

**CUPPA SQUAD
TRUSTEES' REPORT AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**



Spotlight Accounting Limited
Chartered Accountants
Market Chambers
2b Market Place
Shifnal
TF11 9AZ

Cuppa Squad Contents

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Cuppa Squad

Trustees' Report For The Year Ended 31 March 2025

The trustees present their report and the financial statements for the year ended 31 March 2025.

Objectives and Activities

Aims and Objectives

Cuppa Squad is a Birmingham-based charity established in 2017. It was set up to promote and preserve the good health of people suffering or at risk from long-term health conditions such as type 1 diabetes, type 2 diabetes and pre-diabetes, by the provision of support and education.

Our object is to support individuals living with diabetes in and around Birmingham. Key aims:

- Provide regular face-to-face and online support groups
- Raise awareness of diabetes management and wellbeing
- Encourage social connection and reduce isolation

This report demonstrates how Cuppa Squad fulfils its charitable purposes for public benefit.

Achievements and Performance

Main Achievements

Support Groups

- Held monthly face-to-face and online peer-support events, attended by approximate number of participants, e.g. 5–15 people per session.
- Group sessions included facilitated discussions, Q&A, sharing coping strategies, and signposting.

Community Talks & Outreach

- Presented educational talks at local community venues, e.g. libraries, community centres, GP surgeries.
- Collaborated with social prescribers, who referred patients living with diabetes directly into our programs.

Reducing Isolation & Peer Support

- Attendees consistently report increased confidence in self-management and a reduction in feelings of isolation.
- Post-session surveys show satisfaction rates of 90% and improved knowledge/behaviour changes in day-to-day life.

Awareness & Publicity

- Raised awareness via local community support workers, social media channels, leaflets in GP surgeries, and a dynamic website.
- Produced practical resources on diabetes management shared at every group session.

Financial Review

Financial Position

Summary of Funds

- Income for the year: £91,113, raised through donations, grants, event income, Network Neighbourhood Schemes.
- Expenditure: Our key out going for the year have been venue hire, staff costs, and materials.
- Reserves policy: maintain 3 months' running costs in reserves; currently held at £32,445 at year-end.

Financial Position

The charity remains solvent with adequate reserves to cover commitments and reinvest into expanding support services in the coming year.

Future Plans

1. Expand reach: increase monthly attendance and develop key hubs across the city
2. Increase facilitators: with increased groups bring on a new facilitator and grow the team
3. Stronger partnerships: deepen collaborations with GP surgeries, social prescribers, diabetes clinics
4. Funding growth: pursue grant opportunities and fundraise to support program expansion
5. Evaluate impact: implement formal evaluation tools—pre/post wellbeing surveys, long term follow-up.

**Cuppa Squad
Trustees' Report (continued)
For The Year Ended 31 March 2025**

Structure, Governance and Management

Governing Document

Structure, Governance & Management

The Charity is controlled by its governing document, a deed of trust, and constitutes a Limited company, Limited by guarantee, as defined by the Companies Act 2006.

Cuppa Squad is governed by 5 trustees who meet quarterly to set strategy and monitor performance. Day-to-day operations are overseen by an Operations Manager supported by volunteers and session facilitator. The trustees are recruited through an open process; new trustees receive induction and ongoing training.

Trustees responsibilities

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Companies Act 2006. The Trustees are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

Reference and Administrative Details

Trustees

K Walker - Chair
J S Marshall - Trustee
A J Roberts - Trustee
C J Rees Edwards - Trustee
M Triggs - Trustee

Charity Number

1175348

Principal Address

13 St Pauls Square
Birmingham
B3 1RB

Independent Examiner

Spotlight Accounting Limited ICAEW
Spotlight Accounting Limited
Chartered Accountants
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2b Market Place
Shifnal
TF11 9AZ

Cuppa Squad
Trustees' Report (continued)
For The Year Ended 31 March 2025

trustees' report was approved by the board of trustees and signed on its behalf by:



20 Nov 2025

K Walker

Trustee

Date

Cuppa Squad
Independent Examiner's Report to the Trustees of Cuppa Squad
For The Year Ended 31 March 2025

I report to the trustees on my examination of the accounts of Cuppa Squad (the Trust) for the year ended 31 March 2025.

Responsibilities and Basis of Report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

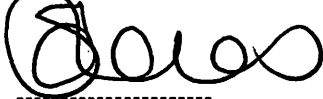
I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's Statement

I have completed my examination. I confirm that no material 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 Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and contents of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.



