

THE BOLTON GUILD OF HELP
ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2025
Registered Charity Number: 1183115

THE BOLTON GUILD OF HELP

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THE BOLTON GUILD OF HELP

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity Number: 1183115

President: The Mayor of Bolton, Cllr David Chadwick

Trustees: Mr R Davies – Chair (appointed role 27 October 2025)
Mrs T Slater – Chair (resigned role 27 October 2025)
Mrs G J Aston - Deputy Chair
Mrs G Broadhurst – Treasurer (appointed role 27 October 2025)
Mr M Harrison
Mrs K Kay
Mrs R Rigby
Mrs J M Winstanley
Mr M Slater (resigned as trustee 2 April 2026)
Mr G Makinson
Mrs E Cleaveley
Mr M Preston (resigned as trustee 5 October 2025)
Mr I Matthews (appointed as trustee 21 April 2026)

Secretary & Charity Manager: Mrs A Cooke

Offices of the Guild & Registered Office: Scott House
27 Silverwell Street
Bolton
BL1 1PP

Honorary Solicitors: Fieldings Porter
Silverwell House
32 Silverwell Street
Bolton
BL1 1PT

Independent Examiner: Mr D A Kay FCA
AAB
Carlyle House
78 Chorley New Road
Bolton
BL1 4BY

Bankers: Barclays Bank plc, Bolton

Investment Advisers: CCLA Investment Management Limited
One Angel Lane, London EC4R 3AB

THE BOLTON GUILD OF HELP

TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2025

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

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 Memorandum and Articles of Association, the Charities Act 2011 and "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)".

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The organisation is a charitable incorporated organisation constituted in its own right and registered with the Charity Commissioner.

Legal Form

The Bolton Guild of Help was formed in 1905 and began its charitable work. The organisation registered as a charitable incorporated organisation on 25 April 2019 and started trading in this form from 1 January 2020.

Charity number: 1183115.

Trustee Induction and Training

Trustees are given a pack containing:

- The main documents which set out the operational framework for the charity including the governing document.
- Charity Commission publications (for example, Roles and Responsibilities of Trustees).
- A copy of the latest annual report and accounts.
- Details of current and future plans.

The trustees currently in place are listed on the Reference and Administrative Details page.

Organisational Structure and Management

The Bolton Guild of Help is managed by its Board of Trustees which meets at least 5 times a year.

At the 2025 Annual General Meeting, Tracey Slater, Ruth Rigby and Jeanette Winstanley retired from the Board and were unanimously re-elected.

Day to day responsibility for the management of the charity has been delegated to the Charity Manager, Mrs Anna Cooke.

President

As many of his predecessors have done before him, the Mayor of Bolton Cllr David Chadwick accepted the Presidency of the Guild during his term of office. The 2025 AGM was held in person, with the Mayor of Bolton Cllr Andy Morgan presiding.

THE BOLTON GUILD OF HELP

TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2025

OBJECTIVES AND ACTIVITIES

The promotion of any charitable purposes for the benefit of the community in Bolton and the neighbourhood (area of benefit) and in particular, but without limitation:

1. To promote, assist and extend charitable work in the area of benefit and to foster, assist and encourage developments likely to raise the standard and promote the welfare of the community;
2. To facilitate co-operation between charities and other community organisations to further their better co-ordination, and
3. To effectively distribute any available charitable funds held by the charity on behalf of other charities and within the terms of those other charitable organisations.

PUBLIC BENEFIT

We have referred to the guidance in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities. In particular, the trustees have considered the activities of the charity as set out in the 'Objectives and Activities' section above, and the 'Achievements and Performance' section below and assessed their future plans. They are satisfied that the criteria for public benefit are comprehensively achieved.

During the year, we continued to work within our Strategic Framework within which our goal is to explore how best to improve/maximise the capacity of the Guild, whether through developing services we provide ourselves or in partnership with other like-minded groups, for our clients.

Whilst aiming for this goal we will meet our objectives of:-

1. Meeting the Benefactor's intentions set down in the legacies held by the Guild
 - a. Relief of individuals and families in the Bolton community in financial distress.
 - b. Care and comfort of old people, prevention or relief of poverty.
 - c. Various items and services considered in line with people with disabilities and medical needs.
 - d. Promotion and furtherance of education in and knowledge, understanding and appreciation of the public in the Arts.
 - e. Welfare of animals.
2. Engaging with individuals and families in need through our partner charities.
3. Supporting the Bolton Military Family.
4. Creating partnerships with other key Bolton agencies.
5. Provide up to date information, support and guidance to our clients.
6. Growth of our investment funds.
7. Continue to build a solid, ethical and sustainable business.

RISK REVIEW

The trustees have conducted their own review of the major risks to which the charity is exposed, and systems have been established to mitigate those risks. The most significant risk is in the value of the investments held which, if they were to reduce significantly, would impact on the ability to provide grants to the priority areas of charitable work. This risk is addressed by holding a diversified portfolio of investments with a fund manager and by having policies in place to adjust distribution levels if necessary.

THE BOLTON GUILD OF HELP

TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2025

ACHIEVEMENTS AND PERFORMANCE

This has been a very busy and impactful year for The Bolton Guild of Help. The organisation has continued to respond to increasing demand driven by the ongoing cost of living crisis, whilst strengthening its services, partnerships, and internal systems.

Celebrating 120 years

The Bolton Guild of Help celebrated its 120th year of operation. Several events were held to commemorate this milestone including a networking event and ending in a celebration hosted by The Mayor within the banqueting suite at The Bolton Town Hall. To recognise the importance of our work with Veterans, we also took part in Bolton Remembrance Day commemoration with the laying of a wreath.

