

FINNBARS FORCE

Charitable Incorporated Organisation

Annual Report and Financial Statements

For the year ended 31st October 2025

Registered with the Charity Commission in England & Wales

Registration Number 1187338

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Reference and Administration Details

Charity Number: 1187338

Registered Address: 1 Park Green, Hethersett, Norwich, NR9 3GL.

Trustees:

Paul Read (Chair)

Charlotte El-Labany

Christopher Ketley

Christopher Sharman

Julie Bruce

Sophie Cooke-Shaw

Nina Goad (Appointed 10th June 2025)

Independent examiner: Wilby Jones Accounting Ltd

Norfolk Tower, Surrey Street, Norwich, NR1 3PA.

Finnbar's Story

Finnbar was born in September 2010 - a joyful, curious little boy who filled every room with light. He was thriving at school, an eager learner and a passionate reader who always insisted on two bedtime stories, no matter how tired anyone was. He was surrounded by love, and doing all the things happy little boys do.

Everything changed a couple of months after his fifth birthday, when Finnbar started saying he felt dizzy. At first it was occasional, and we were reassured by the GP that it was likely an ear infection. But as the weeks went on, the dizziness became more frequent - several times a day - and new symptoms began to emerge. He would sometimes stagger as he walked, and his behaviour shifted in small but worrying ways. We visited the GP multiple times, always encouraged to wait and see.

By Christmas, the changes were impossible to ignore. Finnbar told us himself: "I just don't feel like myself anymore, Daddy." Eventually, after pushing for answers, we were referred to hospital. There, the whirlwind truly began - scans, appointments, and long hours filled with growing fear.

In early 2016, we received the diagnosis we had been dreading: a brain tumour. Finnbar underwent emergency surgery to relieve pressure on his brain, followed by further procedures to prepare for treatment. The biopsy results brought devastating news - the tumour was inoperable.

Finnbar started chemotherapy in March, but his condition worsened rapidly. By May, he could no longer walk, talk, or eat. We never gave up hope, but by the end of that month, the doctors told us there was nothing more they could do. On Friday 5th August 2016, just five months after his diagnosis, we held our dear little boy as he slipped away from us. He was five years old.

Finnbar's Force was founded in his memory - and in his name, we continue.

A Message from Tristan Cork

Finnbar's Father and Founder of the Charity

Losing Finnbar was the most painful experience imaginable. But from that loss came a determination: that no family in our region should have to face a diagnosis like his without proper support - financial, emotional, and practical - from the very first moment.

When I think about how far we have come since those early days, I am genuinely moved. We started as a small group of people who cared deeply and wanted to make a difference. Today, Finnbar's Force is a growing organisation with a dedicated team, a physical home, and - most importantly - the trust of the families who turn to us in their darkest moments. This year, we supported 53 families. Each one of those represents a child facing a diagnosis that no parent should ever have to hear, and a family trying to hold themselves together whilst the world shifts beneath their feet. Being there for them is a privilege, and it is why we do everything we do.

This year has brought milestones that I am particularly proud of. The Den - our Family Support Hub in Eaton - has continued to grow as a genuine refuge for families. It is not just a building; it is a place where people can breathe, where children can play, and where parents can talk to someone who truly understands. The therapies we offer there - play therapy, massage, counselling, and more - have made a real and tangible difference to the wellbeing of the families we serve.

One development that means a great deal to me personally is the establishment of our Dads' Support Group. In our experience, fathers, stepfathers, grandads - the paternal figures in a child's life - often find it harder to ask for help. They can feel forgotten in a system that, understandably, focuses on the child and the primary carer. Our monthly group, run in partnership with Young Lives vs Cancer, brings these men together for shared activities and the kind of conversation that happens naturally when you are alongside others who understand. I have seen first-hand what it means to those who come. It is one of the things I am most proud of this year.

But for all that we have achieved, I am acutely aware of how much more we want to do. Our ambition for the year ahead centres on recruiting a dedicated support worker - a role that will allow us to reach more families, more consistently, and with a greater depth of care. It is the next significant step in realising our vision, and we are working hard to make it happen.

To everyone who has supported Finnbar's Force - whether through giving, fundraising, volunteering, or simply spreading the word - thank you. You are part of everything we have built, and everything still to come.

A Message from Paul Read

Chair of Trustees

As I reflect on another year at Finnbar's Force, what strikes me most is not simply how much we have grown - but how well we have grown.

