

PEER ADVICE SERVICES UK CIO

ANNUAL ACCOUNTS

For the period ending 31 March 2025



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 01/04/2024 **Period start date to** 31/03/2025 **Period end date**

Charity name: Peer Advice Services UK

Charity registration number: 1193338

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To support and assist in the care of any person with any spinal cord injury, defect or condition and their friends, families and any other person or persons who may be. assisting, supporting, or treating any such person.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Over the reporting year the charity has delivered Peer led support to Spinal Cord Injured people, amputee's, disabled people, along with their family and friends throughout the UK this includes Service Personnel and Veterans. Support has been in the form of face-to-face visits and online sessions. Support and representation for Personal independence Payment (PIP). Access to Work, Continuing Healthcare (CHC), War Pension and Armed Forces Compensation Scheme (AFCS). We have also carried out advocacy work to help disabled veterans obtain charitable funding for specialist mobility equipment and housing adaptations. We have also established a clinical mental health team using ringfenced funds from National Lottery and armed forces charities. This has allowed us to deliver mental health intervention and support for our beneficiaries, including NHS referrals for patients being discharged from hospital.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	On appointment Trustees sign a trustee declaration statement committing them to giving their time and expertise. The induction process follows the ICSA good practice guide with a formal induction program for any newly appointed trustee which includes an

		initial meeting with the chair of trustee's followed by a series of short meetings with the CEO on the work of the charity, powers, and responsibilities of the trustee board. The induction pack includes a copy of the last 2 yrs. accounts and annual reports and a copy of the Charity Commissions guidance "The Essential Trustee: what you need to know, what you need to do" and "Public Benefit: Rules for Charities"
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Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making.	Para 1.38	PAS UK is not a grant making organization.
Policy on social investment including program related investment.	Para 1.38	PAS UK does not currently have any funds invested and has no plans to invest any funds, surplus or otherwise.
Contribution made by volunteers.	Para 1.38	Throughout the year we have had significant contribution by volunteers, especially within the Peer Role for MCSI Oswestry and the Veterans Hospital. This totals in excess of 400 hrs in time given to help PAS UK.
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	We have delivered over 4000 hrs direct 1to1 support to spinal cord injured people including service personnel and veterans. Alongside our Peer work we have also delivered over 2000 hrs of support helping disabled people with PIP, Access to work and CHC related issues. Our advocacy casework has helped individuals from the veteran community obtain in excess of £350,000 of funding for essential mobility equipment and housing adaptations. The funds were obtained by linking in with charity partners such as SSAFA, Army Benevolent Fund, RAF Benevolent Fund. we have been involved in patient education supporting newly injured SCI people and provided them with information to rebuild their lives. Our

		collective work across PAS UK has facilitated support and improvement in our beneficiaries lives that would not have been possible without our charities intervention. It has increased the social integration and interaction of disabled people across the UK making our society more inclusive. Our mental health service has helped alleviate the impact for individuals being discharged from hospital after life changing injury, as an example a spinal cord injured patient was told they would have to wait up to 2 yrs for NHS Mental Health support. They were referred into the PAS UK mechanism and were able to continue weekly sessions with a clinical psychologist, no waiting and no break in treatment. Our veteran mental health support has an equally fast implementation and on several occasions our therapists have provide immediate intervention for individuals with suicidal ideation which has saved lives.
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Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set.	Para 1.41	As a charity we continue to exceed expectations of establishing disability support mechanisms across the UK for Veterans and non-veterans. We have further developed services within PIP, Access to work and mentoring for neuro diverse clients, we are providing a service not available elsewhere and we continue to increase capacity in the next financial year (2026). We have continued support within other disability such as hearing loss and MS. We have run pilot schemes and implemented a full clinical mental health service which we will be developing further to increase reach and accommodate a greater number of patients.
Performance of fundraising activities against objectives set.	Para 1.41	We have achieved our fundraising objective which was to increase our income via corporate sponsorship and some community fundraising. We continue to increase our income year on year.
Investment performance against objectives	Para 1.41	N/A we have no plans for investment, it does not fit with the fundraising model that we have adopted for PAS UK.
Other		

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Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The Charity's accounts are in a strong position at the end of this period. We have raised enough to get us through year 4 with a growth in service delivery and sufficient left to carry us into the new financial year with a solid reserve fund and confirmed corporate sponsorship for 2025/2026
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The Charity currently holds reserves to cover 3 months of expenditure which is enough time to obtain funds in the event of economic changes or a corporate sponsor withdrawing support. The funds to be spent in line with our reserves policy under supervision of the CEO and direction from the board of trustee's
Amount of reserves held	Para 1.22	£46,192
Reasons for holding zero reserves	Para 1.22	We have moved from zero reserves to £46,192 as a result of obtaining long term corporate sponsorship and careful budgeting.
Details of fund materially in deficit	Para 1.24	We have no deficit
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	As with any charity there are always uncertainties regarding funding. However, PAS UK prides it's self on building strong relationships with our corporate sponsors and as such we have secured + funding for year 5 that guarantees an amount that covers the charity's running costs and ensures we can continue to operate and deliver our services to beneficiaries.