During the year, the Guild launched a new website which enables us to reach a wider audience and attract new clients as well as raising our profile with other organisations and professionals. The Guild has maintained an ongoing presence on Facebook, Bolton FM and regularly has articles published in The Bolton News.

Collaborative approach

The Guild values strategic networking with other organisations throughout Bolton and working in collaboration with many Bolton charities and organisations. These partnerships ensure clients are getting joined up support and the best possible outcome for their situation.

We continued our membership of Bolton CVS which provides networking, training and support to charities in Bolton.

We continue to partner with The Bridge Church, The Haugh, Bolton and Bolton Council's Money Skills providing debt support drop-ins.

This year the Guild hosted two very well-attended networking events at The Bridge Conference Centre. One event was supported by Veterans Foundation and the other by the National Lottery Community Fund and Bolton CVS.

Operational changes

With the support of a 3-year National Lottery Community Fund Grant, the Guild has been able to extend its working week to include Fridays. We are now accessible Monday to Friday 8.30am – 3pm.

We operate from our newly refurbished office at Silverwell Street on Monday to Wednesday and then take our work out in the community each Thursday and Friday.

Work in the community

We now offer weekly drop-in sessions at various locations across Bolton every Thursday and Friday.

These sessions take place in accessible community settings such as libraries, community centres, churches, mental health services, and job support venues like Restart. By bringing our services into these familiar spaces, we are able to reach individuals who may otherwise face barriers to accessing support.

Meeting people within their own communities helps to increase visibility, build trust, and engage more effectively with underrepresented and vulnerable groups. It also reduces practical barriers such as travel costs and accessibility, making it easier for individuals to seek help at an earlier stage.

THE BOLTON GUILD OF HELP

TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2025

ACHIEVEMENTS AND PERFORMANCE (continued)

Our drop-ins are often delivered alongside other organisations and charities, creating a multi-agency support environment. For example:

- NEA (National Energy Action) providing energy advice and support;
- The DWP Jobcentre Bus offering employment guidance and CV support.

This collaborative approach means individuals can access a range of services in one place, making support more joined-up and effective.

Overall, delivering drop-ins beyond our main premises allows us to reach more people, respond to local needs, and provide meaningful, practical support across Bolton.

Impact

Grants

837 individuals/families were provided with grants by the Guild this year. This impacted 2027 people in Bolton!

Clients received a variety of support including the purchase of a skip, tabletop dishwasher (for a blind Veteran), school uniforms, bedding, white goods, microwave ovens, hoovers, beds, clothing and many other items. We have also started the provision of grants for assisting with veterinary bills.

Debt support

238 people accessed our drop-in for support around finances. Many of these are now getting ongoing support to become debt free and gain financial independence and confidence. One client commented that our support has "literally saved her life" as she saw no way out of the debt she had built up.

Benefit support

457 individuals were identified as needing benefit support. A benefit check was completed and claims submitted and awarded resulting in an average increase of income gained per person of £81 a week. Many people don't understand the benefit system or what they are entitled to and for many, this increase in income is life changing, particularly for those with disabilities.

Schools Project

The Guild is now working with 10–15 Bolton primary schools. By working with the pastoral staff within the schools, vulnerable families are identified for the Guild to reach out to. This work is supported by the Provincial Walsh Trust and the National Lottery Community Fund.

"Had it not been for the support we have received from The Guild of Help, our families would not have had access to this kind of support. We are very grateful and appreciate all that has been done so far and look forward to continuing our work together." — Lever Edge Primary School

Support at Christmas

During the year, we identify families who may require additional support at Christmas.

Through the partnership with Bolton Lions, we helped 7 families with the provision of Christmas presents, impacting 17 children.

We also partnered with Urban Outreach to deliver several 'Christmas Dinner on Jesus Hampers' to our most vulnerable families.

THE BOLTON GUILD OF HELP

TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2025

ACHIEVEMENTS AND PERFORMANCE (continued)

Veterans Support

This year, with the support of a grant from the Veterans Foundation, the Guild has been able to fund the recruitment of a Veterans Champion who leads our Veterans support work.

Our Veteran's drop-in at The Bridge Coffee Shop on Thursday's attracts between 15 and 20 attendees each week and, to respond to demand, a further two more Veteran and Community drop-ins have been launched at the Bridge Church Rock Street, Horwich, and at The Well, Farnworth Baptist Church. These have been well received and a much-needed additional resource in the areas.

In addition to this, the Guild organised the provision of a Veterans three-course Christmas lunch and brass band concert with 98 attendees and a day trip to the National Memorial Arboretum in August with 40 people enjoying this lovely day.

The Guild also attended various Military events during Armed Forces week, VE Day and VJ Day.

Social Value

The Guild has reviewed the social value of the activities it provides within the Bolton community and has calculated that through the benefit entitlement service, the grants made, the employment of staff and general expenditure in the local community it has created a social value of £1,033,000 in 2025.

In addition to this, the Guild also generates social value through the drop-in support services it provides. Clients give feedback that these warm spaces reduce their loneliness and social isolation, resulting in improvement in their mental health and wellbeing. Whilst this value cannot be effectively measured, the charity believes it is important to recognise as the case studies below illustrate.

Impact in Action – Client Case Studies

Supporting Individuals in Crisis - Outreach Drop-In: CL (aged 20)

CL, a young single man experiencing depression and in receipt of Universal Credit, had been homeless for two years before securing a tenancy with Bolton at Home. With no belongings, his application to Local Welfare Provision was largely refused.

Through our drop-in service, we provided immediate practical support, including food and a washing machine, alongside advocacy to challenge the decision. We also connected him with partner organisations for essential furniture.

Impact: CL was supported at a critical point, enabling him to begin establishing stability and independence in his new home through coordinated, practical and advocacy-based support.