It is easy for a charity to expand its activities and lose sight of the foundations that make it trustworthy and sustainable. What I am proud of this year is that we have done the opposite. As our income, our team, and our reach have all increased, so too has the rigour with which we govern ourselves. The trustees have worked hard to ensure that our decision-making keeps pace with our ambitions - that our policies are fit for purpose, our finances are properly managed, and our strategy is clear.

This year saw a significant rise in both income and expenditure. We invested deliberately and purposefully in our people and our operations - decisions that were not taken lightly, and that the trustees scrutinised carefully. We believe that a charity which invests in its own capacity is one that can deliver more for its beneficiaries over the long term. The numbers reflect that philosophy in action.

We have also continued to strengthen our governance. Our trustee board brings a mix of professional expertise and lived experience, and we remain committed to recruiting trustees whose skills complement and challenge our own. Good governance is not a compliance exercise - it is what allows an organisation like ours to earn and maintain the trust of the families we serve, the funders who support us, and the wider community that believes in what we do.

Looking ahead, we are excited about the next phase of Finnbar's Force - particularly the planned recruitment of a dedicated support worker, which will meaningfully extend our capacity to support families directly. We approach that next chapter with the same care and intention that has brought us to where we are today.

On behalf of the full board, I want to thank our staff, our volunteers, our supporters, and above all the families who allow us into their lives. It is a responsibility we take seriously, and a privilege we never take for granted.

Objectives and Activities

Our Vision, Our Mission and Our Values

Our Vision

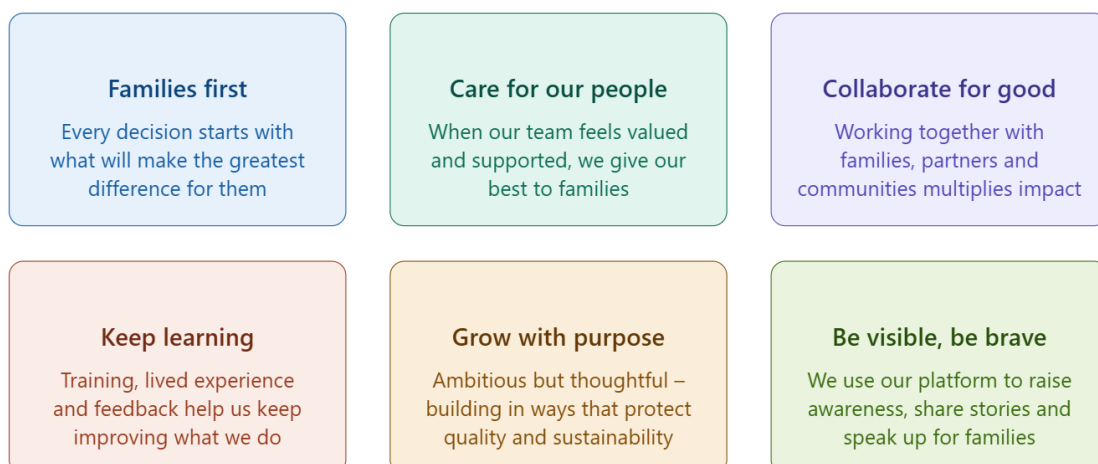
The best possible support for all families affected by childhood cancer and the development of curative treatment for all childhood brain tumours.

Our Mission

We support families affected by childhood cancer in East Anglia with a holistic package of compassionate, practical and therapeutic support, whilst championing research and awareness across the UK of childhood cancer and brain tumours.

Our Values

At Finnbar's Force, we are guided by a set of shared behaviours and principles that define who we are, how we work, and how we treat the people around us. They ensure that as we grow, we remain grounded in compassion, integrity and purpose:



Our behaviours and principles

Our Charitable Objectives

Finnbar's Force is established to relieve the needs of children with brain tumours and cancer, their families and carers, in particular by:

- providing information, advocacy and local support groups which offer emotional and practical support
- providing grants of financial assistance to help cover costs associated with diagnosis, such as travel, car parking and food
- funding research to improve understanding, diagnosis and treatment of brain tumours and childhood cancers
- raising awareness of childhood cancers with a primary focus on brain tumours and their effects

In undertaking all of our activities, the trustees have had regard to the Charity Commission's guidance on public benefit.

How We Deliver Our Mission

Our work is organised around three strategic priorities, which together form the backbone of our 2025-2028 strategy. This year's activities reflect the first year of delivering against that strategy.

Strategic Priority 1:

Strengthen and Measure the Impact of Our Family Support Services

Supporting families through diagnosis, treatment and beyond is at the heart of everything we do. This year we deepened and expanded that support significantly, both through our Family Support Hub and out in the community.

