backup

Partners in possibility after spinal cord injury

Our Annual Report 2025/26

For the year ended 31 March 2026

"Back Up gave me my life back."

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Year One of Limitless Ambition: An Overview of Our Impact in 2025/26

Living Confidently

51,418

Our services have been accessed over 51,418 times, up 16% from 43,934 times in 2024/25. This growth is largely due to our dedicated outreach and engagement work across the regions, growth of our family support activities, and launch of new digital assets including series two of our Back Up and Thriving Podcast and updated Wheelchair Skills App.

1,039

Across the year, we recorded 1,039 attendances at our Wheelchair Skills Training sessions, up from 873 in 2024/25, with 95% of participants learning more skills and 96% feeling more confident using a wheelchair.

231

There has been growth in our online courses, with 231 people attending our What Next? and Skills for Work courses, up from 135 in 2024/25. 63% (89% in 2024/25) of those attending Skills for Work reported being in work, volunteering or education six to 12 months after attending the course. In total, we delivered 2,028 interventions supporting people back to work. We are targeting support earlier post injury.

The Trustees present their report and the audited financial statements for the year ended 31 March 2026. Reference and administrative information set out on pages 27-28 forms part of this report. The financial statements comply with current statutory requirements, the memorandum and articles of association, the requirements of a directors' report as required under company law, and the Statement of Recommended Practice (SORP) - Accounting and Reporting by Charities: SORP applicable to charities preparing their accounts in accordance with FRS 102.

Everyone Thriving

700

We delivered 700 interventions (from 278 in 2024/25) to ensure that children and young people are fully included in education. This growth has been made possible due to having a new dedicated Coordinator in post, proactively working with young people and their families. By including our information, advice and guidance service, there were an additional 477 interventions, a total of 1,177 interventions (870 in 2024/25).

213

213 children and young people have been supported (221 in 2024/25) across all services. 100% of the children and young people Back Up have worked with say they are now feeling happier at school.

Meaningful Connections

553

553 family members accessed our family support services, up from 487 in 2024/25. This is largely due to our continued work to better engage with families at the acute stage of their loved one's injury.

251

251 people were supported through our mentoring service, from 201 in 2024/25, with 96% (90% in 2024/25) reporting an increase in at least three of five positive coping strategies. Our mentees awarded us an average mentoring quality score of 4.69 out of 5. Our Connections service delivered 217 one off support sessions on a range of topics like managing pain, travel and care.

1,077

Our online support group, the Back Up Lounge, was attended 1,077 times (up from 1061 times in 2024/25). Across the year, 96 new people attended compared to 191 in 2024/25. Our promotional focus has been on digital services such as our new Wheelchair Skills App tutorials, podcasts and videos, meaning the Back Up Lounge has had less exposure.

Welcome from Abigail Lock, CEO

This annual report marks the first year of our new strategy, Limitless Ambition to Transform Lives (2025–2030). It also comes in a milestone year as Back Up turns 40. Spinal cord injury can change everything in an instant but with the right people by your side, a positive future is possible. That's why Back Up was founded in 1986, and why we're here today: to be partners in the possible.
In 2025/26, our services have been accessed over 51,418 times - a remarkable achievement and the highest in our history. But we won't stop there. Limitless Ambition isn't a document on a shelf. It's what we're building day by day, and it's guided everything we have done over the past 12 months.

One of the clearest messages from the people who helped shape the strategy was this: Back Up needs to be easier to find and clearer to understand, especially at the point someone's life has just changed. This is why, this year, we refreshed our brand and how we show up in the world. To be there for everyone affected by spinal cord injury, we have to communicate better and reach further. This refresh helps more people find Back Up, understand what we offer, and get the right support at the right time.

We also know we still won't meet our ambition if support only sits in the places, it always has. Many people never reach specialist spinal cord injury centres, so we're taking Back Up to them - building a stronger regional presence and offering more support closer to home. This year we welcomed new Family Support Coordinators covering the Southwest, Scotland and the Northwest. We delivered our first City Skills Cymru course in Cardiff, as well as courses in Manchester, Bristol, Bath, Leeds, Edinburgh, Exmoor and the Lake District. And we began planning for a course in Belfast.

Alongside regional delivery, we're investing in the digital foundations that will help people access support right from the start. And we're building partnerships across health and community services so Back Up is easier to reach, especially for the people most at risk of missing out.

You'll see numbers throughout this report. But the real story is what those numbers mean: someone going back to work, a family feeling less alone, or a person finding the confidence to get out and about again. I'm continually inspired by the way people return to Back Up as volunteers, fundraisers and mentors so others can feel that same shift from fear to possibility.

To everyone who's supported Back Up this year, thank you. Whether you volunteered, fundraised, partnered with us or donated, you helped make support possible for more people after spinal cord injury.

Abigail Lock
CEO 2026

Welcome from Damian Riley, Chair of Trustees

This year marks Back Up's 40th birthday. It's a moment to celebrate. It's also a moment to be honest about the challenges ahead. The need for trusted, practical support after spinal cord injury, keeps growing. Back Up is determined to be there for everyone affected, including family members who need support to know that a positive future is possible.

In 2025/26, Back Up supported 2,789 individuals and our services were accessed over 51,418 times. In the past 12 months, we have seen an increase in the number of times that individuals come to us for support. This reflects our strategic intention to be there for the people who need us most. On average, each person has received 18 instances of support compared to 15 in 2024/25.

Back Up is different for a simple reason: we get it because many of us have lived it. Back Up were there for me when I was newly injured, during lockdown, when other sources of support weren't available. They made a hugely positive difference for me, at a critical moment in my recovery journey. Our services are shaped by lived experience and that is true at every level - including governance. In the past 12 months we've invested in our Future Trustee Programme, building a pipeline of Trustees with spinal cord injuries from under-represented groups so our Board stays strong, representative and grounded in what matters.

A significant focus this year has been our digital infrastructure and data programme. The Board has overseen this investment to make sure it's well governed and delivers real value. New systems, including a new Customer Relationship Management (CRM) platform, will start coming on stream later this year. They will help us work smarter and help people get a more consistent experience of Back Up. I'm proud that we've continued to strengthen Back Up as an organisation too. Despite the challenging fundraising environment, we have continued to grow our income. We have also achieved Disability Confident Leader status which reflects the culture we want - one where disabled people can thrive, and where lived experience is valued and visible.

Limitless Ambition gives Back Up a clear direction. The Board's job is to make sure we deliver it well, safely, sustainably and with impact. We're doing that in a challenging climate, with pressure on public services and real uncertainty for many charities. I want to pay tribute to Abigail and the leadership team for how they have led Back Up through this first year of the strategy. They've taken big decisions, kept a clear focus on people affected by spinal cord injury, and delivered real progress while holding true to our values.