Supporting Older People – Maintaining Independence: Doris (aged 100)

Doris, a 100-year-old Navy widow, contacted the Guild for support. Following a home visit, the Guild assisted her to apply for Attendance Allowance.

She was successfully awarded £108.75 per week, along with an additional £25.07 per week in Pension Credit.

Impact: This increased income has significantly improved Doris's quality of life, enabling her to maintain independence, arrange regular meals, and visit her son in a care home. Her family highlighted the compassionate and person-centred support provided by the Guild.

THE BOLTON GUILD OF HELP

TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2025

ACHIEVEMENTS AND PERFORMANCE (continued)

Internal systems

The Guild recognises the importance of having strong internal systems in place to safeguard any sensitive information held, as well as to enable the gathering of accurate data that can be easily accessed and assessed to monitor onward support and gauge impact.

We continued the improvement of our bespoke CRM system, upgraded 2 laptops and brought in Clever IT for support. The Trustees and team would also like to recognise the invaluable contribution of Ian Matthews who designed and built the CRM system and has this year continued to offer ongoing help, expertise and support with the system and other IT issues.

With the recruitment of a Finance Manager, accountancy is now provided in-house which has proved to be beneficial for the Guild providing efficiencies in both time and cost savings. Along with the continued use of Quick Books and the creation of a Finance Sub-Committee, our financial monitoring has been much improved, enabling us to react to our business situation with more confidence.

Funding and Support

To maintain the level of support given to people in need within the Borough of Bolton, the Guild relies on external funders.

The Guild would therefore like to express its gratitude for the financial support it has received from the Armed Forces Covenant Fund Trust, Veterans Foundation, Sir James and Lady Scott Trust, Provincial Walsh Trust, Eric Wright Trust, National Lottery Community Fund, Bolton Fund, Bolton CVS, Hedley Foundation, Phil Gibbs Fund, Edward Holt Trust.

Scott House

Scott House, over 200 years old, was gifted to The Bolton Guild of Help in 1926 and remains its base. The refurbishment of the downstairs office space has been completed during 2025.

FINANCIAL REVIEW

Income and Expenditure

For 2025, total income was £249,149 (2024: £294,964) with the majority of this being from a combination of grants £81,309 (2024: £143,586) and income from investments £134,769 (2024: £134,109). Total expenditure was £431,658 (2024: £354,589) of which £289,401 (2024: £220,653) was distributed in grants and client support costs.

During the year, there was an investment loss of £200,765 (2024: gain of £154,889).

At the end of the year, the total funds of the charity were £4,610,273 (2024: £4,993,547) of which £546,996 (2024: £614,993) were unrestricted and £4,063,277 (2024: £4,378,554) restricted.

Funds

The Charity holds Guild Funds, which are each restricted for a special purpose and held in investments from which sustained investment income is generated and used to distribute grants to ensure that the special purposes are met; Non-Guild funds, which are restricted and have been received from external organisations to carry out specific projects; and General funds which are unrestricted. The funds held by the Charity are detailed in note 13 to the accounts.

THE BOLTON GUILD OF HELP

TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2025

FINANCIAL REVIEW (continued)

Unrestricted and Designated Funds:

Scott House Building Fund

A rental income of £11,166 (2024: £14,776) has been received in the year. All rental income is received into the Scott House Building Fund to be used to contribute to any future maintenance costs of the building.

Muriel Mackenzie Fund

Historically, the Muriel Mackenzie fund has been used to support work outside of the office such as the provision of benefit and debt support from The Bridge, however in 2025, grants from external organisations were awarded to the charity to fund such community work. This year, the fund was used to support the development of the new website and the 120-year celebrations.

Phil Gibbs Fund

A legacy of £25,000 was left to the Guild by local businessman, Phil Gibbs, and is being used to provide grants to residents specifically located in Horwich and Blackrod. At the end of the year, there was £6,603 (2024: £13,634) of the fund, remaining.

Guild Funds:

Louisa Alice Kay Fund

The Louisa Alice Kay fund is used to provide grants to families comprising cookers, washing machines, beds and furniture items, fridge freezers, fuel top ups and other assistance. During 2025, total grants of £140,071 (2024: £120,405) were distributed. This was made up of 523 (2024: 573) grants in total. The provision of white goods was the largest outlay, accounting for around 50% of the total expenditure.

Joyce Ann and Frank Smith Fund

The Joyce Ann and Frank Smith fund was established for the benefit of animal charities and during 2025, distributed 38 grants totalling £50,000 (2024: 35 grants totalling £35,000) to animal charities working within the Bolton area. During 2025, the fund also began to be used to provide grants to individuals to assist with the cost of veterinary bills. A total of 30 grants were issued at a cost of £13,106.

Special Purpose Funds

The Bolton Guild of Help continues to administer several small funds which have special purposes that range from help for the elderly, sick and disabled clients, expectant mothers and young children and also supporting organisations that work within the area of the Arts. From these funds, the Charity distributed 62 grants totalling £19,174 (2024: £15,179).

Investment policy

The investment policy and investment objectives were reviewed and updated in 2018 with the help of our Investment Advisers. Specialist unit trusts, designed for the charity sector, meet the investment objective to produce the best financial return within an acceptable level of risk using a total return approach to generate both income and capital growth. The Board has tasked the Finance Sub Committee with reviewing the investment policy and investment objectives during 2026. The recommendations from this review will be presented to the board for consideration.

THE BOLTON GUILD OF HELP

TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2025

FINANCIAL REVIEW (continued)

Reserves policy and concern

The Board is satisfied that the assets of the charity are available and adequate to fulfil the obligations of the charity. The level of reserves is considered and reviewed at regular intervals.

It is the Board's desire and duty that the funds should continue with their objectives for the longer term. The total return approach to investment means that all the income generated from the investments is available for expenditure on charitable activities once the running expenses of the charity have been covered.