Family Assistance Grants

We continued to provide financial grants to families of children diagnosed with a brain tumour or other childhood cancer, helping to ease the immediate practical pressures that follow a diagnosis - travel to distant hospitals, accommodation, car parking and food whilst away from home. Grants of up to £1000 are available to families on application.

The Den - Our Family Support Hub

The Den, our dedicated Family Support Hub in Eaton, continued to grow as the heart of our operations. It is a warm, welcoming space where families can access support, connect with others who understand, and take part in therapeutic activities - without the clinical formality of a hospital setting.

This year we delivered weekly drop-in sessions, providing a regular, informal space for families to come together, access refreshments, share experiences and speak with our team.

Holistic Therapies

We believe that the wellbeing of the whole family - not just the child receiving treatment - deserves care and attention. This year we delivered a range of therapeutic support at The Den and, where needed, at other locations or remotely:

- Play therapy, delivered by a qualified therapist at The Den
- Counselling, delivered by a trained counsellor across in-person and remote settings
- Massage therapy
- Yoga therapy including trauma informed for children

The Dads' Support Group

One of the developments we are most proud of this year is the continued growth of our Dads' Support Group - a monthly group for fathers, stepfathers, grandfathers and other paternal figures supporting a child with cancer. Run in partnership with Young Lives vs Cancer, the group brings men together for shared activities and the kind of honest, organic conversation that can be hard to find elsewhere. For many of the dads who attend, it is the first time they have spoken openly about their experience.

One-to-One Support and Advocacy

Beyond our group sessions and therapies, we continued to offer direct one-to-one support and advocacy - helping families navigate complex systems, access benefits and entitlements, and connect with other organisations and services that can help.

Working in Partnership

We continued to develop strong working relationships with organisations including the paediatric oncology teams at local hospitals, Young Lives vs Cancer, Teenage Cancer Trust, EACH Hospices, Star Throwers and Big C charities. These partnerships ensure families receive joined-up, consistent support across the services available to them.

Strategic Priority 2:

Champion Research and Awareness of Childhood Cancer and Brain Tumours

Raising Awareness

Early diagnosis saves lives. We continued to raise awareness of the signs and symptoms of brain tumours and other childhood cancers across our region, reaching both the public and healthcare professionals. This year we distributed 2,000 symptom cards across community venues, events and through our local partners, and maintained an active presence on social media sharing symptom guidance, family stories and information.

Research Funding

Finnbar's Force has contributed more than £50,000 to paediatric brain tumour research since our founding, and we remain committed to this aspect of our mission. This year, as we invested significantly in expanding our direct family support services, we paused direct research donations. We are proud members of Brain Tumour Research, and we will resume dedicated research funding in the coming year, including through stand-alone fundraising appeals specifically for this purpose.

Strategic Priority 3:

Develop Organisational Capacity and Sustainability

This year saw continued and deliberate investment in our people, our systems and our infrastructure - the foundations that allow us to deliver our mission at scale. We grew our team, invested in staff development, and continued to strengthen our governance and financial management. Our four flagship fundraising events - the Christmas Lights, the Little Fox Ball, the Tour de Fox and the Family Adventure Day - continued to raise vital funds and bring our community together.

We also continued to develop our Business Stars corporate partnership programme, building relationships with local and national businesses who share our values and want to support our work in a meaningful way.

Looking ahead, our most significant planned investment is the recruitment of a dedicated Family Support Worker - a role that will allow us to offer consistent, personalised one-to-one support to more families across East Anglia. We are working towards recruiting for this role within the current financial year. In the longer term, we are also exploring the development of an AI-powered information and support app, co-designed with families and clinicians, to improve access to guidance and early diagnosis information.

Our Impact

This year, Finnbar's Force supported 53 families across East Anglia - an 18% increase on the previous year, and the most families we have ever supported in a single year.

Behind that number are 53 families navigating one of the most frightening experiences imaginable. Each one came to us at a different point in their journey - some at the point of diagnosis, some mid-treatment, some afterwards. Each received support that was tailored to what they needed most.

What we delivered in 2024-25:

- 53 families supported across all strands of our work
- £17,900 awarded in family assistance grants
- 18 individual families attending drop-in sessions at The Den
- 35 play therapy sessions delivered at The Den
- 24 Counselling sessions delivered by our trained counsellor, in person and remotely
- 8 Dads' Support Group sessions run in partnership with Young Lives vs Cancer
- 2,000 symptom cards distributed across the region
- More than £50,000 contributed to brain tumour research since our founding

What this meant for families:

The families who come to Finnbar's Force are not just looking for financial help - they are looking for someone who understands, who can help them make sense of a bewildering system, and who can offer moments of calm in the middle of a storm. That is what The Den, our therapies and our support team provide.

