running costs of over a dozen neurological therapies, including Art Therapy, Music Therapy, Creative Writing, Healthily relationships and Seated Exercise.

Therapeutic activities

We have continued to build on this move to our Charity online and now have created a 5 day a week programme or 17 online sessions each week. All of which are facilitated by professional and trained individuals who have experience working with brain injury. This is our STAR programme (Structured Therapeutic Activities of Rehabilitation) This growth and our services have seen a rise in our numbers and reach into new regions.

17 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 September 2023 £	Incoming resources £	Resources expended £	At 31 August 2024 £
General funds	55,250	139,321	(67,939)	126,632

THE SILVERLINING CHARITY

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2024

17 Unrestricted funds

(Continued)

Previous year:	At 1 September 2022	Incoming resources	Resources expended	At 31 August 2023
	£	£	£	£
General funds	34,820	122,108	(101,678)	55,250

18 Analysis of net assets between funds

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
At 31 August 2024:			
Tangible assets	1,089	-	1,089
Current assets/(liabilities)	125,543	-	125,543
	126,632	-	126,632
	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
At 31 August 2023:			
Tangible assets	1,452	-	1,452
Current assets/(liabilities)	53,798	12,812	66,610
	55,250	12,812	68,062

19 Related party transactions

Suzanne Trask, a trustee, is a partner a Bolt Burden and Kemp, which provided income of £2,750 (2023: £2,750) - through the Affiliated Solicitor Scheme and fundraising income of £500 (2023: £1,000).