At 31 December 2025, free reserves of the charity, which comprise of non-designated unrestricted funds less any tangible fixed assets (but including general investments), are £259,074 (2024: £323,311). The Board has reviewed its reserves policy in line with the Charity Commission Guidance on Charity reserves and performed a detailed calculation that identified £97,575 as required reserves. The Board accepted that the Guild should therefore aim to hold £100,000 as free reserves and will be working to reduce the excess holding. To achieve this, the Guild will need to reduce the level of investments held as unrestricted, using the funds generated to cover the costs of running the charity for the foreseeable future, thus lowering the admin fee applied to the Guild funds until the excess reserves are utilised.

Grant Making Policy

Grant payments are made at the discretion of the staff and trustees and are detailed in note 5 to the accounts.

PLANS FOR FUTURE PERIODS

The Bolton Guild of Help has grown significantly in the last few years. This growth has been financial, through the generation of funds allowing grant payments to individuals and organisations to increase from £95,440 in 2021 to £267,237 in 2025; and operational, through increased opening hours and outreach work within the Bolton community. The Guild now intends to consolidate its position, aiming to operate at this level for the foreseeable future.

The Guild intends to focus on the impact it has had on the lives of the clients it works with and has identified that the development of an holistic approach is key. Rather than just providing grants to deal with immediate issues, the team are working to assess the needs of the clients, looking to provide those who are willing, with the skills and tools to become more self-sustaining to meet the challenges of everyday life.

The charity is working to extend the networks and partnerships it has developed with other charities in the area to ensure that where the needs of a client cannot be met directly, it can refer the client to other agencies and organisations in Bolton. This collaborative approach is helping the Guild develop a greater understanding of new challenges being faced within the Bolton community as well as changes in the demographics, allowing it to take proactive steps to ensure that capacity can be extended to meet demand.

THE BOLTON GUILD OF HELP

TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2025

TRUSTEES' RESPONSIBILITIES

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable organisation will continue in operation.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees' report was approved by the Board of Trustees and signed on its behalf by:



Mr R Davies
Chair

11th May 2026

THE BOLTON GUILD OF HELP

INDEPENDENT EXAMINERS' REPORT TO THE MEMBERS OF THE BOLTON GUILD OF HELP

FOR THE YEAR ENDED 31 DECEMBER 2025

I report to the trustees on my examination of the financial statements of The Bolton Guild of Help for the year ended 31 December 2025 which are set out on pages 13 to 26.

This report is made solely to the charity's trustees, as a body, in accordance with section 154 of the Charities Act 2011. My independent examiner's work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity, the charity's members as a body and the charity's trustees as a body for my independent examiner's work, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the financial statement in accordance with the requirements of the Charities Act 2011 ('the Act').

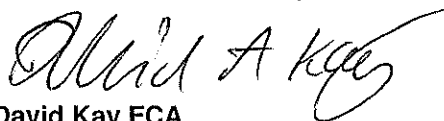
Having satisfied myself that the financial statements of the charity are not required to be audited under and are eligible for independent examination, I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

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 which gives me cause to believe that, in any material respect:

1. accounting records were not kept in respect of the charity as required in accordance with section 130 of the Charities Act 2011; or
2. the financial statements do not accord with the accounting 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; or
4. the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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



David Kay FCA
AAB
Carlyle House
78 Chorley New Road
Bolton

11 May 2026

THE BOLTON GUILD OF HELP

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDING 31 DECEMBER 2025

	Notes	2025			2024		
		Unrestricted Funds	Restricted Funds	Total Funds	Unrestricted Funds	Restricted Funds	Total Funds
		£	£	£	£	£	£
Income and endowments from:							
Donations and legacies	2	8,015	11,240	19,255	610	979	1,589
Grants	3	-	81,309	81,309	-	143,586	143,586
Charitable Activities		11,166	2,650	13,816	14,776	904	15,680
Investments	4	15,462	119,307	134,769	14,062	120,047	134,109
Total		34,643	214,506	249,149	29,448	265,516	294,964
Expenditure on:							
Charitable Activities	5	84,253	347,405	431,658	42,883	311,706	354,589
Total		84,253	347,405	431,658	42,883	311,706	354,589
Gains/(losses) on investments		(19,567)	(181,198)	(200,765)	16,418	138,471	154,889
Net (expenditure) / income		(69,177)	(314,097)	(383,274)	2,983	92,281	95,264
Transfers and recharges between funds		1,180	(1,180)	-	-	-	-
Net movement in funds		(67,997)	(315,277)	(383,274)	2,983	92,281	95,264
Reconciliation of Funds							
Total funds brought forward		614,993	4,378,554	4,993,547	612,010	4,286,274	4,898,284
Total funds carried forward	13	546,996	4,063,277	4,610,273	614,993	4,378,554	4,993,547

The results above relate wholly to continuing activities. The notes on pages 15 to 26 form an integral part of these financial statements.

THE BOLTON GUILD OF HELP

BALANCE SHEET AS AT 31 DECEMBER 2025

	Notes	Total Funds December 2025	Total Funds December 2024
Fixed Assets		£	£
Tangible assets	9	149,712	140,054
Investments	8	4,208,099	4,577,009
Total Fixed Assets		4,357,811	4,717,062
Current Assets			
Debtors and prepayments	10	54,663	81,324
Cash at bank and in hand	11	215,979	234,698
Total Current Assets		270,642	316,022
Liabilities			
Creditors: amounts falling due within one year	12	18,180	39,537
Net current assets		252,462	276,484
Total assets less current liabilities		4,610,273	4,993,547
Total Net Assets		4,610,273	4,993,547
The funds of the charity			
Restricted funds	13	4,063,277	4,378,554
Unrestricted funds:			
Revaluation reserve	13	128,000	128,000
Scott House building	13	22,825	16,979
Muriel Mackenzie (designated)	13	131,607	137,994
Phil Gibbs (designated)	13	6,603	13,634
General	13	257,961	318,386
Total Charitable Funds		4,610,273	4,993,547

The notes on pages 15 to 26 form an integral part of these financial statements.