Our drop-in sessions gave families a regular point of connection - a place to come without an appointment, without an agenda, and without having to explain themselves from scratch each time. For isolated families, particularly those who have recently moved to the area or who have few local connections, this has been especially meaningful.

The Dads' Support Group has filled a gap that we identified clearly in our conversations with families. Fathers and paternal figures often feel peripheral to a support system that, understandably, focuses on the child and the primary carer. Having a space that is specifically theirs - informal,

activity-based, without pressure to talk - has made it easier for men to open up and find solidarity with others in similar situations.

Families in their own words:

"That first grant was really helpful... I barely worked that first month with all the appointments. We didn't have to worry about missing work."

— David, East Anglia

"It's just nice knowing this is five minutes from the hospital. We can say to our daughter, 'We're going to The Den today,' before we go to the hospital."

— Alex, Norfolk

"I wanted to take a moment to send a heartfelt thank you for the support and generosity your charity has shown our family during some of the hardest times we have ever faced. Our daughter sadly passed away last month, and I wanted you to know personally how much your help has meant to us. Thank you."

— A family, East Anglia

"I've been reading about your journey with Finnbar - I'm so sorry he's not with you. You have been so good to us, and I don't know how you do it all. You are amazing."

— Emily, Norfolk

"It was lovely spending time with you at the Den. Sadie had a lovely time and keeps telling me how much she likes it there! Looking forward to the Mum's group starting!"

— Lucy, Norfolk

Financial Review

How We Raised Our Funds

This year was one of our strongest for income, with total receipts of £176,392 - a 32% increase on the previous year's £133,770. This growth reflects the hard work of our team and supporters, and the continued development of our fundraising across multiple streams.

Donations and gifts from individuals, community supporters and local businesses grew to £84,370, an increase of around £19,000 on the previous year. This reflects the growing profile and reputation of Finnbar's Force and the generosity of a community that continues to get behind our mission.

Fundraising event income rose from £41,022 to £55,836, driven by the continued success of our flagship events - the Christmas Lights, the Little Fox Ball, the Tour de Fox and the Family Adventure Day. These events do more than raise vital funds; they bring our community together and create moments of joy and connection for families who need them most.

Grant income totalled £35,000 for the year - an increase of £9,000 on 2023-24. We are grateful to the following funders whose support has made a significant difference to our ability to deliver services for families:

- Awards for All (The National Lottery Community Fund)
- The Albert Hunt Trust
- The Geoffrey Watling Charity
- The R C Snelling Charitable Trust
- Simon Gibson Trust

All grant income is held as restricted funds and spent in accordance with the conditions set by each funder.

How We Used Our Funds

Total expenditure for the year was £179,253, resulting in a net deficit of £2,861. This is a planned and deliberate outcome, reflecting our decision to invest in the long-term capacity of the charity at a pace that slightly exceeded income growth in this particular year. The trustees considered this carefully and are satisfied it is both justified and sustainable.

The most significant change in our expenditure profile this year was in the cost of raising funds, which rose from £13,830 to £65,832. This increase reflects three factors working together: we delivered more fundraising activity than in previous years, with higher associated event delivery costs;

we increased investment in marketing and supporter engagement to grow our community presence; and, for the first time, staff time devoted to fundraising activities has been properly reflected in our fundraising cost line. This is a more accurate and transparent representation of our true cost of income generation than in previous years. The results speak for themselves - fundraising event income grew by 36% year on year, and donations increased by nearly a third.

Expenditure on charitable activities rose from £101,032 to £112,966, reflecting our expanded programme of family support at The Den, increased therapy provision, and the continued delivery of family assistance grants. This remains the largest single area of our spend, and rightly so.

Staff costs overall rose to £80,620 (2024: £44,363), reflecting the growth of our team to four employees. This investment in people is central to our strategy - we cannot deliver the quality and consistency of support our families deserve without a skilled, dedicated team behind us.

Restricted Funds

At 31 October 2025, restricted funds stood at £31,292. This represents grant income received during the year that had not yet been fully expended in accordance with funders' conditions at the year end. These funds are committed to specific activities and will be spent in the coming year.

