

Association for Cognitive Analytic Therapy
Armitage House
Poundbury
Dorchester
DT1 3GY

CB Reid Limited
Wadebridge House
16 Wadebridge Square
Poundbury
Dorchester
Dorset
DT1 3AQ

24 April 2026

Dear Sirs,

This representation letter is provided in connection with your Independent Examination of the financial statements of the charity for the period ended 31 July 2025.

The following representations are made on the basis of enquiries of the trustees, management and staff with relevant knowledge and experience (and, where appropriate, of inspection of supporting documentation) sufficient to satisfy ourselves that we can properly make each of the following representations to you:

General

1. We have fulfilled our responsibilities as trustees under the Charities Act 2011 for preparing financial statements, in accordance with the applicable financial reporting framework, FRS 102 and the FRS 102 Charity SORP.

We confirm that in our opinion the financial statements give a true and fair view and in particular that where any additional information must be disclosed in order to give a true and fair view that information has in fact been disclosed. We confirm that the selection and application of the accounting policies used in the preparation of the financial statements are appropriate, and we approve these accounts for the period ended 31 July 2025.

2. We confirm that all accounting records have been made available to us for the purpose of our Independent Examination, in accordance with your terms of engagement, and that all the transactions undertaken by the charity have been properly reflected and recorded in the accounting records. All other records and related information, including minutes of all management, trustees' and members' meetings, have been made available to you. We have given you unrestricted access to persons within the charity in order to carry out the Independent Examination and have provided any additional information that you have requested for the same purpose.
3. We confirm the charity has satisfactory title to all assets and there are no liens or encumbrances on the assets, except for those disclosed in the financial statements (where applicable).
4. We confirm that significant assumptions used in making accounting estimates, including those measured at fair value, are reasonable.

5. We confirm that we have no plans or intentions that may materially alter the carrying value and, where relevant, the fair value measurements or classification of assets and liabilities reflected in the financial statements.
6. We confirm that the charity has no liabilities or contingent liabilities other than those disclosed in the financial statements.
7. Where applicable, we confirm that all known actual or possible litigation and claims whose effects should be considered when preparing the financial statements have been disclosed to you and accounted for and disclosed in accordance with the applicable financial reporting framework, FRS 102 and the FRS 102 Charity SORP.
8. We confirm that there have been no events since the balance sheet date which require disclosing or which would materially affect the amounts in the financial statements, other than those already disclosed or included in the financial statements.
9. We confirm that you are aware of the definition of a related party for the purpose of the accounting framework being applied in the preparation of the accounts.

We confirm that the related party relationships and transactions set out in the financial statements are a complete list of such relationships and transactions and that we are not aware of any further related parties or transactions.

10. We confirm that all related party relationships and transactions have been accounted for and disclosed in accordance with the applicable financial reporting framework, FRS 102 and the FRS 102 Charity SORP.
11. We confirm that the charity neither had, at any time during the year, any arrangement, transaction or agreement to provide credit facilities (including advances and credits granted by the charity) for trustees, nor provided guarantees of any kind on behalf of the trustees.
12. We confirm that the charity has not contracted for any capital expenditure other than as disclosed in the financial statements (where applicable).
13. We confirm that the charity has complied with all aspects of contractual agreements that could have a material effect on the financial statements in the event of non-compliance.
14. We confirm that we are not aware of any possible or actual instance of non-compliance with those laws and regulations which provide a legal framework within which the charity conducts its activities and which are central to the charity's ability to conduct its activities.
15. We acknowledge our responsibility for the design, implementation and maintenance of internal controls to prevent and detect fraud. There have been no deficiencies in internal control of which we are aware.
16. We confirm that there have been no actual or suspected instances of fraud involving trustees, management or employees who have a significant role in internal control or that could have a material effect on the financial statements. We also confirm that we are not aware of any allegations of fraud by trustees, former trustees, analysts, employees, former employees, regulators or others.

17. We confirm that, in your opinion, the charity's financial statements should be prepared on the going concern basis on the grounds that current and future sources of funding or support will be more than adequate for the charity's needs. In reaching this conclusion, we have taken into account all relevant matters of which we are aware, and have considered a period of at least one year from the date on which the financial statements will be approved.
18. We confirm that all grants, donations and other income, including those subject to special terms or conditions or received for restricted purposes, have been notified to you. There have been no breaches of terms or conditions during the period regarding the application of such income.
19. We acknowledge our legal responsibilities regarding disclosure of information to you as Independent Examiners and confirm that:
- so far as each trustee is aware, there is no relevant information of which we are unaware; and
 - each trustee has taken all the steps that they ought to have taken as a trustee to make themselves aware of any relevant information and to establish that we are aware of that information.