Thank you also to our volunteers, staff, partners and supporters. You bring skill, energy and belief to Back Up, and you make this work possible. On behalf of the Board, thank you for being partners in the possible.

Damian Riley
Chair of Trustees 2026

Limitless Ambition 2025-2030

Over 500 people helped create Limitless Ambition, ensuring it reflects what matters most to the Back Up community.

About Back Up

Vision

A world where people with spinal cord injury can reach their full potential.

Mission

Deliver services that build confidence, independence and inspire people affected by spinal cord injury to transform their lives.

Values and Behaviours

Embrace challenge - Bold, Adaptable

Have fun - Positive, Motivational

Build inclusive communities - Open, Friendly

Ambitious for each other - Expert, Strive for Better

Living Confidently:

empowering people with a spinal cord injury with the confidence, knowledge and practical skills to live a full and independent life.

Everyone Thriving:

ensuring all individuals affected by spinal cord injury can reach their full potential.

Meaningful Connections:

creating opportunities for people affected by spinal cord injury to connect with others in similar situations to achieve their goals.

Our Foundations

- Lived Understanding
- Growing Income to Meet our Ambition
- Being Data-led
- Driving Efficiency and Effectiveness
- Developing and Empowering our People
- Powered by Volunteers
- Being Inclusive
- Compelling Communications
- Committed to Collaboration
- Well-run, Sustainable Organisation

How We Have Supported People Affected by Spinal Cord Injury – Our Achievements and Performance

Living Confidently - Empowering people with a spinal cord injury with the confidence, knowledge and practical skills to live a full and independent life

"As someone who uses a wheelchair, I didn't want to feel trapped or powerless - wheelchair skills training helped me regain my power."

Our Focus to 2030	2025/26 Objectives	Progress
Expand Regional Delivery: We will grow the number and variety of our in-person services, closer to where people live, offering support when it matters. We'll ensure our services better reflect the diversity of the spinal cord injured community. We will deliver services in every region of the UK.	We will deliver 15 in person courses including our first City Skills Cymru Course in Cardiff. 90% of those attending Back Up courses will report having achieved their personal aim. We will develop a new model for the delivery of regional courses.	We delivered 15 in person courses. As part of our focus on delivering in person services closer to where people live, we delivered courses in Cardiff, Manchester, Bristol, Bath, Leeds, Edinburgh, Exmoor and the Lake District. We have plans developed for City Skills Belfast. 97% of those attending a Back Up course reported having achieved their personal aims. We have developed plans for 'At Home with Back Up' a new residential course aimed at easing the transition from hospital to home. This is linked to spinal cord injury centres. We are seeking funding.

Our Focus to 2030	2025/26 Objectives	Progress
Growing Digital Resources: Our online support will be available right from the beginning of the adjustment process so that individuals have the skills, knowledge and confidence they need to live life independently.	We will have delivered at least 40,000 individual support interventions across all services using a range of channels and methods.	We have delivered 51,418 individual support interventions a 16% increase from 43,934 in 24/25. This is not web hits but individual instances across our services where we have provided support.
Using data and insight we'll target our services to those who need them the most.	We will procure and roll-out a new Customer Relationship Management system. Our Data and Systems Transformation programme will support us to make better use of our data enabling us to target support to those who need it the most.	Our data and systems transformation is on track to go live in July 2026. Making better use of our data we will become better at targeting support to those who need it the most.
Supporting Return to Work, Education and Volunteering: We'll be leaders in helping people with spinal cord injury return to work, education or volunteering. Taking a confidence building approach to addressing life's barriers in areas such as travel and transport so that they don't get in the way or stop people realising their ambitions. We will collaborate with education providers, employers, the NHS, partner charities and other organisations to enable people with spinal cord injury to realise their ambitions.	60% of people will be in work, education or volunteering six to 12 months after receiving support from our vocation service. We will deliver a second season of our 'Back Up and Thriving' podcast empowering people with spinal cord injuries to travel confidently.	63% of people are in work, education or volunteering six to 12 months after attending a Skills for Work Course. Our second series of Back Up and Thriving podcast launched including discussions with Harry Potter stuntman David Holmes, junior doctor, author and Back Up trustee Grace Spence Green and actor and writer Kyla Harris. The series builds travel confidence giving practical tips to overcome challenges.

Our Focus to 2030	2025/26 Objectives	Progress
Supporting Return to Work, Education and Volunteering: We'll be leaders in helping people with spinal cord injury return to work, education or volunteering. Taking a confidence building approach to addressing life's barriers in areas such as travel and transport so that they don't get in the way or stop people realising their ambitions.	We will run four webinars targeted at NHS professionals across the UK.	We ran five regional webinars for NHS professionals across the UK to support signposting to Back Up's services.
We will collaborate with education providers, employers, the NHS, partner charities and other organisations to enable people with spinal cord injury to realise their ambitions.	We will engage with 100 education providers.	We engaged 76 education providers, either by direct contact as part of individual casework, or through direct mailings as part of promotional efforts.

Everyone Thriving - Ensuring all individuals affected by spinal cord injury can reach their full potential

"Back Up shows you what's possible."

Our Focus to 2030	2025/26 Objectives	Progress
Reaching those who need us the most: Our services will be targeted at those who need us most. We will focus on engaging with and removing barriers for people who face the greatest challenges in adjusting to life following spinal cord injury - at those times when we can have the most impact.	We will better map our stakeholders to understand how we can communicate with traditionally 'hard-to-reach' groups; potentially forming partnerships and going to those groups rather than expecting them to come to us.	We have established strong relationships with NHS regional spinal cord injury link workers. This is supporting Back Up's Outreach team to reach beyond the specialist units - visiting the main referring hospitals to meet people with a spinal cord injury and deliver wheelchair skills training. New patient referral processes have been established with NHS staff proactively referring those affected by Spinal Cord Injury who are not receiving inpatient support from the specialist spinal cord injury centres.
	We will establish at least one formal partnership that can support us to remove barriers for people who face the greatest challenges adjusting to life following spinal cord injury.	We are working with Aspire's assistive technology team to support those with high level spinal cord injuries to access our digital support services

Our Focus to 2030	2025/26 Objectives	Progress
Tailored support for every stage of life: From childhood to old age, we will tailor our approach to what matters to an individual throughout their lives. Whatever background or level of injury – we will be there helping people fulfil their education, career, family life, travel, hobbies and social life goals, so that they can live the life they want.	We will have supported at least 3,175 people affected by spinal cord injury across all age groups up from 2,921.	We have supported 2,799 people affected by spinal cord injury across all age groups. This is a decrease from 2,921 last year. As higher numbers of people with spinal cord injury are treated outside of spinal cord injury centres for shorter time periods - reaching people who have recently sustained a spinal cord injury is becoming more challenging. We are also seeing the level of support individuals require increase. This year we have provided more interventions (instances of support), on average each person received up to 18 instances of support up from 15 in 24/25.
	We will map our service offers to key life stages, supporting our teams to target the right interventions at the right time.	Through our brand development work we have identified key life stages and grouped our services across the themes of possibility, understanding, community and challenge. Being clearer about what we offer.
	We will continue to develop resources for those ageing with a spinal cord injury.	We have worked hard to ensure that the stories we share reflect the experiences of those ageing with a spinal cord injury. The topic was also featured in September's Back Up Lounge.