The financial statements on pages 13 to 26 were approved by and authorised for issue by the Board of Trustees on 11 May 2026 and were signed on their behalf

Mr R Davies, Chair

THE BOLTON GUILD OF HELP

Notes to the accounts for the year ended 31 December 2025

1) Accounting Policies

a Basis of preparation and assessment of going concern

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared under the historical cost convention in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities prepared 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 Charities Act 2011.

Based on an assessment of future budgets and liquidity of assets the trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

b Critical accounting 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 for assets and liabilities as at the balance sheet date and the amounts reported for revenues and expenses during the year. However, the nature of estimation means that actual outcomes could differ from those estimates. The following judgements have had the most significant effect on amounts recognised in the financial statements.

c 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.

d Income and endowments

Income is recognised on a receivable basis and is reported gross of related expenditure. Items of income are recognised when each of the following criteria are in place: the charity has entitlement to the funds, any performance conditions have been met or are fully within the control of the charity, there is sufficient certainty that receipt of the income is considered probable, and the amount can be measured reliably.

Revenue grants, including both restricted and unrestricted funding, are included in the year in which they are receivable. If the performance obligation has not been met, they are deferred accordingly.

For legacies, entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received.

e Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs include those incurred in the governance of the charity and its assets and are primarily associated with constitutional and statutory requirements.

All costs are allocated between the expenditure categories on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis.

f Employee Benefits

The costs of short-term employee benefits are recognised as a liability and an expense.

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

THE BOLTON GUILD OF HELP

Notes to the accounts for the year ended 31 December 2025 (continued)

g Pension scheme

The charity operates a workplace Pension Scheme, an Auto-Enrolment scheme, the assets of which are held separately from those of the charity. The costs of providing pension and any related benefit is charged to the SOFA.

h Tangible fixed assets

Tangible fixed assets are stated at cost less the accumulated depreciation. Depreciation is calculated in equal monthly amounts based on cost. Individual items of equipment with a purchase price of £1,500 or less are written off when the asset is acquired. The following minimum rates are applied:

Land and buildings	No charge
Information technology equipment	33.3% per annum
Fixtures and fittings	10% per annum

i Investments

Fixed asset investments are stated at market value at the balance sheet date and any gain or loss taken to the Statement of Financial Activities having been allocated to the appropriate fund. Investment income is accounted for in the period in which the charity is entitled to receipt.

j 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.

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. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, which include other creditors, are recognised at transaction price.

k Tax and VAT

The Bolton Guild of Help is a registered charity and as such is potentially exempt from taxation of its income to the extent that it falls within the charity exemptions as detailed in The Corporation Taxes Act 2010. The charity is not VAT registered and as such all expenditure is shown inclusive of applicable VAT.

l Funds

- i Unrestricted funds (General): General Funds represent the accumulated funds of the charity that are not subject to any restrictions regarding their use and are available in the furtherance of the general objectives of the charity.
- ii Unrestricted funds (Designated): Designated Funds comprise funds which have been set aside at the discretion of the trustees for specific purposes. The purposes and uses of the designated funds are set out in the notes to the financial statements.
- iii Restricted funds: Restricted Funds can only be used for their stated purpose, due to specific conditions imposed by the providers of those funds or grants. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

m Materiality

The majority of figures in this document have been rounded to the nearest £1. This means that there may be very minor inconsistencies between tables and notes due to rounding.

THE BOLTON GUILD OF HELP

Notes to the accounts for the year ended 31 December 2025 (continued)

2) Income from Donations and Legacies

	2025			2024		
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	£	£	£	£	£	£
<u>Donations</u>						
General	8,015	-	8,015	610	-	610
Bolton Operatic Society Trust	-	5,000	5,000	-	-	-
Bolton Veterans	-	5,940	5,940	-	979	979
Reaching Communities	-	300	300	-	-	-
Total Donations and Legacies	8,015	11,240	19,255	610	979	1,589

The charity did not receive any legacy income in the year.

3) Grants

	2025			2024		
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	£	£	£	£	£	£
Armed Forces Covenant Trust	-	690	690	-	13,102	13,102
Bolton CVS	-	40,000	40,000	-	29,999	29,999
Edward Holt Trust	-	-	-	-	15,000	15,000
Eric Wright Charitable Trust	-	-	-	-	1,500	1,500
Hedley Foundation	-	-	-	-	3,000	3,000
Reaching Communities (NCLF)	-	-	-	-	75,000	75,000
Provincial Walsh	-	5,000	5,000	-	2,500	2,500
Sir James & Lady Scott Trust	-	3,000	3,000	-	3,000	3,000
You are a Veteran	-	-	-	-	485	485
Veterans Foundation	-	32,619	32,619	-	-	-
	-	81,309	81,309	-	143,586	143,586

4) Investment Income

	2025			2024		
	Interest	Dividends	Total	Interest	Dividends	Total
	£	£	£	£	£	£
<u>Unrestricted Funds</u>						
General	3,153	8,371	11,524	1,569	8,693	10,262
Muriel Mackenzie	140	3,798	3,938	25	3,775	3,800
	3,293	12,169	15,462	1,594	12,468	14,062
<u>Restricted Funds</u>						
Louisa Alice Kay	4,930	72,892	77,822	4,194	74,411	78,605
Bolton Mother & Child	50	660	710	38	669	707
Joyce & Frank Smith	107	32,782	32,889	111	32,775	32,886
Martha Bennett Legacy	95	1,515	1,610	77	1,538	1,615
Bolton & District Nursing	252	3,071	3,323	169	3,140	3,309
Bolton Operatic Society	51	2,013	2,064	63	1,966	2,029
Bolton Poor Protection Society	49	840	889	44	852	896
	5,534	113,773	119,307	4,696	115,351	120,047
	8,827	125,942	134,769	6,290	127,819	134,109