Yours faithfully



.....
Trustee

27 Apr 2026

Date

Company registration number 06063084 (England and Wales)

Charity registration number 1141793 (England and Wales)

**ASSOCIATION FOR COGNITIVE ANALYTIC THERAPY
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 JULY 2025**

ASSOCIATION FOR COGNITIVE ANALYTIC THERAPY

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	J M C Emilion K L Shannon S A Yabsley H S Stothard A E Benson S H Black	
Secretary	Mr S H White	
Country of incorporation	United Kingdom (England and Wales)	06063084
Charity registration	England and Wales	1141793
Registered office	6-8 Bath House Street Redcliffe Bristol BS1 6HL	

ASSOCIATION FOR COGNITIVE ANALYTIC THERAPY

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ASSOCIATION FOR COGNITIVE ANALYTIC THERAPY

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 JULY 2025

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their annual report and financial statements for the year ended 31 July 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 governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)".

Objectives and activities

In order to ensure our work delivers our aims the Board of Trustees sets out and monitors Association for Cognitive Analytic Therapy's (ACAT) Annual Strategic Plan. The strategic aims for each year reflect the charity's aims and objectives and are monitored as a standing item at the Board of Trustees.

The overarching aim is to educate and promote increased awareness and understanding of Cognitive Analytic Therapy ('CAT') amongst health professionals, service providers and the public.

Achievements and performance

CAT is available to thousands of people with mental health problems in many NHS Trusts and privately. By setting standards for ethical practice (including a complaints procedure available to those receiving CAT), regulating training in CAT and monitoring standards of supervision and continuing professional development, ACAT ensures that clients receive high quality therapies delivered by appropriately trained and updated ACAT members and trainees. At the year end, ACAT had 870 Practitioner and Psychotherapist members, 320 Trainee Members, 11 Non Practising and 14 Retired. There are also 24 Friends of ACAT. ACAT currently provides 11 Accredited Practitioner Training Courses, 1 Psychotherapy Training Course, 1 CAT Skills course and 7 DClinPsych embedded Foundation Courses.

The Board of Trustees has established a User/Public Involvement strategy from 2012-2013. The focus goes beyond the maintenance of standards in the practice of CAT to clients receiving therapy by seeking to promote CAT's rational and humanistic understanding of distress and conflict by looking to collaborate with other charitable ventures that target vulnerable, socially excluded or disadvantaged groups. It also aims to establish a User/Carer Focus Group to provide Consultation on ACAT strategy and policies.

ACAT also seeks to broaden the experience base of the Board of Trustees with the aim that it more closely reflects the make-up of UK society. The strategy also sets out plans to sponsor both CAT therapies and CAT training for those who may otherwise be excluded from these opportunities.

The Trustees continue with their policy of providing bursaries, in certain circumstances, towards the costs of training courses and conference attendance.

Financial review

Reserves policy

Total reserves held at the year ended 31 July 2025 were £343,229 (2024: £303,149).

The Trustees have examined the charity's requirements for reserves in light of the main risks to the organisation. It has established a policy whereby a prudent amount of the unrestricted funds should be invested in short term deposits as available reserves to meet the working capital requirements of the charity, enabling both current activities and future plans for growth to continue in the event of any significant drop in funding.

The formal reserves policy is reviewed by the Trustees annually and, to the end of the prior year, the accumulated reserves have been retained to ensure that the charity is well placed to cope with any unforeseen financial demands.

ASSOCIATION FOR COGNITIVE ANALYTIC THERAPY

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 JULY 2025

Structure, governance and management

The charity is a company limited by guarantee and is governed by its Memorandum and Articles of Association.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

J M C Emilion

K L Shannon

S A Yabsley

H S Stothard

S Vearnals

(Resigned 16 March 2026)

A E Benson

S H Black

A Coshland

(Resigned 23 May 2025)

R Dewshi

(Resigned 23 May 2025)

P J Dudley

(Resigned 4 October 2024)

R Payne

(Resigned 23 May 2025)

Recruitment and appointment of trustees

New Trustees are recruited, as necessary, such that their particular skill sets complement the requirements of the charity.

Organisational structure

The ACAT Board of Trustees has seven trustees at the year end. The Board meets three times a year and sets the strategic direction and policy of the charity.

Induction and training of new and continuing trustees

Trustees attend an annual Trustees away day for the purposes of induction, continuing professional development and strategic planning. Personal development plans for trustees are discussed at additional meetings for trustees preceding the board meetings which are held three times a year.