Reserves Policy

The trustees maintain a reserves policy designed to ensure the charity can continue to deliver its core services for a minimum of six months in the event of an unexpected interruption to income. Our current target is to hold unrestricted reserves of £75,000, against a calculated minimum requirement of £68,250.

At 31 October 2025, the charity held unrestricted funds of £123,754 and restricted funds of £31,292, giving total funds of £155,046. Unrestricted cash at bank stood at £108,984. Our unrestricted funds remain comfortably above our minimum requirement, and the trustees are satisfied that the charity's financial position is sound.

The reserves policy will be reviewed in the coming year in line with the 2025-26 budget and the planned recruitment of a Family Support Worker, to ensure it remains appropriate for our growing level of activity.

Looking Ahead

In 2025-26, our financial focus is on maintaining the income momentum built this year whilst managing expenditure carefully. Our most significant planned investment is the recruitment of a dedicated Family Support Worker, which will increase our staff costs but will meaningfully expand our capacity to support families directly. We will continue to pursue grant funding proactively, develop our corporate partnership programme through Business Stars, and build on the success of our flagship events.

We are confident that the foundations we have built - a diversified income base, a growing community of supporters, and a strong reserves position - place the charity in a good position to meet the challenges and opportunities ahead.

Governance

Finnbar's Force is a Charitable Incorporated Organisation (CIO) operating under a Foundation Constitution established on 2 January 2020, amended from the original document dated 3 October 2019. Charitable status was awarded on 13 January 2020. The charity was previously established in 2017 as a Trust, which was wound down in 2020.

Structure and Leadership

The charity is governed by its Board of Trustees, who meet at least six times a year to oversee the charity's strategic direction, financial management and compliance with its charitable objectives and regulatory obligations. Day-to-day operations are led by the Chief Executive Officer, working in close collaboration with the staff team and trustees to deliver the charity's mission.

The trustees bring a mix of professional expertise, sector knowledge and lived experience to their roles, ensuring that the charity is led with both strategic rigour and a deep understanding of the families it serves.

Trustees

The following trustees served during the year ended 31 October 2025:

- Paul Read (Chair)
- Charlotte El-Labany
- Christopher Ketley
- Christopher Sharman
- Julie Bruce
- Sophie Cooke-Shaw
- Nina Goad (appointed 10 June 2025)

Nina joined the board during the year, bringing valuable skills and perspective that strengthen our capacity as we continue to grow. The trustees are grateful to all board members for their commitment and the time they give to the charity.

Trustee Recruitment and Induction

New trustees are appointed by resolution at a special meeting of the board and serve an initial term of three years. Upon appointment, each new trustee receives a full induction, including the governing document, recent financial reports, relevant Charity Commission guidance, and a briefing

from the Chair and Chief Executive. All trustees are encouraged to engage with ongoing learning about their duties and responsibilities, and the charity provides access to relevant training and development opportunities.

Staff

The charity employs four members of staff:

- A Chief Executive Officer, responsible for day-to-day leadership and delivery of the charity's strategy
- A Fundraising Officer, leading on income generation and supporter engagement
- Two administrative support staff, assisting with service delivery, family communications and back-office functions

This team is supported by a dedicated group of volunteers who contribute to family support, events, communications and partnership working.

Risk Management

The trustees regularly review the principal risks facing the charity, including risks to income, to the delivery of services, and to the charity's reputation. Mitigating actions are identified and monitored at trustee meetings. The trustees are satisfied that appropriate controls and processes are in place to manage the key risks to the charity's operations and financial position.

Declaration

The trustees declare that they have approved this trustees' annual report.

Signed on behalf of the board of trustees:



Paul Read

Chair of Trustees

Date: 8th May 2026



Christopher Sharman

Trustee

Date: 8th May 2026



Finnbar's Force
Independent Examiner's Report to the Trustees of Finnbar's Force
For The Year Ended 31 October 2025

I report to the trustee on my examination of the accounts of Finnbar's Force (the Trust) for the year ended 31 October 2025.

Responsibilities and Basis of Report

As the charity trustee 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.