Spotlight Accounting Limited ICAEW

Date
Spotlight Accounting Limited
Chartered Accountants
Market Chambers
2b Market Place
Shifnal
TF11 9AZ

4th December 2025

Cuppa Squad
Statement of Financial Activities
For The Year Ended 31 March 2025

| | | Unrestricted funds | Restricted funds | 2025 Total funds | 2024 Total funds |
|------------------------------------|-------|-----------------------|---------------------|------------------------|------------------------|
| | Notes | £ | £ | £ | £ |
| INCOME AND ENDOWMENTS FROM: | | | | | |
| Donations and legacies | 3 | 83,043 | 7,820 | 90,863 | 43,503 |
| Investments | 4 | 250 | - | 250 | 12 |
| | | <u>83,293</u> | <u>7,820</u> | <u>91,113</u> | <u>43,515</u> |
| EXPENDITURE ON: | | | | | |
| Raising funds | 6 | (52,726) | (21,781) | (74,507) | (48,594) |
| Charitable activities: | 6 | | | | |
| Hypo boxes | | - | - | - | (215) |
| | | <u>(52,726)</u> | <u>(21,781)</u> | <u>(74,507)</u> | <u>(48,809)</u> |
| NET INCOME/(EXPENDITURE) | | <u>30,567</u> | <u>(13,961)</u> | <u>16,606</u> | <u>(5,294)</u> |
| NET MOVEMENT IN FUNDS | | <u>30,567</u> | <u>(13,961)</u> | <u>16,606</u> | <u>(5,294)</u> |
| RECONCILIATION OF FUNDS: | | | | | |
| Total funds brought forward | | 532 | 15,308 | 15,840 | 21,134 |
| TOTAL FUNDS CARRIED FORWARD | 14 | <u>31,099</u> | <u>1,347</u> | <u>32,446</u> | <u>15,840</u> |

The notes on pages 8 to 11 form part of these financial statements.

Cuppa Squad
Comparative Statement of Financial Activities
For The Year Ended 31 March 2025

| | | | | 2024 |
|------------------------------------|-------|--------------------|------------------|-----------------|
| | Notes | Unrestricted funds | Restricted funds | Total funds |
| | | £ | £ | £ |
| INCOME AND ENDOWMENTS FROM: | | | | |
| Donations and legacies | 3 | 7,158 | 36,345 | 43,503 |
| Investments | 4 | 12 | - | 12 |
| | | <u>7,170</u> | <u>36,345</u> | <u>43,515</u> |
| EXPENDITURE ON: | | | | |
| Raising funds | 6 | (6,813) | (41,781) | (48,594) |
| Charitable activities: | 6 | | | |
| Hypo boxes | | - | (215) | (215) |
| | | <u>(6,813)</u> | <u>(41,996)</u> | <u>(48,809)</u> |
| NET EXPENDITURE | | <u>357</u> | <u>(5,651)</u> | <u>(5,294)</u> |
| NET MOVEMENT IN FUNDS | | <u>357</u> | <u>(5,651)</u> | <u>(5,294)</u> |
| RECONCILIATION OF FUNDS: | | | | |
| Total funds brought forward | | 175 | 20,959 | 21,134 |
| TOTAL FUNDS CARRIED FORWARD | 14 | <u>532</u> | <u>15,308</u> | <u>15,840</u> |

The notes on pages 8 to 11 form part of these financial statements.

Cuppa Squad
Statement of Financial Position
As At 31 March 2025

| | | | | 2025 | 2024 |
|---|--------------|---------------------|-------------------|--------------|--------------|
| | | Unrestricted | Restricted | Total | Total |
| | Notes | funds | funds | funds | funds |
| | | £ | £ | £ | £ |
| FIXED ASSETS | | | | | |
| Tangible Assets | 10 | 449 | - | 449 | 185 |
| | | 449 | - | 449 | 185 |
| CURRENT ASSETS | | | | | |
| Debtors | 11 | 994 | - | 994 | 509 |
| Cash at bank and in hand | | 29,656 | 1,347 | 31,003 | 15,650 |
| | | 30,650 | 1,347 | 31,997 | 16,159 |
| Creditors: Amounts Falling Due Within One Year | 12 | - | - | - | (504) |
| NET CURRENT ASSETS (LIABILITIES) | | 30,650 | 1,347 | 31,997 | 15,655 |
| TOTAL ASSETS LESS CURRENT LIABILITIES | | 31,099 | 1,347 | 32,446 | 15,840 |
| NET ASSETS | | 31,099 | 1,347 | 32,446 | 15,840 |
| FUNDS OF THE CHARITY | | | | | |
| Restricted Funds | | | | 1,347 | 15,308 |
| Unrestricted Funds | | | | 31,099 | 532 |
| TOTAL FUNDS | 14 | | | 32,446 | 15,840 |

On behalf of the board



20 Nov 2025

K Walker

Trustee

Date

The notes on pages 8 to 11 form part of these financial statements.