Risk management

The Board of Trustees have established a Risk Register and Risk Matrix in order to prioritise the major risk facing ACAT in the pursuance of its charitable objectives. The Risk Register is a standing item at meetings of the Board of Trustees and details the controls and actions taken to mitigate risk.

Decision making

Operational management rests with the Council of Management which, in addition to meeting with the Board of Trustees three times a year, holds an additional four meetings a year by teleconference. The Chair of ACAT is responsible for the operational management of the organisation and is supported by a vice-chair and treasurer who are also Trustees. The chair of ACAT manages and supports the ACAT administration manager, the administrators and the Project and Liaison Officer.

Public benefit entity

We have referred to the guidance contained 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 consider how planned activities will contribute to the aims and objectives they have set.

ASSOCIATION FOR COGNITIVE ANALYTIC THERAPY

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 JULY 2025

The trustees' report was approved by the Board of Trustees.

Jacinta Emlin
.....

Trustee
27 Apr 2026

Date:

ASSOCIATION FOR COGNITIVE ANALYTIC THERAPY

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF ASSOCIATION FOR COGNITIVE ANALYTIC THERAPY

I report to the trustees on my examination of the financial statements of Association for Cognitive Analytic Therapy (the charity) for the year ended 31 July 2025.

Responsibilities and basis of report

As the trustees of the charity (and also its directors for the purposes of company law), you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006.

Having satisfied myself that the financial statements of the charity are not required to be audited under Part 16 of the Companies Act 2006 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 the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement

Since the charity's gross income exceeded £250,000, the independent examiner must be a member of a body listed in section 145 of the Charities Act 2011. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

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 that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 386 of the Companies Act 2006.
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting requirements of section 396 of the Companies Act 2006 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.



Laura Evans ACCA
CB Reid Limited

Wadebridge House
16 Wadebridge Square
Poundbury
Dorchester
DT1 3AQ
28 Apr 2026

Date:

ASSOCIATION FOR COGNITIVE ANALYTIC THERAPY

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 JULY 2025

	Notes	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Income and endowments from:			
Donations and legacies	2	40,411	21,073
Charitable activities	3	356,326	254,419
Investments	4	4,698	3,346
Other income	5	-	3,600
Total income		<u>401,435</u>	<u>282,438</u>
Expenditure on:			
Raising funds	6	149,112	139,473
Charitable activities	7	214,711	181,698
Other expenditure	10	3,323	9,536
Total expenditure		<u>367,146</u>	<u>330,707</u>
Net income/(expenditure) and movement in funds		34,289	(48,269)
Reconciliation of funds:			
Fund balances at 1 August 2024		<u>303,149</u>	<u>351,418</u>
Fund balances at 31 July 2025		<u>337,438</u>	<u>303,149</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

ASSOCIATION FOR COGNITIVE ANALYTIC THERAPY

BALANCE SHEET

AS AT 31 JULY 2025

	Notes	2025 £	£	2024 £	£
Current assets					
Stocks		1,068		1,075	
Debtors	12	41,135		43,556	
Cash at bank and in hand		353,507		391,200	
		<u>395,710</u>		<u>435,831</u>	
Creditors: amounts falling due within one year	13	<u>(58,272)</u>		<u>(132,682)</u>	
Net current assets			<u>337,438</u>		<u>303,149</u>
The funds of the charity					
Unrestricted funds	15		<u>337,438</u>		<u>303,149</u>
			<u>337,438</u>		<u>303,149</u>

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 July 2025.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

27 Apr 2026

The financial statements were approved by the trustees on



Trustee

ASSOCIATION FOR COGNITIVE ANALYTIC THERAPY

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 JULY 2025

1 Accounting policies

Charity information

Association for Cognitive Analytic Therapy is a private company limited by guarantee incorporated in England and Wales. The registered office is 6-8 Bath House Street, Redcliffe, Bristol, BS1 6HL.

1.1 Basis of preparation

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)". The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 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.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

ASSOCIATION FOR COGNITIVE ANALYTIC THERAPY

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 JULY 2025

1 Accounting policies

(Continued)

1.6 Stocks

Stocks are stated at the lower of cost and estimated selling price less costs to complete and sell. Cost comprises direct materials and, where applicable, direct labour costs and those overheads that have been incurred in bringing the stocks to their present location and condition. Items held for distribution at no or nominal consideration are measured the lower of replacement cost and cost.

Net realisable value is the estimated selling price less all estimated costs of completion and costs to be incurred in marketing, selling and distribution.

1.7 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.8 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.