Our Focus to 2030	2025/26 Objectives	Progress
Supporting Children and Young People: We will be there for every child and young person affected by spinal cord injury - giving young people and their families the skills, confidence and knowledge to overcome barriers and open up a world of possibility.	We will scope a new digital resource aimed at giving children, young people and their families crucial advice and guidance.	We have developed the concept for a new digital tool which is designed to support children, young people and their families as they grow older - providing advice and guidance from early years up to 25 including further and higher education and apprenticeships. We are actively seeking funding to build and promote.
	We will do more to ensure the voices of children and young people affected by spinal cord injury are heard at a board level.	Our Future Trustee Programme focused on what more we could do to ensure the voices of children and young people affected by spinal cord injury are heard at Board level. We now have a trustee who is our lead trustee for this area, and we are aligning our youth advisory group meetings with our Board meetings.

Meaningful Connections - Creating opportunities for people affected by spinal cord injury to connect with others in similar situations to achieve their goals.

"It's proving that anything's possible with the right support and the right people around you."

Our Focus to 2030	2025/26 Objectives	Progress
Creating Meaningful Connections: We will create more opportunities for people affected by spinal cord injury to connect with others who understand their experience. These connections will help people gain confidence and practical support, guiding them through their adjustment to life post-injury. We will provide clear pathways for individuals to become supporters and mentors, helping others along their journey.	We will establish 380 peer connections, either through medium term mentoring relationships or one-off meaningful conversations between peers.	We established 468 peer connections, 8 of them being for Children and Young People under 18 years of age. 251 of these are medium term mentoring relationships and 217 are one off conversations.
	We will develop clearer pathways for people to support us whether through volunteering, fundraising or by raising awareness.	A new 'Community and Engagement Fundraising' volunteer role has been developed and launched, presenting an opportunity for active and new volunteers to raise awareness of Back Up within their local communities. Training is being rolled out which raises awareness of the variety of ways in which people can get involved.

Our Focus to 2030	2025/26 Objectives	Progress
Supporting Families: We will be leaders in supporting family members of those with a spinal cord injury. This begins with the acute phase, through information and support online and in-person at relatives' days, to post-discharge from the hospital through peer mentoring, family rehabilitation, online courses and dedicated digital pathways. Helping family members recognise that a positive future is possible.	We will attend or deliver 24 family support events engaging at least 180 family members.	We have attended 23 family support events and engaged 193 family members.
	80% of families will report feeling more supported as a result of our work.	95% of families reported feeling more supported as a result of our work.
Partnerships for Greater Impact: We will work alongside the NHS, wheelchair services and other partner organisations to reach those who may not have access to specialist spinal cord injury centres. By sharing resources based on lived experience we'll challenge negative perceptions of spinal cord injury and show that a positive future is possible.	We will actively engage with professionals who support people affected by spinal cord injury, raising awareness of the full range of Back Up's services.	This year we have focused on moving beyond the specialist spinal cord injury centres to other healthcare settings such as major trauma centres, district general hospitals and neuro rehabilitation facilities across the UK. This approach is more resource intensive, but it reflects the reality of NHS rehabilitation in England and enables us to reach people with spinal cord injury who are otherwise more isolated from the spinal cord injury community.
	We will continue to roll out and develop our wheelchair skills training for professional's service.	We have piloted wheelchair skills training for professionals and are preparing to roll out more widely.

Financial Review

Charity financial position

This year we have raised £3,708,118 (2024/25 £3,591,754) and our expenditure was £3,502,954 (2024/25: £3,071,913).

Back Up relies on the generosity of our supporters and partners. Many of our partners prefer to fund specific charitable activities through restricted grants and donations. We also aim to raise sufficient unrestricted income each year to ensure the smooth operation of the charity, invest in our future development and cover shortfalls on restricted projects where they arise. We do this in a challenging fundraising environment. CAF's latest UK Giving Report highlights a nearly 10% drop in total donations to charity over the past 12 months and that fewer people are giving to charity, driven in part by ongoing cost-of-living pressures making it even more important that we continue to diversify income and build long-term supporter relationships.

Reserves and going concern

The Trustees have agreed a level of unrestricted reserves of £1,180,000 (2024/25: £1,100,000) to ensure sufficient cashflow for day-to-day activities, meet opportunities that arise over time, and mitigate any unforeseen events that could come up over the next 12 months. This is in line with the Reserves Policy which is to hold reserves equivalent to four months' budgeted expenditure for the 2026/27 financial year.

At the end of the 2025/26 financial year, total funds were £2,131,481 (2024/25: £1,923,572). This was made up of £1,169,002 (2024/25: £982,649) of unrestricted funds, slightly below the agreed level set out above, £861,566 (2024/25: £842,755) of restricted funds and £100,913 (2024/25: £100,913) of expendable endowments*.

Subsequent to the year-end, as expected, unrestricted funds have increased to above the agreed reserves level.

To support Back Up's ambitious growth strategy, the Trustees have approved a break-even budget for the next financial year (i.e. projected in year expenditure equals in year projected fundraising). The Trustees will aim to grow the Charity's reserves in the coming years in line with the Charity's growth ambition.

*An expendable endowment is a fund where the trustees have power to convert all or some of the capital fund into income, at its discretion.

"Back Up is a lifeline, and they've shown us the art of the possible."

Principal Risk and Ongoing Concern

Our Trustees have reviewed and approved the major risks Back Up faces, and confirm that the following systems are in place to manage them:

- A clear five-year strategy (2025-2030).
- Clear five-year services growth and fundraising strategic plans (2025-2030).
- An indicative five-year budget to help us understand the scale of our ambition.
- A detailed one-year budget, linked to business plans and approved by trustees.
- Quarterly review of financial targets and results, variance from budgets and non-financial performance indicators by Senior Leadership Team (SLT) and Trustees.
- Quarterly in-depth review of financial performance by the Finance, Audit and Risk committee.
- Scaled authority and segregation of duties.
- Identification and management of risks reviewed and approved by trustees.