Cuppa Squad

Notes to the Financial Statements

For The Year Ended 31 March 2025

1. General Information

Cuppa Squad is a charitable incorporated organisation registered with the Charity Commission, registered charity number 1175348. The principal address is 13 St Pauls Square, Birmingham, B3 1RB.

2. Accounting Policies

2.1. Basis of Preparation of Financial Statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) "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)", Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities Act 2011.

The charity is a Public Benefit Entity as defined by FRS 102.

2.2. Fund Accounting

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

Restricted funds are to be used for specific purposes as laid down by the donor.

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

2.3. Incoming Resources

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

2.4. Resources Expended

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 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.

2.5. Tangible Fixed Assets and Depreciation

Tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. Depreciation is provided at rates calculated to write off the cost of the fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

| | |
|--------------------|-------------------|
| Computer Equipment | 10% Straight Line |
|--------------------|-------------------|

2.6. Taxation

The charity is exempt from tax as all its income is charitable and applied for charitable purposes.

2.7. Pensions

The charity operates a defined pension contribution scheme. Contributions are charged to the Statement of Financial Activities as they become payable in accordance with the rules of the scheme.

3. Income from Donations and Legacies

| | 2025 | | |
|---------------------|--------------------|------------------|---------------|
| | Unrestricted funds | Restricted funds | Total funds |
| | £ | £ | £ |
| Donations and gifts | 76,461 | - | 76,461 |
| Grants | 6,582 | 7,820 | 14,402 |
| | <u>83,043</u> | <u>7,820</u> | <u>90,863</u> |

Cuppa Squad
Notes to the Financial Statements (continued)
For The Year Ended 31 March 2025

| | Unrestricted funds | Restricted funds | 2024 Total funds |
|---------------------|-------------------------------|-----------------------------|---------------------------------|
| | £ | £ | £ |
| Donations and gifts | 7,158 | - | 7,158 |
| Grants | - | 36,345 | 36,345 |
| | <u>7,158</u> | <u>36,345</u> | <u>43,503</u> |

4. Investment Income

| | 2025 Unrestricted funds | 2024 Unrestricted funds |
|--------------------------|--|--|
| | £ | £ |
| Bank interest receivable | <u>250</u> | <u>12</u> |

5. Net Income/(Expenditure)

The net income/(expenditure) is stated after charging/(crediting):

| | 2025 | 2024 |
|---|-------------|-------------|
| | £ | £ |
| Depreciation of tangible fixed assets - owned | <u>35</u> | <u>15</u> |

6. Analysis of Expenditure

| | 2025 Support costs (see note 7) |
|---------------|---|
| | £ |
| Raising funds | <u>74,507</u> |

| | Activities undertaken directly | Support costs (see note 7) | 2024 Total |
|---------------|---|--|-----------------------|
| | £ | £ | £ |
| Raising funds | - | 48,594 | 48,594 |
| Hypo boxes | 215 | - | 215 |
| | <u>215</u> | <u>48,594</u> | <u>48,809</u> |

Cuppa Squad
Notes to the Financial Statements (continued)
For The Year Ended 31 March 2025

7. Support Costs

| | 2025 |
|------------------------|----------------------|
| | Raising funds |
| | £ |
| Employee costs | 50,874 |
| General administration | 23,598 |
| Depreciation | 35 |
| | <u>74,507</u> |
| | <u><u>74,507</u></u> |
| | 2024 |
| | Raising funds |
| | £ |
| Employee costs | 34,307 |
| Premises expenses | 2,400 |
| General administration | 11,872 |
| Depreciation | 15 |
| | <u>48,594</u> |
| | <u><u>48,594</u></u> |

8. Staff Costs

Staff costs were as follows:

| | 2025 | 2024 |
|---------------------|----------------------|----------------------|
| | £ | £ |
| Wages and salaries | 48,046 | 32,775 |
| Other pension costs | 947 | 796 |
| | <u>48,993</u> | <u>33,571</u> |
| | <u><u>48,993</u></u> | <u><u>33,571</u></u> |

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000.