Basic 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 using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.9 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

ASSOCIATION FOR COGNITIVE ANALYTIC THERAPY

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 JULY 2025

2 Income from donations and legacies

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Donations and gifts	200	1,111
Legacies	40,211	19,962
	<u>40,411</u>	<u>21,073</u>

3 Income from charitable activities

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Income from charitable activities		
ACAT training and other courses	91,612	59,083
Conference income	92,924	43,565
Workshops	37,055	40,726
Book sales and other income	75	44
Membership subscriptions	134,660	111,001
	<u>356,326</u>	<u>254,419</u>

4 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Bank interest received	4,698	3,346
	<u>4,698</u>	<u>3,346</u>

5 Other income

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Other Income	-	3,600
	<u>-</u>	<u>3,600</u>

ASSOCIATION FOR COGNITIVE ANALYTIC THERAPY

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 JULY 2025

6 Expenditure on raising funds

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Fundraising and publicity		
ACAT training and development costs	99,090	87,561
Conferences	50,022	38,402
Workshops	-	13,510
	<u>149,112</u>	<u>139,473</u>

7 Expenditure on charitable activities

	Total 2025 £	Total 2024 £
Direct costs		
Staff costs	78,200	74,905
Sundries	1,947	1,985
Consultancy and other staff costs	53,903	10,939
Council and committee expenses	8,583	3,820
Rent, rates, service charges and utilities	18,008	22,103
Insurance	3,402	1,026
Printing, postage and stationery	366	801
Marketing	3,781	7,259
Telephone	1,001	931
Computer costs	40,787	50,772
Legal and professional	297	1,531
Subscriptions	1,396	1,975
Interest and charges	3,040	3,651
	<u>214,711</u>	<u>181,698</u>
Analysis by fund		
Unrestricted funds	<u>214,711</u>	<u>181,698</u>

8 Trustees

There were no trustees' remuneration or other benefits for the year ended 31 July 2025 nor for the year ended 31 July 2024.

Trustees' expenses

During the year three (2024 - two) trustees were reimbursed expenses totalling £1,708 (2024 - £263) for expenses including travel, consulting and conference fees during the year.

ASSOCIATION FOR COGNITIVE ANALYTIC THERAPY

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 JULY 2025

9 Employees

The average monthly number of employees during the year was:

	2025	2024
	Number	Number
Total	3	3

Employment costs

	2025	2024
	£	£
Wages and salaries	74,944	72,507
Social security costs	1,569	784
Other pension costs	1,687	1,614
	<u>78,200</u>	<u>74,905</u>

There were no employees whose annual remuneration was more than £60,000.

10 Other expenditure

	Unrestricted	Unrestricted
	funds	funds
	2025	2024
	£	£
Governance	3,323	9,536

The Independent Examiners remuneration amounts to Independent Examination fee of £2,400 (2024 - £1800) which included £1,200 (2025 - £1,000) for preparation of the accounts.

11 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

12 Debtors

	2025	2024
	£	£
Amounts falling due within one year:		
Trade debtors	13,331	1,680
Other debtors	20,240	23,153
Prepayments and accrued income	7,564	18,723
	<u>41,135</u>	<u>43,556</u>

ASSOCIATION FOR COGNITIVE ANALYTIC THERAPY

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 JULY 2025

13 Creditors: amounts falling due within one year

	2025 £	2024 £
Other taxation and social security	837	1,206
Trade creditors	15,357	18,694
Other creditors	325	418
Accruals and deferred income	41,753	112,364
	<u>58,272</u>	<u>132,682</u>

14 Retirement benefit schemes

	2025 £	2024 £
Defined contribution schemes		
Charge to profit or loss in respect of defined contribution schemes	1,687	1,614
	<u>1,687</u>	<u>1,614</u>

During the year, the charity paid into a defined contribution pension scheme. The total for the year of £1,687 (2024: £1,614) is included within expenditure in the Statement of Financial Activities.

There was £325 outstanding pension contributions at the year end (2024: £418)

15 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used.

	At 1 August 2024 £	Incoming resources £	Resources expended £	At 31 July 2025 £
General funds	303,149	401,435	(367,146)	337,438
	<u>303,149</u>	<u>401,435</u>	<u>(367,146)</u>	<u>337,438</u>
Previous year:	At 1 August 2023 £	Incoming resources £	Resources expended £	At 31 July 2024 £
General funds	351,418	282,438	(330,707)	303,149
	<u>351,418</u>	<u>282,438</u>	<u>(330,707)</u>	<u>303,149</u>

16 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).

17 Analysis of changes in net funds

The charity had no material debt during the year.