THE BOLTON GUILD OF HELP

Notes to the accounts for the year ended 31 December 2025 (continued)

5) Analysis of expenditure

	2025	2024
	£	£
Grants	267,237	205,101
Client support costs	22,164	15,552
Staffing costs	95,424	74,648
IT costs	4,267	6,656
Stationery and advertising	4,483	6,285
Insurance	1,799	2,055
Repairs and maintenance	2,165	4,952
Sundry expenses	6,480	2,659
Legal and professional fees	227	219
Volunteer expenses	2,137	1,954
Staff expenses	3,432	1,931
Depreciation	2,308	1,065
(Profit)/Loss on asset disposal	661	-
Website and social media	2,160	-
	<u>414,944</u>	<u>323,077</u>
Share of support costs (see note 6)	7,837	9,388
Share of governance costs (see note 6)	8,877	22,124
	<u>431,658</u>	<u>354,589</u>
Analysis by fund:		
Unrestricted funds	84,253	42,883
Restricted funds	347,405	311,706
	<u>431,658</u>	<u>354,589</u>

Grants totalling £267,237 (2024: £205,101) noted above includes grants that were awarded to individuals in need: to purchase white goods; furniture; carpets and to assist with veterinary bills; and to other charities and organisations involved with animal welfare and the arts.

6) Allocation of Governance and Other Support Costs

The total support costs and overheads attributable to charitable activity is apportioned as shown below:

Support Costs	2025	2024
	£	£
Telephone	1,397	1,417
Heat, lighting and cleaning	6,440	7,971
	<u>7,837</u>	<u>9,388</u>
Governance Costs	2025	2024
	£	£
Audit Fee	-	8,840
Independent Examination	4,940	-
Accountancy Fees	3,937	13,284
	<u>8,877</u>	<u>22,124</u>

In April 2025, the charity employed a part time Finance Manager and brought its outsourced finance function in house.

THE BOLTON GUILD OF HELP

Notes to the accounts for the year ended 31 December 2025 (continued)

7) Employee costs

No employee of the charity has an annual salary in excess of £60,000. The charity employed an average staff of:

	2025	2024
Part time	<u>6.0</u>	<u>4.0</u>

The costs incurred in respect of these employees were:

	2025	2024
	£	£
Salaries and wages	92,381	73,577
Social security	1,189	(385)
Pension	1,854	1,456
	<u>95,424</u>	<u>74,648</u>

Key Management Personnel

The Charity considers its key management personnel to be all employees.

8) Investments

	2025	2024
	£	£
Investments as market value 1 January 2025	4,577,009	4,570,985
Disposals during the year	(168,145)	(148,865)
Investment gain/(loss)	(200,765)	154,889
Investments at market value 31 December 2025	<u>4,208,099</u>	<u>4,577,009</u>

9) Tangible Fixed Assets

	Freehold Property	IT Equipment	Fixtures and Fittings	Total
<u>Cost</u>	£	£	£	£
01 January 2025	128,000	1,830	11,747	141,577
Additions	-	5,301	7,326	12,627
Disposals	-	(1,830)	-	(1,830)
31 December 2025	<u>128,000</u>	<u>5,301</u>	<u>19,073</u>	<u>152,374</u>

Depreciation

01 January 2025	-	1,068	455	1,523
Charge for the year	-	767	1,541	2,308
Disposals	-	(1,169)	-	(1,169)
31 December 2025	<u>-</u>	<u>666</u>	<u>1,996</u>	<u>2,662</u>

Net book value at 1 January 2025	<u>128,000</u>	<u>762</u>	<u>11,292</u>	<u>140,054</u>
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Net book value at 31 December 2025	<u>128,000</u>	<u>4,635</u>	<u>17,077</u>	<u>149,712</u>
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The freehold property, 'Scott House' given by Sir S H Scott, Bart. JP, and Mr F C Scott has been included on the balance sheet at its open market value. This independent valuation was prepared by P R Gibbs & Co Chartered Surveyors on 23 October 2017 following an inspection of the premises on the same day. The Board are not aware of any material changes since the last valuation.

THE BOLTON GUILD OF HELP

Notes to the accounts for the year ended 31 December 2025 (continued)

10) Debtors

	2025	2024
	£	£
Trade debtors	-	(550)
Accrued income	54,207	63,692
Prepayments	456	18,182
	<u>54,663</u>	<u>81,324</u>

11) Cash at hand or in bank

	2025	2024
	£	£
Current Account	56,432	71,870
CCLA Deposit Account	159,449	162,708
Petty Cash	99	120
	<u>215,979</u>	<u>234,698</u>

12) Creditors

	2025	2024
	£	£
Trade creditors	7,690	27,079
Accruals	7,255	8,500
HMRC	2,862	2,789
Deferred income	-	833
Other creditors	373	336
	<u>18,180</u>	<u>39,537</u>

Deferred Income

	£
Balance at 1 January 2025	833
Amounts released to income earned from charitable activities	(833)
Amount deferred in period	-
Balance at 31 December 2025	<u>-</u>

THE BOLTON GUILD OF HELP

Notes to the accounts for the year ended 31 December 2025 (continued)