Wilby Jones Accounting
Date 15/05/2026
Norfolk Tower
48-52 Surrey Street
Norwich
Norfolk
NR1 3PA

Finnbar's Force
Statement of Financial Activities
For The Year Ended 31 October 2025

				2025	2024
		Unrestricted funds	Restricted funds	Total funds	Total funds
	Notes	£	£	£	£
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	3	84,370	35,000	119,370	65,241
Other trading activities	4	55,836	-	55,836	67,022
Investments	5	1,186	-	1,186	1,507
		<u>141,392</u>	<u>35,000</u>	<u>176,392</u>	<u>133,770</u>
EXPENDITURE ON:					
Raising funds	7	(65,832)	-	(65,832)	(13,830)
Charitable activities	7	(95,258)	(17,708)	(112,966)	(101,032)
Other		(455)	-	(455)	(2,508)
		<u>(161,545)</u>	<u>(17,708)</u>	<u>(179,253)</u>	<u>(117,370)</u>
NET (EXPENDITURE)/INCOME		<u>(20,153)</u>	<u>17,292</u>	<u>(2,861)</u>	<u>16,400</u>
NET MOVEMENT IN FUNDS		<u>(20,153)</u>	<u>17,292</u>	<u>(2,861)</u>	<u>16,400</u>
RECONCILIATION OF FUNDS:					
Total funds brought forward		143,907	14,000	157,907	141,507
TOTAL FUNDS CARRIED FORWARD	16	<u><u>123,754</u></u>	<u><u>31,292</u></u>	<u><u>155,046</u></u>	<u><u>157,907</u></u>

Finnbar's Force
Comparative Statement of Financial Activities
For The Year Ended 31 October 2025

		2024		
		Unrestricted funds	Restricted funds	Total funds
	Notes	£	£	£
INCOME AND ENDOWMENTS FROM:				
Donations and legacies	3	65,241	-	65,241
Other trading activities	4	41,022	26,000	67,022
Investments	5	1,507	-	1,507
		<u>107,770</u>	<u>26,000</u>	<u>133,770</u>
EXPENDITURE ON:				
Raising funds	7	(13,830)	-	(13,830)
Charitable activities	7	(88,538)	(12,494)	(101,032)
Other		(2,508)	-	(2,508)
		<u>(104,876)</u>	<u>(12,494)</u>	<u>(117,370)</u>
NET INCOME		2,894	13,506	16,400
Transfers between funds	16	880	(880)	-
NET MOVEMENT IN FUNDS		3,774	12,626	16,400
RECONCILIATION OF FUNDS:				
Total funds brought forward		140,133	1,374	141,507
TOTAL FUNDS CARRIED FORWARD	16	<u><u>143,907</u></u>	<u><u>14,000</u></u>	<u><u>157,907</u></u>

The notes on pages 7 to 13 form part of these financial statements.

Finnbar's Force
Statement of Financial Position
As At 31 October 2025

				2025	2024
		Unrestricted funds	Restricted funds	Total funds	Total funds
	Notes	£	£	£	£
FIXED ASSETS					
Tangible Assets	12	9,257	-	9,257	7,476
		9,257	-	9,257	7,476
CURRENT ASSETS					
Stocks	13	8,484	-	8,484	-
Debtors	14	2,246	-	2,246	-
Cash at bank and in hand		108,984	31,292	140,276	151,896
		119,714	31,292	151,006	151,896
Creditors: Amounts Falling Due Within One Year	15	(3,777)	-	(3,777)	(25)
NET CURRENT ASSETS (LIABILITIES)		115,937	31,292	147,229	151,871
TOTAL ASSETS LESS CURRENT LIABILITIES		125,194	31,292	156,486	159,347
PROVISIONS FOR LIABILITIES					
Provisions For Charges		(1,440)	-	(1,440)	(1,440)
NET ASSETS		123,754	31,292	155,046	157,907
FUNDS OF THE CHARITY					
Restricted Funds				31,292	14,000
Unrestricted Funds				123,754	143,907
TOTAL FUNDS	16			155,046	157,907

On behalf of the board



Date 05/08/2026

Finnbar's Force
Notes to the Financial Statements
For The Year Ended 31 October 2025

1. General Information

Finnbar's Force is a charitable incorporated organisation registered with the Charity Commission, registered charity number 1187338. The principal address is 1 Park Green, Hethersett, Norwich, Norfolk, NR9 3GL.

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. Going Concern Disclosure

The Trustees have prepared financial projections, taking into consideration the current economic conditions and have, at the time of approving these accounts, a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus they continue to adopt the going concern basis of accounting in preparing the accounts.

2.3. Significant judgements and estimations

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, if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

There are no estimates and assumptions which have a significant risk of causing a material adjustment to the carrying amount of assets and liabilities.

2.4. Fund Accounting

Unrestricted funds are those funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes.

2.5. Incoming Resources

Income from donations and grants is recognised when the charity is entitled to the funds, the receipt is probable and the amount can be measured reliably. For donations, this is usually on receipt. For grants, this is usually when a formal offer is made in writing. If a donation or grant contains terms and conditions outside of the charity's control which must be met before the charity is entitled to the funds, or if the donor specifies that the funds must be used in future time periods, then the income is deferred.