9. Average Number of Employees

Average number of employees during the year was: 2 (2024: 2)

10. Tangible Assets

| | Computer Equipment |
|----------------------------|---------------------------|
| | £ |
| Cost | |
| As at 1 April 2024 | 200 |
| Additions | 299 |
| As at 31 March 2025 | <u>499</u> |
| Depreciation | |
| As at 1 April 2024 | 15 |
| Provided during the period | 35 |
| As at 31 March 2025 | <u>50</u> |
| | <u><u>50</u></u> |

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Cuppa Squad
Notes to the Financial Statements (continued)
For The Year Ended 31 March 2025

Net Book Value

As at 31 March 2025

449

As at 1 April 2024

185

11. Debtors

| | 2025 | 2024 |
|----------------------------|------|------|
| | £ | £ |
| Due within one year | | |
| Other debtors | 994 | 509 |

12. Creditors: Amounts Falling Due Within One Year

| | 2025 | 2024 |
|------------------------------|------|------|
| | £ | £ |
| Taxation and social security | - | 504 |

13. Pension Commitments

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

During the year the charge to the statement of financial activities in respect of defined contribution schemes was £947 (2024: £796).

At the statement of financial position date contributions of £NIL were due to the fund and are included in creditors.

14. Movement in Funds

| | As at 1 April 2024 | Income | Expenditure | As at 31 March 2025 |
|---------------------------|-----------------------|--------|-------------|------------------------|
| | £ | £ | £ | £ |
| Unrestricted funds | | | | |
| General: | | | | |
| General unrestricted fund | 532 | 83,293 | (52,726) | 31,099 |
| Restricted funds | | | | |
| Restricted fund | 15,308 | 7,820 | (21,781) | 1,347 |
| Total funds | 15,840 | 91,113 | (74,507) | 32,446 |

| | As at 1 April 2023 | Income | Expenditure | As at 31 March 2024 |
|---------------------------|-----------------------|--------|-------------|------------------------|
| | £ | £ | £ | £ |
| Unrestricted funds | | | | |
| General: | | | | |
| General unrestricted fund | 175 | 7,170 | (6,813) | 532 |
| Restricted funds | | | | |
| Restricted fund | 20,959 | 36,345 | (41,996) | 15,308 |
| Total funds | 21,134 | 43,515 | (48,809) | 15,840 |

15. Related Party Disclosures

There are no related party transactions during the reporting period.

Cuppa Squad
Detailed Statement of Financial Activities
For The Year Ended 31 March 2025

| | 2025 | 2024 |
|------------------------------------|--------------------|--------------------|
| | Total funds | Total funds |
| | £ | £ |
| INCOME AND ENDOWMENTS FROM: | | |
| Donations and legacies | | |
| Donations and gifts | 76,461 | 7,158 |
| Grants | 14,402 | 36,345 |
| | <u>90,863</u> | <u>43,503</u> |
| Investments | | |
| Bank interest receivable | 250 | 12 |
| | <u>250</u> | <u>12</u> |
| | <u>91,113</u> | <u>43,515</u> |
| EXPENDITURE ON: | | |
| Raising funds | | |
| Wages and salaries | (48,046) | (32,775) |
| Pension costs | (947) | (796) |
| Staff training | - | (370) |
| Travel expenses | (1,881) | (366) |
| Rent | - | (2,400) |
| Computer software costs | (282) | (454) |
| Insurance | (424) | (411) |
| Printing, postage and stationery | (221) | - |
| Postage | (13) | (22) |
| Meeting costs | (1,010) | (644) |
| Advertising and marketing costs | (4,348) | (1,448) |
| Telephone & internet | (373) | (296) |
| Accountancy fees | (2,264) | (2,063) |
| Legal fees | (85) | - |
| Consultancy fees | (13,737) | (6,175) |
| Subscriptions | (323) | (184) |
| Bank charges | (121) | (7) |
| Sundry expenses | (397) | (168) |
| Depreciation | (35) | (15) |
| | <u>(74,507)</u> | <u>(48,594)</u> |
| Charitable Activities: | | |
| Hypo boxes | | |
| Purchases | - | (215) |
| | <u>-</u> | <u>(215)</u> |
| | <u>(74,507)</u> | <u>(48,809)</u> |
| NET INCOME/(EXPENDITURE) | <u>16,606</u> | <u>(5,294)</u> |