13) Charitable Funds	Balance at 1 January 2025	Income	Expenditure	Gain/(loss) on investments	Transfers between funds	Balance at 31 December 2025
	£	£	£	£	£	£
Restricted Funds						
<i>Guild Funds:</i>						
Bolton and District Nursing	118,153	3,323	(6,749)	(4,993)	-	109,734
Bolton Mother and Child Welfare	22,379	710	(894)	(943)	-	21,252
Bolton Operatic Society Trust	67,918	7,064	(5,306)	(2,781)	200	67,095
Bolton Poor Protection Society	29,172	889	(1,152)	(1,191)	-	27,718
Joyce Ann and Frank Smith	1,232,506	32,889	(66,998)	(52,929)	-	1,145,468
Louisa Alice Kay	2,769,467	77,822	(149,353)	(116,178)	-	2,581,758
Martha Bennett Legacy	47,127	1,610	(6,432)	(2,183)	-	40,122
Total Guild Funds	4,286,722	124,307	(236,884)	(181,198)	200	3,993,147
<i>Non Guild Funds:</i>						
Armed Forces Covenant Trust Fund	2,084	690	(2,774)	-	-	-
Bolton CVS: Medium Fund	3,267	-	(3,267)	-	-	-
Bolton CVS: Household Support Fund 6	-	20,000	(20,000)	-	-	-
Bolton CVS: Household Support Fund 7	-	20,000	(20,000)	-	-	-
Bolton Veterans Fund	2,165	8,590	(5,224)	-	(880)	4,651
Edward Holt Trust	15,000	-	(15,000)	-	-	-
Hedley Foundation	3,000	-	(3,000)	-	-	-
Reaching Communities/Partnerships (NLCF)	66,307	300	(24,699)	-	(500)	41,408
Provincial Walsh	-	5,000	(2,650)	-	-	2,350
Sir James & Lady Scott Trust	9	3,000	(3,009)	-	-	-
Veterans Foundation	-	32,619	(10,898)	-	-	21,721
Total Non-Guild Funds	91,832	90,199	(110,521)	-	(1,380)	70,130
Total Restricted Funds	4,378,554	214,506	(347,405)	(181,198)	(1,180)	4,063,277

THE BOLTON GUILD OF HELP

Notes to the accounts for the year ended 31 December 2025 (continued)

13) Charitable Funds (continued)	Balance at 1 January 2025 £	Income £	Expenditure £	Gain/(loss) on investments £	Transfers between funds £	Balance at 31 December 2025 £
Unrestricted Funds						
General	318,386	19,338	(67,544)	(13,599)	1,380	257,961
Revaluation Reserve	128,000	-	-	-	-	128,000
Building	16,979	11,166	(5,320)	-	-	22,825
Designated: Muriel Mackenzie	137,994	4,139	(4,358)	(5,968)	(200)	131,607
Designated: Phil Gibbs	13,634	-	(7,031)	-	-	6,603
Total Unrestricted Funds	614,993	34,643	(84,253)	(19,567)	1,180	546,996
Total Charitable Funds	4,993,547	249,149	(431,658)	(200,765)	-	4,610,273

2025 Analysis of net assets between funds:

	Unrestricted Funds £	Restricted Funds £	Total 2025 £
Tangible assets	149,712	-	149,712
Fixed asset investments	345,327	3,862,772	4,208,099
Current assets	62,302	208,340	270,642
Current liabilities	(10,345)	(7,835)	(18,180)
	546,996	4,063,277	4,610,273

THE BOLTON GUILD OF HELP

Notes to the accounts for the year ended 31 December 2025 (continued)

13) Charitable Funds (continued)

	Balance at 1 January 2024	Income	Expenditure	Gain/(loss) on investments	Transfers between funds	Balance at 31 December 2024
	£	£	£	£	£	£
Restricted Funds						
<i>Guild Funds:</i>						
Bolton and District Nursing	115,860	3,309	(5,152)	4,136	-	118,153
Bolton Mother and Child Welfare	23,270	707	(2,112)	514	-	22,379
Bolton Operatic Society Trust	67,014	2,029	(2,582)	1,457	-	67,918
Bolton Poor Protection Society	29,338	896	(1,714)	652	-	29,172
Joyce Ann and Frank Smith	1,197,026	32,886	(41,330)	43,924	-	1,232,506
Louisa Alice Kay	2,767,405	78,605	(163,146)	86,603	-	2,769,467
Martha Bennett Legacy	54,484	1,615	(10,157)	1,185	-	47,127
Total Guild Funds	4,254,397	120,047	(226,193)	138,471	-	4,286,722
<i>Non Guild Funds:</i>						
A Helping Hand	601	-	(601)	-	-	-
Armed Forces Covenant Trust Fund	-	13,102	(11,018)	-	-	2,084
Bolton CVS: Medium Fund	-	14,999	(11,732)	-	-	3,267
Bolton CVS: Household Support Fund 5	-	15,000	(15,000)	-	-	-
Bolton CVS: Health & Wellbeing Fund	4,280	-	(4,280)	-	-	-
Bolton CVS: Round 42	10,918	-	(10,918)	-	-	-
Bolton Veterans Fund	4,214	1,883	(3,932)	-	-	2,165
Child Poverty Action (NLCF)	9,890	-	(9,890)	-	-	-
Edward Holt Trust	-	15,000	-	-	-	15,000
Eric Wright Charitable Trust	-	1,500	(1,500)	-	-	-
Hedley Foundation	-	3,000	-	-	-	3,000
Reaching Communities/Partnerships (NLCF)	-	75,000	(8,693)	-	-	66,307
Provincial Walsh	-	2,500	(2,500)	-	-	-
Sir James & Lady Scott Trust	-	3,000	(2,991)	-	-	9
You are a Veteran	1,974	485	(2,458)	-	-	-
Total Non-Guild Funds	31,877	145,469	(85,513)	-	-	91,832
Total Restricted Funds	4,286,274	265,516	(311,706)	138,471	-	4,378,554