We have a framework which is used at all levels of management to identify risks and respond to them appropriately. Our 'risk register' includes an assessment of key risks, causes, consequences, their likelihood and significance, and a description of how they will be managed and mitigated. The register is regularly monitored by the Senior Leadership Team and the Finance, Audit and Risk Committee of the Board.

Our plans balance risks and opportunities. We won't take risks that undermine our impact or the safety of our service users and volunteers, but we do want to be in a position where we can realise potential opportunities.

Over the past 12 months, our risk register has evolved to reflect our move from strategy design into delivery. We have strengthened our approach to identifying and managing risk, including leadership team workshops and quarterly review through the Finance, Audit and Risk Committee. We have introduced a balanced score card which reports safeguarding, incidents, complaint and near misses.

At the time of writing, the biggest risks we face are:

Financial – failure to meet our fundraising targets in a challenging environment

We have an ambitious strategy which sees us growing our services to support even more people affected by spinal cord injury. To deliver our ambitions, we need to increase income. We are fundraising against a backdrop of economic uncertainty, geopolitical instability and cost of living pressures.

This has been mitigated by:

- Increasing the focus on multi-year grants.
- Diversifying our income streams and ensuring we are not overly reliant on any one area.
- Focusing on under-developed fundraising streams such as Legacy.
- Monthly reforecasts enabling us to take early action to address any shortfall in any one area.
- Clear trigger points linked to monthly reforecasts, so we can take early action (for example, adjusting recruitment plans or timing of discretionary spend) if income performance shifts.
- An annual risk-based review of our income streams which guides the level which we set our reserves.
- A measured approach to expenditure commitments (i.e. fixed term contracts).
- The development of a five-year fundraising strategic plan which is tied back to service delivery - performance against the plan is overseen by our Fundraising Committee.
- Stewardship plans across our fundraising streams.
- Support from a Fundraising Development Board.
- Support from specialist fundraising consultants.

Technology and cyber security – disruption to services and operations

As we invest in our digital infrastructure, including a new Customer Relationship Management system (CRM), we are increasingly reliant on secure, resilient systems and third-party suppliers. A cyber incident (either within Back Up or through a key partner or supplier) could disrupt delivery, compromise sensitive data, and damage trust with the people we support, our staff, volunteers and donors.

This has been mitigated by:

- Clear programme governance for the data and systems transformation, with defined escalation thresholds and quarterly oversight through the Finance, Audit and Risk Committee.
- Working towards Cyber Essentials certification, alongside strengthening core controls such as access management and multi-factor authentication.
- Supplier due diligence and contract management for key systems and IT support, to reduce the risk of outages, poor service or unmanaged security vulnerabilities.
- Regular staff training and clear incident response and business continuity arrangements, including tested back-ups for critical data.

Macro instability

The past 12 months has continued to be a period of significant change. War and wider geopolitical instability continue to affect the global economy and create uncertainty for communities and charities. At the same time, the UK is still feeling the impact of cost-of-living pressures and higher operating costs. We are also seeing a rise in 'grey-zone' tactics, including increased cyber threats and disruption, which can affect the systems and services people rely on.

All of this shapes the external environment we operate in, across areas such as health policy, welfare reform, employer National Insurance rates, changing expectations of supporters, and workforce regulation. With the scale and rapid pace of changes, we face a challenge in being able to effectively monitor, anticipate and respond to changes in the external environment.

Mitigation in place includes:

- Regular meetings with our key stakeholders such as NHS commissioners.
- Membership of umbrella bodies such as National Council for Voluntary Organisations (NCVO) and engagement with training and resources from sector specialists such as the Charity Finance Group, Sayer Vincent, Charity Times and others who provide regular briefings and analysis of key issues facing the charity sector.
- Access to external advisors.
- A quarterly review of all risks facing the charity and identification of any new risk areas and mitigations.
- Regular horizon scanning and scenario planning (including for cyber disruption and supplier outages), so we can respond quickly if conditions change.
- Exploration of a range of borrowing mechanisms to support future innovation and income diversification.

Health system and partnership uncertainty – reduced referral routes and disruption to delivery

Changes and uncertainty across the health system can affect how people are referred to specialist support and how charities like Back Up work alongside the NHS and other partners. In the past 12 months, we have seen increased uncertainty in the commissioning environment especially within England due to the winding down of NHS England. If partnerships weaken or referral routes change, people affected by spinal cord injury may be less likely to reach us at the point they need support most. We are also seeing a clear trend over time: people are leaving hospital with fewer skills and reduced confidence in adapting to daily environments compared with previous years.