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Our principal source of funds is corporate sponsorship from within the legal sector. We have secured funders for year 5 and have contracted agreements in place to ensure the funds are guaranteed for a 3 yr period.
Investment policy and objectives including any social investment policy adopted.	Para 1.46	PAS UK does not invest funds and as such is not required to have any policies of this nature. Should the Trustees decide to change this, best practice will be followed and appropriate policies adopted.
	Para 1.46	The principal risk facing PAS UK is that of funding and being unable to secure corporate sponsorship. In order to

A description of the principal risks facing the charity		mitigate this risk, we will be continuing to develop commercial elements in year 5 that will create sustainable income and lessen the reliance on corporate sponsorship and community fundraising.
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (Trust deed , royal charter)	Para 1.25	Constitution
How is the charity constituted? (e.g., unincorporated association , CIO)	Para 1.25	Charitable Incorporated Organisation (CIO)
Trustee selection methods including details of any constitutional provisions e.g., election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Apart from the first charity trustees as stated in the constitution, every trustee must be appointed for a term of three years by a resolution passed at a properly convened meeting of the charity trustees. In selecting individuals for appointment as charity trustees, the charity trustees must have regard to the skills, knowledge and experience needed for the effective administration of the CIO. There must be at least five charity trustees. If the number falls below this minimum, the remaining trustee or trustees may act only to call a meeting of the charity trustees or appoint a new charity trustee. The maximum number of charity trustees that may be appointed to the CIO is ten.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees.	Para 1.51	ICSA Guide – “Recruitment, Appointment, and Induction of Charity Trustee’s” Charity Commissions guidance “The Essential Trustee: what you need to know, what you need to do” and “Public Benefit: Rules for Charities”
The charity’s organisational structure and any wider network with which the charity works.	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

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Reference and Administrative details

Charity name	Peer Advice Services UK
Other name the charity uses	PAS UK
Registered charity number	1193338
Charity's principal address	c/o Admin and More Ltd, Unit F-C004, Store First Rushden Rushden Business Park Rushden NN10 6EN

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Adam Joslin	Chair		
2	James Orr			
3	Jamie White			
4	Rob Bromage			
5	Daniel Ashmore			
6	James Dand		09/01/2026	
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Corporate trustees – names of the directors at the date the report was approved.

Director name		
James Orr		
Adam Joslin		
Jamie White		
Rob Bromage		
Daniel Ashmore		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
N/A		

Funds held as custodian trustees on behalf of others.

Description of the assets held in this capacity.	None
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects.	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
	N/A	

Name of chief executive or names of senior staff members (Optional information)

Lee Cairns – CEO, Elizabeth Wright – Fundraising Manager

Exemptions from disclosure

Reason for non-disclosure of key personnel details

N/A

Other optional information

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Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Adam Joslin	
Position (e.g., Secretary, Chair, etc)	Chair of Trustee's	
Date	08/01/2026	

Independent Examiner's Report to the Trustees of
PEER ADVICE SERVICES UK

Independent examiner's report to the trustees of PEER ADVICE SERVICES UK ('the Charity')

I report to the charity trustees on my examination of the accounts of the Charity for the year ended 31 March 2025.

Responsibilities and basis of report

As the charity's trustees of the Company 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 charity's accounts as carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I can 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 accordance with section 130 of the Charities Act; or
2. the accounts do not accord with those accounting records; or
3. the accounts do not comply with the applicable requirements concerning the form and content 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.

Suzanne Spicer

Suzanne Spicer FCA
Spicer & Co UK Limited
Staple House
5 Eleanor's Cross
Dunstable
Bedfordshire
LU6 1SU

Date: 08/01/2026



CHARITY COMMISSION
FOR ENGLAND AND WALES

Peer Advice Services UK CIO

1193338

Receipts and payments accounts

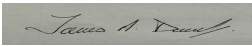
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For the period from	Period start date	To	Period end date
	01/04/2024		31/03/2025

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations and legacies	1,404	50,500	-	51,904	102,347
Grant income		76,000	-	76,000	
Other income	829	-	-	829	363
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	2,233	126,500	-	128,733	102,710
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	2,233	126,500	-	128,733	102,710
A3 Payments					
Advertising and marketing	805	-	-	805	2,840
Insurance	1,085	-	-	1,085	1,354
Office and general expenses	2,798	-	-	2,798	1,049
Charitable activities	1,010	85,523	-	86,533	3,191
Professional services	360	-	-	360	350
Salaries	30,908	7,791	-	38,699	19,008
NI payments	1,031	-	-	1,031	2,762
Computer costs	50	-	-	50	31
Subscriptions	2,315	-	-	2,315	1,749
Travel and accommodation	7,152	1,160	-	8,312	15,727
Sub total	47,514	94,474	-	141,989	48,061
A4 Asset and investment purchases, (see table)					
Office Equipment	2,815	-	-	2,815	
	-	-	-	-	
Sub total	2,815	-	-	2,815	-
Total payments	50,329	94,474	-	144,804	48,061
Net of receipts/(payments)	- 48,096	32,026	-	- 16,071	54,649
A5 Transfers between funds	32,648	- 32,648	-		
A6 Cash funds last year end	15,448	46,815	-	62,263	7,614
Cash funds this year end	-	46,192	-	46,192	62,263

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Current account		6,761	-
	Savings account		39,431	-
		-	-	-
	Total cash funds	-	46,192	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
B2 Other monetary assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		10,000	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Office Equipment	4362	-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
		James Dand	14/01/2026	
		Adam Joslin	14/01/2026	