2.6. Resources Expended

Expenditure is recognised when a present legal or constructive obligation exists at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefits will be required to settle the obligation, and the amount can be estimated reliably. It is inclusive of VAT which cannot be recovered.

Direct costs are those costs which directly attribute to its activities. Wages and salaries are allocated to direct costs based on an estimate of time spent on charitable activities by staff members.

Support costs include staff costs and are those which do not produce a direct output. Staff costs relate to specific activities and this is reflected in the allocation of payroll costs based on the percentage of time spent.

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

Support costs and overheads have been calculated by allocating staff time to the level of involvement in the various activities of the Charity.

Finnbar's Force
Notes to the Financial Statements (continued)
For The Year Ended 31 October 2025

2.7. 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:

Fixtures & Fittings	5 years straight line
Computer Equipment	4 years straight line

2.8. Stocks and Work in Progress

Stocks and work in progress are valued at the lower of cost and net realisable value after making due allowance for obsolete and slow-moving stocks.

Cost is determined using the first-in, first-out method. Cost includes all direct costs and an appropriate proportion of fixed and variable overheads.

Work in progress is reflected in the accounts on a contract by contract basis by recording turnover and related costs as contract activity progresses.

At the end of each reporting period stocks are assessed for impairment. If an item of stock is impaired, the identified stock is reduced to its selling price less costs to complete and sell and an impairment charge is recognised in the statement of financial activities. Where a reversal of the impairment is required the impairment charge is reversed, up to the original impairment loss, and is recognised as a credit in the statement of financial activities.

2.9. Cash and Cash Equivalents

Cash and cash equivalents are basic financial assets and include cash in hand and deposits held at call with banks, other short-term highly liquid investments that mature in no more than three months from the date of acquisition and are readily convertible to a known amount of cash with insignificant risk of change in value, and bank overdrafts.

2.10. Taxation

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

2.11. Pensions

The Charity makes contributions to defined contribution pension schemes through auto enrolment. These contributions are charged to the income and expenditure account in the year in which they become payable.

3. Income from Donations and Legacies

	2025		
	Unrestricted funds	Restricted funds	Total funds
	£	£	£
Donations and gifts	84,370	-	84,370
Grants	-	35,000	35,000
	<u>84,370</u>	<u>35,000</u>	<u>119,370</u>
	2024		
	Unrestricted funds	Restricted funds	Total funds
	£	£	£
Donations and gifts	65,241	-	65,241
Grants	-	-	-
	<u>65,241</u>	<u>-</u>	<u>65,241</u>

Finnbar's Force
Notes to the Financial Statements (continued)
For The Year Ended 31 October 2025

4. Income from Other Trading Activities

	2025		
	Unrestricted funds	Restricted funds	Total funds
	£	£	£
Sponsorships	-	-	-
Fundraising events	55,836	-	55,836
	<u>55,836</u>	<u>-</u>	<u>55,836</u>

	2024		
	Unrestricted funds	Restricted funds	Total funds
	£	£	£
Sponsorships	-	26,000	26,000
Fundraising events	41,022	-	41,022
	<u>41,022</u>	<u>26,000</u>	<u>67,022</u>

5. Investment Income

	2025	2024
	Unrestricted funds	Unrestricted funds
	£	£
Bank interest receivable	<u>1,186</u>	<u>1,507</u>

6. Net Income/(Expenditure)

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

	2025	2024
	£	£
Depreciation of tangible fixed assets - owned	<u>2,404</u>	<u>-</u>

Finnbar's Force
Notes to the Financial Statements (continued)
For The Year Ended 31 October 2025

7. Analysis of Expenditure

	2025		
	Activities undertaken directly	Grant funding of activities	Support costs (see note 8)
	£	£	£
Raising funds	65,832	-	-
Direct	89,622	17,900	5,444
	<u>155,454</u>	<u>17,900</u>	<u>5,444</u>
	<u>155,454</u>	<u>17,900</u>	<u>5,444</u>
	2024		
	Activities undertaken directly	Grant funding of activities	Total
	£	£	£
Raising funds	13,830	-	13,830
Direct	81,532	19,500	101,032
	<u>95,362</u>	<u>19,500</u>	<u>114,862</u>
	<u>95,362</u>	<u>19,500</u>	<u>114,862</u>