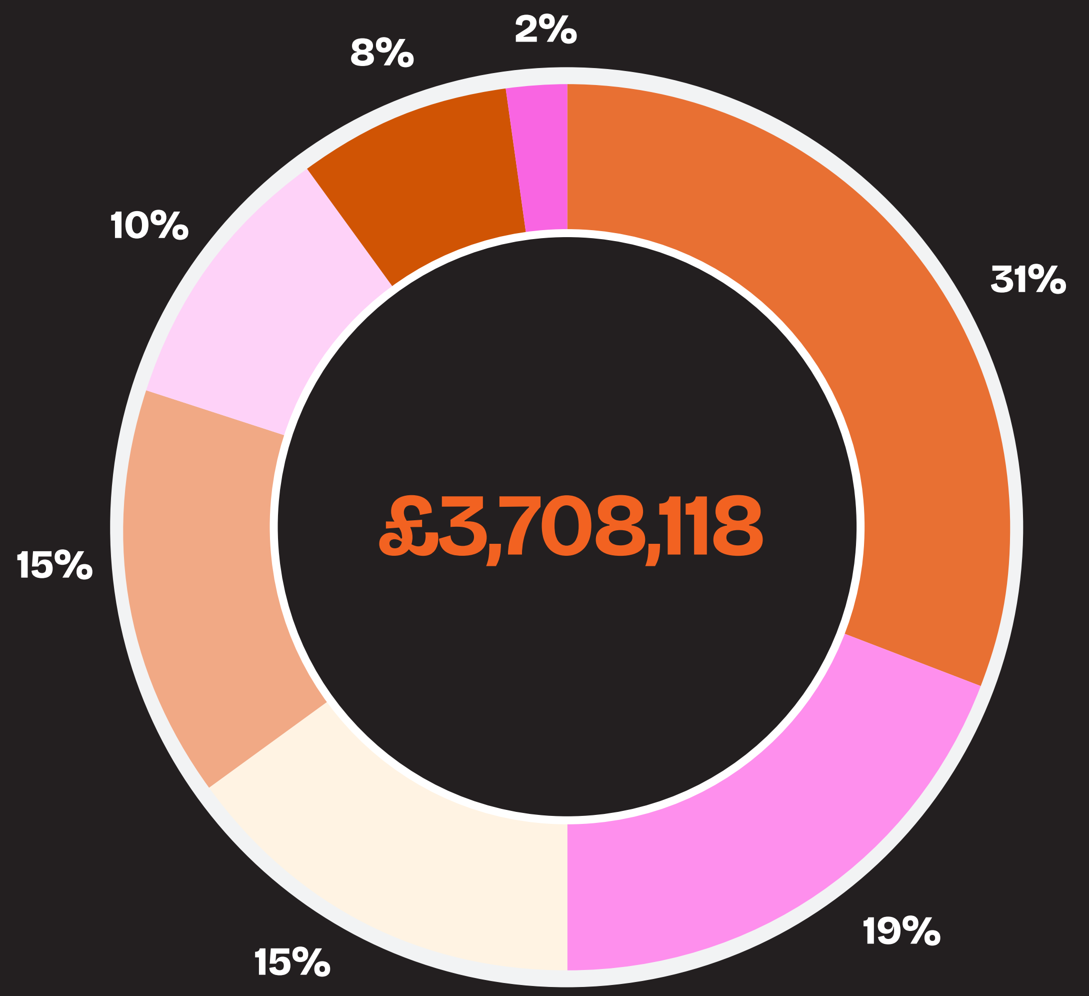
This reflects shorter hospital stays, increased clinical pressures and less opportunity for rehabilitation before discharge.

This has been mitigated by:

- Regular engagement with key stakeholders, including NHS commissioners and spinal cord injury centres, to anticipate changes and protect referral routes.
- Growing our ability to reach people beyond specialist centres through regional delivery, digital channels and partnerships across the wider hospital and community network.
- Clear partnership agreements and regular senior-level touchpoints with key partners to manage expectations and reduce reliance on any single route or relationship.
- Using external insight and scenario planning so we can respond quickly if there are material changes to commissioning, hospital pathways or policy.
- Evolving our service offer towards providing more early-stage support to support positive adjustment to life post injury.
- Collaboration with other charities. This includes the lead role Back Up has played ensuring the latest UK spinal cord injury data is shared amongst partner organisations to aid planning and charity response to the growing numbers of people sustaining a spinal cord injury.

In light of the above, and the current level of unrestricted funds, the Trustees are confident that the Charity can continue to operate in the next 12 months.

How We Raised Our Money



Trusts & Statutory
£1,146,151

Motability Foundation
£713,111

Community & Challenge
£553,872

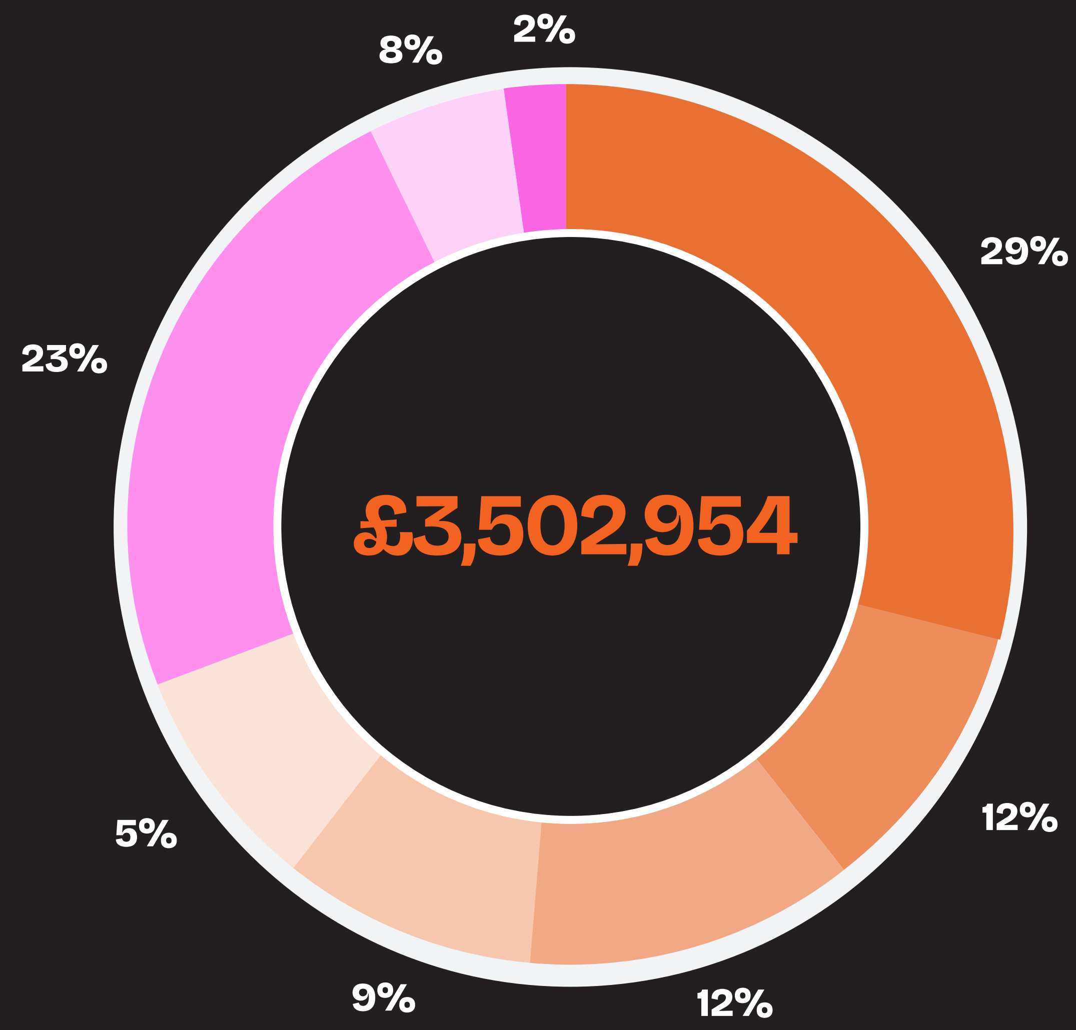
Donations
£538,400

Corporate
£380,508

Events
£314,012

Trading Activities & Investment
£62,064

How We Spent Our Money



Outreach & Engagement
£1,031,972

Raising Awareness
£420,186

Courses
£418,858

Mentoring
£309,740

Children & Young People
£187,737

Fundraising
£803,265

Events
£268,229

Governance Costs
£62,967

"Back Up is a great charity. It really is one of my favourite charities and they just do the most amazing work with people who have gone through a real life-changing condition. But with the support of Back Up, we see so many people with spinal cord injuries go on and rebuild their lives, get back to work, or just do other truly amazing things."
(Corporate Supporter)