THE BOLTON GUILD OF HELP

Notes to the accounts for the year ended 31 December 2025 (continued)

13) Charitable Funds (continued)		Balance at 1	Income	Expenditure	Gain/(loss) on investments	Transfers between funds	Balance at 31 December 2024
Unrestricted Funds		£					
General		322,706	10,871	(26,503)	11,312	-	318,386
Revaluation Reserve		128,000	-	-	-	-	128,000
Building		6,153	14,776	(3,950)	-	-	16,979
Designated: Muriel Mackenzie		130,531	3,801	(1,444)	5,106	-	137,994
Designated: Phil Gibbs		24,620	-	(10,986)	-	-	13,634
Total Unrestricted Funds		612,010	29,448	(42,883)	16,418	-	614,993
Total Charitable Funds		4,898,284	294,964	(354,589)	154,889	-	4,993,547

2024 Analysis of net assets between funds:

	Unrestricted Funds	Restricted Funds	Total 2024
	£	£	£
Tangible assets	140,054	-	140,054
Fixed asset investments	441,773	4,135,236	4,577,009
Current assets	49,354	266,668	316,022
Current liabilities	(16,187)	(23,350)	(39,537)
	614,993	4,378,554	4,993,547

THE BOLTON GUILD OF HELP

Notes to the accounts for the year ended 31 December 2025 (continued)

13) Charitable Funds (continued)

Description of Restricted Funds

Guild Funds

Bolton & District Nursing Association supports Bolton residents who are sick, disabled or handicapped.

The Bolton Mother and Child Welfare Association assists expectant and nursing mothers as well as young children.

Bolton Operatic Society Trust provides promotion and education of the Arts (opera, drama, singing etc.).

Bolton Poor Protection Society provides relief of hardship and distress of Bolton residents.

The Joyce Ann and Frank Smith fund was established for the benefit of animal charities.

The Louisa Alice Kay fund makes grants to individuals within Bolton Metropolitan Borough for the purchase of urgently required necessities for example, beds, cookers, etc. It also provides grants for necessary services such as handyman jobs, counselling and specialist holidays for clients with medical conditions.

Martha Bennett Legacy fund provides care and comfort for old people residing in Bolton.

Non-Guild Funds

The National Lottery Community Fund – ‘A Helping Hand’ provided a contribution to information technology, office overheads and volunteers expenses.

Armed Forces Covenant Trust Fund has provided financial support to the running of the Veteran’s drop-in sessions and events.

Bolton CVS: Medium Fund was awarded to extend the drop-in service and provide more help to residents who are struggling with the cost of living crisis.

Bolton CVS: Household Support Fund 5,6 and 7 have provided essential items and fuel costs for people living in Bolton.

Bolton CVS: Health & Wellbeing Fund is used to improve communication and networking between key agencies in Bolton leading to improved access to support for our local families.

Bolton CVS (Round 42): Household Support Fund to provide effective support to those most in need, where they need it and when they need it.

Bolton Veterans Fund was established to assist Bolton Veterans and their families.

Child Poverty Action (NLCF): The National Lottery Community Fund provided £10,000 to help your community thrive.

Edward Holt Trust provided funds to support the running of the Debt drop-in sessions held at the Bridge Church throughout 2025.

Eric Wright Charitable Trust grant was given to provide poverty relief through making small grants to individuals in need.

Hedley Foundation grant will be used to purchase essential household items, school uniforms and food vouchers to be awarded to those in financial difficulties.

Reaching Communities/Partnerships is a 3-year grant awarded from the National Lottery Community Fund programme that will be received and expensed at £25,000 per annum. The grant will be used to support the charity in providing relief to people, within the Bolton community, experiencing financial distress.

THE BOLTON GUILD OF HELP

Notes to the accounts for the year ended 31 December 2025 (continued)

13) Charitable Funds (continued)

Description of Restricted Funds

The Provincial Walsh Trust grant is being used to provide poverty relief to families through work undertaken in schools.

The Sir James & Lady Scott Trust grant is being used to provide poverty relief in the Bolton community.

The Veterans Foundation supports the employment of our Veterans Champion.

You are a Veteran grant supported the employment of a project worker to identify ex-National Servicemen within the Bolton Borough and to support them with their financial needs.

Phil Gibbs Fund is a legacy left from businessman Phil Gibbs to aid poverty relief within the areas of Horwich and Blackrod.

14) Trustee Remuneration

The trustees received no remuneration for the performance of their duties (2024: £nil). During the year £2,108 (2024: £1,996) was incurred in respect of reimbursing trustee expenses. The expenses related to the delivery of the Veterans drop-in sessions and overhead costs associated with grants applications and reports submitted on behalf of the charity.

During the year, a trustee was employed by the charity to provide cover in the office on a casual basis and received remuneration of £1,171 (2024: £198) for this work.

15) Related Party Transactions

The charity shares a common trustee with the Royal Society for the Prevention of Cruelty to Animals – Bolton and District Branch (RSPCA). During the year, the Guild awarded two grants totalling £2,000 to the RSPCA from the Joyce Ann and Frank Smith fund to support the charity's work. The Guild also awarded three grants to individuals for pet treatments carried out by the RSPCA totalling £380. At the year end, there were no outstanding balances.

The charity manager, Mrs A Cooke, is also an employee of, and is the spouse of the Chair of the Board at The Bridge Church. The charity works with The Bridge Church to run drop-in sessions and offer debt management services and during the year, the charity paid a total of £18,400 for these services. There were no outstanding balances at the end of the year.

All transactions were conducted on an arm's length basis and in accordance with the charity's conflict of interest policy.

16) Contingent Liabilities and Capital Commitments

The Trust has no contingent liabilities or capital commitments as at the balance sheet date.