8. Support Costs

	2025
	Direct
	£
General administration	2,740
Depreciation	2,404
Governance costs	300
	<u>5,444</u>
	<u>5,444</u>

9. Independent Examiner's Remuneration

	2025	2024
	£	£
Independent examination of the financial statements	<u>300</u>	<u>-</u>

Finnbar's Force
Notes to the Financial Statements (continued)
For The Year Ended 31 October 2025

10. Staff Costs

Staff costs were as follows:

	2025	2024
	£	£
Wages and salaries	80,620	44,363

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

Finnbar's Force
Notes to the Financial Statements (continued)
For The Year Ended 31 October 2025

11. Average Number of Employees

Average number of employees during the year was: 4 (2024: 4)

12. Tangible Assets

	Fixtures & Fittings	Computer Equipment	Total
	£	£	£
Cost			
As at 1 November 2024	9,660	-	9,660
Additions	528	3,657	4,185
As at 31 October 2025	<u>10,188</u>	<u>3,657</u>	<u>13,845</u>
Depreciation			
As at 1 November 2024	2,184	-	2,184
Provided during the period	1,985	419	2,404
As at 31 October 2025	<u>4,169</u>	<u>419</u>	<u>4,588</u>
Net Book Value			
As at 31 October 2025	<u>6,019</u>	<u>3,238</u>	<u>9,257</u>
As at 1 November 2024	<u>7,476</u>	<u>-</u>	<u>7,476</u>

13. Stocks

	2025	2024
	£	£
Stock	<u>8,484</u>	<u>-</u>

14. Debtors

	2025	2024
	£	£
Due within one year		
Other debtors	<u>2,246</u>	<u>-</u>

15. Creditors: Amounts Falling Due Within One Year

	2025	2024
	£	£
Other creditors	998	-
Taxation and social security	979	25
Accruals and deferred income	<u>1,800</u>	<u>-</u>
	<u>3,777</u>	<u>25</u>

Finnbar's Force
Notes to the Financial Statements (continued)
For The Year Ended 31 October 2025

16. Movement in Funds

	As at 1 November 2024	Income	Expenditure	As at 31 October 2025
	£	£	£	£
Unrestricted funds				
General:				
General unrestricted fund	143,907	141,392	(161,545)	123,754
Restricted funds				
Restricted	14,000	35,000	(17,708)	31,292
Total funds	<u>157,907</u>	<u>176,392</u>	<u>(179,253)</u>	<u>155,046</u>

	As at 1 November 2023	Income	Expenditure	Transfers	As at 31 October 2024
	£	£	£	£	£
Unrestricted funds					
General:					
General unrestricted fund	140,133	107,770	(104,876)	880	143,907
Restricted funds					
Restricted	1,374	26,000	(12,494)	(880)	14,000
Total funds	<u>141,507</u>	<u>133,770</u>	<u>(117,370)</u>	<u>-</u>	<u>157,907</u>

17. Related Party Disclosures

There have been no related party transactions in the reporting period that require disclosure.

Finnbar's Force
Detailed Statement of Financial Activities
For The Year Ended 31 October 2025

	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM:		
Donations and legacies		
Donations and gifts	84,370	65,241
Grants	35,000	-
	<u>119,370</u>	<u>65,241</u>
Other trading activities		
Sponsorships	-	26,000
Fundraising events	55,836	41,022
	<u>55,836</u>	<u>67,022</u>
Investments		
Bank interest receivable	1,186	1,507
	<u>1,186</u>	<u>1,507</u>
	<u>176,392</u>	<u>133,770</u>
EXPENDITURE ON:		
Raising funds		
Purchases	(7,157)	-
Staging fundraising events	(20,330)	(12,320)
Other trading activities	(1,326)	(1,510)
Wages and salaries	(37,019)	-
	<u>(65,832)</u>	<u>(13,830)</u>
Charitable Activities:		
Direct		
Wages and salaries	(43,601)	(44,363)
Marketing and advertising costs	(4,257)	(143)
Support and administration costs	(41,764)	(37,001)
Grants to individuals	(17,900)	(19,500)
Other interest payable	-	(25)
Charitable donations	(2,740)	-
Depreciation	(2,404)	-
Independent examiner's fees	(300)	-
	<u>(112,966)</u>	<u>(101,032)</u>
Other		
Depreciation Charge for the Year	-	(2,184)
Other Expenditure	(455)	(324)
	<u>(455)</u>	<u>(2,508)</u>
	<u>(179,253)</u>	<u>(117,370)</u>
NET (EXPENDITURE)/INCOME	<u>(2,861)</u>	<u>16,400</u>