"Meeting with someone who has lived experience provides a unique perspective that cannot be replicated by the clinical team. It offers patients reassurance, hope, and realistic insight into life after injury. They are able to ask questions openly and discuss concerns with someone who understands their situation. This type of support can help patients to build confidence, adjust psychologically, and feel less isolated. It also provides families with reassurance and practical understanding."
(Medical Professional)

Fundraising Approach, Regulation and Complaints

Back Up is registered with the Fundraising Regulator and we comply with the standards as set out in the Code of Fundraising Practice across all of our fundraising activity. We comply with the key principles and behaviours of the Code to ensure that any vulnerable persons are treated fairly. During the period, there was no non-compliance with fundraising codes and how vulnerable people are protected.

We gained consultancy support from third-party fundraisers in this period. Where we worked with third parties, we had agreements in place to ensure compliance with Back Up's policies and the Code of Fundraising Practice. We have commercial participator agreements in place with corporate partners where appropriate.

Our ethical donations and partnerships policy outlines our position on not accepting donations from companies or individuals where there is a conflict with our mission and values.

We received four complaints relating to fundraising this year. All complaints are reviewed and resolved by the senior leadership team to ensure that we learn if we can do things better. Our complaints policy is reviewed by the board on a three-yearly cycle and is available on our website.

Structure, Governance and Management

We are governed by a Board of Trustees which meets formally four times a year in addition to an annual strategy day.

Our trustees ensure the charity's aims, objectives and activities remain focused on its stated purposes. The trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning its future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives that have been set.

Our trustees ensure that all of Back Up's charitable activities, as defined in the charity's articles, focus on people affected by spinal cord injury to:

- Rehabilitate and encourage independence.
- Promote reintegration within society.
- Promote education and awareness of spinal cord injury.
- Support family members regarding their emotional health and welfare needs which arise from the spinal cord injury of the relative.

Our Trustees are all volunteers with a range of skills from diverse backgrounds. All Trustees commit to an agreed set of behaviours which outline Back Up's expectations of Trustees. Well over half have personal experience of spinal cord injury. To develop a robust and diverse Trustee pipeline, we have introduced a Future Trustee programme for people with a spinal cord injury interested in becoming a Trustee.

Trustees who served during 2025/26 are named on page 27.

To support its work, the board has established three committees. Each committee meets quarterly and has a term of reference describing their roles and responsibilities. They are:

- The Services Committee
- The Fundraising Committee
- The Finance, Audit and Risk Committee

The Board of Trustees also runs a Remuneration and Nominations Committee which oversees the salary structure, sets the pay for the CEO and oversees recruitment, induction and ongoing training for trustees. The committee runs as necessary and at least annually.

Trustees have developed a risk appetite statement which provides strategic and operational parameters for the Board and leadership team's decision making on charity activities.

All committee meetings have declarations of interests as a standing agenda item and where a conflict arises, we ensure our Conflict of Interest Policy is followed. All Trustees including the Chair have an annual performance review. This supports our Trustees and governance structure to develop and make sure we are best placed to support people affected by spinal cord injury.

Statement of Responsibilities of the Trustees

The Trustees (who are also Directors of The Back-Up Trust for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and group and of the incoming resources and application of resources, including the income and expenditure, of the charitable company or group for that period. In preparing these financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently.
- Observe the methods and principles in the Charities Statement Of Recommended Practice (SORP).
- Make judgements and estimates that are reasonable and prudent.
- State whether applicable UK Accounting Standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements.
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and group and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the Trustees are aware:

- There is no relevant audit information of which the charitable company's auditor is unaware.
- The Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Members of the charity guarantee to contribute an amount not exceeding £1 to the assets of the charity in the event of winding up. The total number of such guarantees at 31 March 2026 was 13 (2024/25:12). The trustees are members of the charity, but this entitles them only to voting rights. The trustees have no beneficial interest in the charity.

Future Plans

Back Up's 2030 Strategy Limitless Ambition was launched on 2 April 2025. We've identified three core goals:

- Goal One: Living Confidently – Empowering people with a spinal cord injury with the confidence, knowledge and practical skills to live a full and independent life.
- Goal Two: Everyone Thriving – Ensuring all individuals affected by spinal cord injury can reach their full potential.
- Goal Three: Meaningful Connections – Creating opportunities for people affected by spinal cord injury to connect with others in similar situations to achieve their goals.

We're making bold changes to ensure we can be there for everyone. These include:

- Expanding Regional Delivery – Delivering more
- in-person services across every region, bringing support closer to home for all.
- Growing Digital Resources – Full scale digital transformation, providing support right from the start of the adjustment process to all who need our services.
- Targeting Those Who Need Us the Most – To transform even more lives, we'll remove barriers and provide targeted support to those who face the greatest challenges in adjusting to life following spinal cord injury.
- Supporting Families – From the acute phase to post-discharge and beyond, supporting more family members to create a positive future for themselves and their loved ones.
- Partnerships for Greater Impact – Working with the NHS, wheelchair services and other organisations to reach those almost four in five people who don't get to specialist spinal cord injury centres.

"Back Up gave me the tools to lead a full and independent life. Now I want to give something back."

