

Report of the Trustees and
Unaudited Financial Statements
for the Year Ended 31 December 2024
for
Whispering Angels

Roy Pinnock & Co LLP
Chartered Certified Accountants
Wren House
68 London Road
St Albans
Hertfordshire
AL1 1NG

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for the Year Ended 31 December 2024

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Report of the Trustees
for the Year Ended 31 December 2024

The trustees present their report with the financial statements of the charity for the year ended 31 December 2024. The trustees have adopted the provisions of 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). The charity is constituted as a Charitable Incorporated Organisation.

OBJECTIVES AND ACTIVITIES

Objectives and aims

The objectives of The Whispering Angels are :

The relief of poverty among people living in impoverished areas by providing short term financial support through grants of money to pay for items, services or facilities, which the recipients could not otherwise afford.

Public benefit

The trustees have given due consideration to Charity Commission published guidance on the operation of the Public Benefit requirement.

The Whispering Angel foundation has been setup up to provide benefit to those in the poorest communities with our main focus being in Africa and Latin America.

Whispering Angels are people that have direct connections with poor communities and each Whispering Angel is recruited through known third parties that provide references and statements of "Good Character" supporting each application.

Whispering Angels are not paid, but agree to establish those in greatest need of financial support in the communities that they have contact in and to provide them with funds for to assist them as they arise.

Sponsorship provided by High Net Worth individuals who can "adopt" a number of Whispering Angels.

100% of "sponsor funds" are donated directly to the beneficiaries through the Whispering Angels with the charity founders funding the cost of running the administration.

The purposes of the financial support provided is not specifically defined as community needs will vary but every payment to a beneficiary is reported on through the central administration portal and the beneficiary is contacted to confirm the funds have been received.

ACHIEVEMENT AND PERFORMANCE

The achievements of the charity for the year included making several donations in El Salvador to help build a house for a young family, as well as the first donation of several to restore a school. Further donations for the school will be made in 2025.

The first donation was also made using a "Whispering Angel" and it's hoped that this procedure will be used to help more people in 2025.

FINANCIAL REVIEW

Financial position

During the year the charity received donations of £31,179 of which £25,897 was paid out as grants to individuals and £4,262 was carried forward. £4,225 is held in the charity's bank accounts and £37 is owed to the charity by Scarborough House Limited. £1,020 was donated by Scarborough House to cover the independent examiner's fee.

Reserves policy

Money that has been received is held until there is a definitive donation to be made. All donations and grants made to beneficiaries and other costs incurred by the charity are covered by sponsoring donors, so the trustees do not consider it necessary for the charity to hold reserves.

Report of the Trustees
for the Year Ended 31 December 2024

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document a Constitution of a Charitable Incorporated Organisation (CIO) dated 22nd December 2022

Recruitment and appointment of new trustees

The initial trustees are appointed for terms of four years at the initial meeting of trustees. There is a limit of two years for any additional trustees to ensure diversity, challenge and new thinking. New trustees are provided with the current constitution, latest annual report, organisational annual plans, recent accounts and current budget. The Chair provides a substantive induction regarding governance, compliance and operations of the organisation.

Organisational structure

The governance of the charity is provided by the board of trustees. We are fortunate to have a board of trustees with skills and experience from a range of backgrounds in the humanitarian and private sectors.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

CE031042 (England and Wales)

Registered Charity number

1201447

Registered office

Wren House
68 London Road
St Albans
Hertfordshire
AL1 1NG

Trustees

G M Hellier
Ms L E Monje
Ms M Keys
R G Towell Trustee
Mrs D Flynn Trustee (resigned 27.6.25)

Independent Examiner

Roy Pinnock & Co LLP
Chartered Certified Accountants
Wren House
68 London Road
St Albans
Hertfordshire
AL1 1NG

COMMENCEMENT OF ACTIVITIES

The first donations were made in May 2024.

Approved by order of the board of trustees on 28th October 2025 and signed on its behalf by:



.....
G M Hellier - Trustee

**Independent Examiner's Report to the Trustees of
Whispering Angels**

Independent examiner's report to the trustees of Whispering Angels ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2024.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) 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 your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). 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 confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. the accounting records were not kept in accordance with section 130 of the Charities Act; or
2. the accounts do not accord with those records; or
3. the accounts did 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.



Natalie Coleman
The Association of Chartered Certified Accountants

Roy Pinnock & Co LLP
Chartered Certified Accountants
Wren House
68 London Road
St Albans
Hertfordshire
AL1 1NG

Date: 28th October 2025

Statement of Financial Activities
for the Year Ended 31 December 2024

	Notes	Unrestricted fund £
INCOME AND ENDOWMENTS FROM		
Donations and legacies		<u>31,179</u>
 EXPENDITURE ON		
Charitable activities		
Relief of poverty		25,938
Other		<u>979</u>
Total		<u>26,917</u>
 NET INCOME		 4,262
 TOTAL FUNDS CARRIED FORWARD		 <u><u>4,262</u></u>

Balance Sheet
31 December 2024

	Notes	Unrestricted fund £
CURRENT ASSETS		
Debtors	5	37
Cash at bank		<u>4,225</u>
		4,262
		<hr/>
NET CURRENT ASSETS		<u>4,262</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		4,262
		<hr/>
NET ASSETS		<u>4,262</u>
FUNDS	6	
Unrestricted funds		<u>4,262</u>
TOTAL FUNDS		<u>4,262</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 28th October 2025 and were signed on its behalf by:



.....
G M Hellier - Trustee

Notes to the Financial Statements
for the Year Ended 31 December 2024

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable CIO, which is a public benefit entity under FRS 102, 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'. The financial statements have been prepared under the historical cost convention.

Income

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

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

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

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

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

Going concern

After making appropriate enquiries, the trustees have a reasonable expectation that the CIO has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

Notes to the Financial Statements - continued
for the Year Ended 31 December 2024**2. GRANTS PAYABLE**

	£
Relief of poverty	<u>25,309</u>

The total grants paid to individuals during the year was as follows:

	£
Relief of poverty	<u>25,309</u>

Grants are made for a variety of reasons such as to relieve hardship after natural disasters such as flooding or earthquakes, maintenance of a school or buying immediate care after birth items for poor families.

3. INDEPENDENT EXAMINER'S REMUNERATION

The independent examiner's fee of £1,020 is being paid by Scarborough House so an equivalent amount has been included in donations.

4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2024.

Trustees' expenses

Graham Hellier was reimbursed travel costs of £629 which related to a specific donation.

5. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	£
Other debtors	<u>37</u>

6. MOVEMENT IN FUNDS

	Net movement in funds £	At 31.12.24 £
Unrestricted funds		
General fund	4,262	4,262
	<hr/>	<hr/>
TOTAL FUNDS	<u>4,262</u>	<u>4,262</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	31,179	(26,917)	4,262
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>31,179</u>	<u>(26,917)</u>	<u>4,262</u>

Notes to the Financial Statements - continued
for the Year Ended 31 December 2024

7. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2024.