Each financial year we will set a series of objectives to measure progress against our strategy. Our objectives for 2026/27 are detailed below:

Goal	Our Focus to 2030	26/27 Objectives
Living Confidently – Empowering people with a spinal cord injury with the confidence, knowledge and practical skills to live a full and independent life	**Expand Regional Delivery:** We will grow the number and variety of our in-person services, closer to where people live, offering support when it matters. We'll ensure our services better reflect the diversity of the spinal cord injured community. We will deliver services in every region of the UK.	We will deliver 16 in person courses including a City Skills Course in Belfast. 90% of those attending Back Up courses will report having achieved their personal aim. We will trial delivery of a new regional course.
	Growing Digital Resources: Our online support will be available right from the beginning of the adjustment process so that individuals have the skills, knowledge and confidence they need to live life independently. Using data and insight we'll target our services to those who need them the most.	We will have delivered at least 50,000 individual support interventions across all services using a range of channels and methods. Our Data and Systems Transformation programme will support us to make better use of our data enabling us to target support to those who need it the most.
	Supporting Return to Work, Education and Volunteering: We'll be leaders in helping people with spinal cord injury return to work, education or volunteering. Taking a confidence building approach to addressing life's barriers in areas such as travel and transport so that they don't get in the way or stop people realising their ambitions. We will collaborate with education providers, employers, the NHS, partner charities and other organisations to enable people with spinal cord injury to realise their ambitions	We will deliver a third season of our 'Back Up and Thriving' podcast empowering people with spinal cord injuries to travel confidently. 60% of people will be in work, education or volunteering six to 12 months after attending a Skills to Work Course.
Everyone Thriving – Ensuring all individuals affected by spinal cord injury can reach their full potential	**Reaching those who need us the most:** Our services will be targeted at those who need us most. We will focus on engaging with and removing barriers for people who face the greatest challenges in adjusting to life following spinal cord injury - at those times when we can have the most impact.	We will roll out our new 'Back Up Together' service, where people who share similar challenges or barriers to adjustment can come together to support each other.

Goal	Our Focus to 2030	26/27 Objectives
Everyone Thriving – Ensuring all individuals affected by spinal cord injury can reach their full potential	**Tailored support for every stage of life:** From childhood to old age we will tailor our approach to what matters to an individual throughout their lives. Whatever background or level of injury – we will be there helping people fulfil their education, career, family life, travel, hobbies and social life goals, so that they can live the life they want.	We will have supported at least 3,000 people affected by spinal cord injury across all age groups. Our support will be aimed at helping people to live the life they want. We will diversify the Back Up Lounge to feature a range of specialist speakers and groups that focus support on topics that will help people to achieve their goals or address specific challenges that they are facing.
	Supporting Children and Young People: We will be there for every child and young person affected by spinal cord injury - giving young people and their families the skills, confidence and knowledge to overcome barriers and open up a world of possibility.	We will launch a new digital resource aimed at giving children, young people and their families crucial advice and guidance. We will do more to ensure the voices of children and young people affected by spinal cord injury are heard at a Board level.
Meaningful Connections – Creating opportunities for people affected by spinal cord injury to connect with others in similar situations to achieve their goals.	**Creating Meaningful Connections:** We will create more opportunities for people affected by spinal cord injury to connect with others who understand their experience. These connections will help people gain confidence and practical support, guiding them through their adjustment to life post-injury. We will provide clear pathways for individuals to become supporters and mentors, helping others along their journey.	We will establish 405 peer connections, either through medium term mentoring relationships or one-off meaningful conversations between peers. We will actively promote pathways for individuals to become supporters and mentors.
	Supporting Families: We will be leaders in supporting family members of those with a spinal cord injury. This begins with the acute phase, through information and support online and in-person at relatives' days, to post-discharge from the hospital through peer mentoring, family rehabilitation, online courses and dedicated digital pathways. Helping family members recognise that a positive future is possible.	We will attend or deliver 27 family support events engaging at least 200 family members. 80% of families will report feeling more supported as a result of our work.
	Partnerships for Greater Impact We will work alongside the NHS, wheelchair services and other partner organisations to reach those who may not have access to specialist spinal cord injury centres. By sharing resources based on lived experience we'll challenge negative perceptions of spinal cord injury and show that a positive future is possible.	We will actively engage with professionals who support people affected by spinal cord injury, raising awareness of the full range of Back Up's services.

Relationships with Other Organisations

Back Up is committed to working with others, and we genuinely enjoy collaborating. We work together so we can reach more people affected by spinal cord injury, share what works, and make every pound go further. We're also grateful for the support of our corporate partners and funders. There are too many to name here, but we value the chance to share learning and work together for greater impact.

Our strong working relationship with Aspire continues and we are coming to the end of the first year of Aspire running Back Up's payroll services, which has proved a good example of the feasibility of sharing some back-office functions. Aspire also supported the Future Trustee Programme, and joint inductions for services staff continue as part of efforts to further increase referrals.

We continue to build our relationship with Day One Trauma Support as part of our efforts to work collaboratively with others to reach into major trauma centres and to find practical ways to share best practice; Day One supported the Future Trustee Programme and we have engaged their team around thinking about risk management in practice.

Papworth Trust undertook the peer review required to support our Disability Confident Leader status -an extensive exercise over more than six months -bringing deep experience of large-scale public-sector employment programmes working alongside disabled people.

We have contributed to Spinal Injuries Association's (SIA) and the All Party Parliamentary Group (AAPG) for spinal cord injury's call for evidence around a UK wide spinal cord injury strategy.

We continue to have a strong relationship with Spinal Research and are working together with NHS England to calculate UK-wide spinal cord injury figures for 2025/26, which is crucial for service planning and fundraising applications; we first set this programme of work up three years ago and, once available, the figures will be shared across the sector.

We have also been engaged with the Wheelchair Alliance and supported their work to amplify the voice of wheelchair users and improve access, quality and consistency in wheelchair services.

We work closely with spinal cord injury centres and teams, and we also value the opportunity to work alongside organisations like Horatio's Garden to support people's wellbeing and recovery. We also work closely with Spinal Cord Injury Scotland on the ground, and we collaborate with a wide range of other organisations across the sector.

Sayer Vincent LLP is appointed as the charitable company's auditor during the year and has expressed its willingness to continue in that capacity. The Trustees' Annual Report has been prepared in accordance with the special provisions applicable to companies subject to the small companies' regime.

The Trustees' Annual Report has been approved by the Trustees on 29 July 2026 and signed on their behalf by:

Richard Rawstron
Treasurer

Administrative Information

Company number: 3596996

Country of incorporation: United Kingdom

Charity number: 1072216

Country of registration: England & Wales, Scotland

OSCR Number: SC040577

Registered office and operational address:
4 Knightley Walk, London, SW18 1GZ

Our People

Trustees

Trustees, who are also Directors under company law, who served during the year and up to the date of this report were as follows:

Gordon Craig
Helen Cooke* (term ended on 30th July 2025)
Anne Luttman-Johnson* (term ended on 30th July 2025)
Richard Rawstron (Treasurer)
Damian Riley* (Chair)
Tom Roberts**
Rebecca Stevenson (term ended on 06th May 2026)
Grace Spence Green*
Paul Fairhurst*
Louise Jolliffe*
Harmesh Chauhan* (appointed on 7th May 2025)
Annelore Hill-Verhaegen** (appointed on 7th May 2025)
Meryl Bushell**(appointed on 30th July 2025)
Alan Cook* (appointed on 30th July 2025)

In keeping with the charity's ethos of inclusion, Back Up aims to have 50% representation on the Board from people who have a spinal cord injury.

Our Future Trustee Programme focuses on supporting people with a spinal cord injury to acquire the skills and knowledge needed to become Trustees either with Back Up or other organisations.

*has a spinal cord injury
** immediate family member has/had a spinal cord injury

Administrative Information

President Konrad Bartelski

Chief Executive Officer: Abigail Lock

Senior Leadership Team:
Kevin Filby**
Salvatore La Monica (Company Secretary)
Charlene Vallory
Phillipa Hunt (Left in May 2025)
Katherine Raven (Appointed in May 2026)

Patrons:
Mike Nemesvary *
Barbara Broccoli
Valerie Singleton
Eric Lanlard
Sophie Morgan *
Sophie Carrigill *
Claire Danson *

"Giving back through volunteering and fundraising has helped me find purpose again."

Volunteers:
We could not operate without the support of our amazing volunteers. Whilst we can't name everyone in total, we estimate that our services, fundraising and office volunteers, alongside our Trustees, have contributed 24,487 (2024/25: 25,256) hours to our work this year. This works out at almost 1,020 days (2024/25: 1052 days) worth of time. We are extremely appreciative of the amazing support offered to us and proud of the contributions our volunteers make.

Company Secretary: Salvatore La Monica

Bankers:
NatWest
153 Putney High St. Putney
London
SW15 1RX

Auditor:
Sayer Vincent LLP
Chartered Accountants and Statutory Auditor
110 Golden Lane
LONDON
EC1Y 0TG

Independent Auditor's Report

We have audited the financial statements of The Back-Up Trust (the 'parent charitable company') and its subsidiary (the 'group') for the year ended 31 March 2026 which comprise the consolidated statement of financial activities, the group and parent charitable company balance sheets, the consolidated statement of cash flows and the notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice). In our opinion, the financial statements:

- Give a true and fair view of the state of the group's and of the parent charitable company's affairsas at 31 March 2026 and of the group's incoming resources and application of resources,including its income and expenditure, for the year then ended.
- Have been properly prepared in accordance with United Kingdom Generally Accepted AccountingPractice.
- Have been prepared in accordance with the requirements of the Companies Act 2006, theCharities and Trustee Investment (Scotland) Act 2005 and regulations 6 and 8 of the CharitiesAccounts (Scotland) Regulation 2006 (as amended).

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the group in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard and we have fulfilled our other ethical responsibilities in accordance with these requirements.
We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on Back-Up Trust's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other Information

The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- The information given in the trustees' annual report for the financial year for which the financialstatements are prepared is consistent with the financial statements; and
- The trustees' annual report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the group and the parent charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' annual report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006, and the Charities Accounts (Scotland) Regulations 2006 (as amended) require us to report to you if, in our opinion:

- Adequate accounting records have not been kept, or returns adequate for our audit have notbeen received from branches not visited by us; or
- The financial statements are not in agreement with the accounting records and returns; or
- Certain disclosures of trustees' remuneration specified by law are not made; or
- We have not received all the information and explanations we require for our audit; or
- The directors were not entitled to prepare the financial statements in accordance with the smallcompanies regime and take advantage of the small companies' exemptions in preparing thetrustees' annual report and from the requirement to prepare a strategic report.

Responsibilities of trustee concern

As explained more fully in the statement of trustees' responsibilities set out in the trustees' annual report, the trustees (who are also the directors of the parent charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the group's and the parent charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the group or the parent charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and under the Companies Act 2006 and report in accordance with regulations made under those Acts.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud are set out below.

Capability of the audit in detecting irregularities

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- We enquired of management, which included obtaining and reviewing supportingdocumentation, concerning the group's policies and procedures relating to:
  - Identifying, evaluating, and complying with laws and regulations and whether they were awareof any instances of non-compliance;
  - Detecting and responding to the risks of fraud and whether they have knowledge of any actual,suspected, or alleged fraud;
  - The internal controls established to mitigate risks related to fraud or non-compliance with lawsand regulations.
- We inspected the minutes of meetings of those charged with governance.
- We obtained an understanding of the legal and regulatory framework that the group operates in,focusing on those laws and regulations that had a material effect on the financial statements or
- that had a fundamental effect on the operations of the group from our professional and sectorexperience.
- We communicated applicable laws and regulations throughout the audit team and remainedalert to any indications of non-compliance throughout the audit.
- We reviewed any reports made to regulators.
- We reviewed the financial statement disclosures and tested these to supporting documentationto assess compliance with applicable laws and regulations.
- We performed analytical procedures to identify any unusual or unexpected relationships thatmay indicate risks of material misstatement due to fraud.
- In addressing the risk of fraud through management override of controls, we tested theappropriateness of journal entries and other adjustments, assessed whether the judgementsmade in making accounting estimates are indicative of a potential bias and tested significanttransactions that are unusual or those outside the normal course of business.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities is available on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's members as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006 and section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Noelia Serrano (Senior statutory auditor)
Date: 12 August 2026
for and on behalf of Sayer Vincent LLP, Statutory Auditor 110 Golden Lane, LONDON, EC1Y 0TG

Sayer Vincent LLP is eligible to act as auditor in terms of section 1212 of the Companies Act 2006

Consolidated statement of financial activities (incorporating an income and expenditure account)

For the year ended 31 March 2026

	Note	Unrestricted £	Restricted £	Endowment £	2026 Total £	Unrestricted £	Restricted £	Endowment £	2025 Total £
Income from:									
Donations and legacies	2	1,061,094	–	–	**1,061,094**	624,439	690,688	–	1,315,127
Charitable activities	4	176,750	1,394,528	–	**1,571,278**	168,500	1,135,875	–	1,304,375
Other trading activities									
Activities for raising funds	3	1,013,682	–	–	**1,013,682**	917,433	–	–	917,433
Investments		58,453	–	3,611	**62,064**	52,026	–	2,793	54,819
Total income		2,309,979	1,394,528	3,611	**3,708,118**	1,762,398	1,826,563	2,793	3,591,754
Expenditure on:									
Raising funds		1,071,494	–	–	**1,071,494**	957,908	–	–	957,908
Charitable activities		–	2,427,849	3,611	**2,431,460**	–	2,111,212	2,793	2,114,005
Total expenditure	5	1,071,494	2,427,849	3,611	**3,502,954**	957,908	2,111,212	2,793	3,071,913
Net income for the year	6	1,238,485	(1,033,321)	–	**205,164**	804,490	(284,649)	–	519,841
Transfers between funds		(1,052,132)	1,052,132	–	**–**	(856,892)	856,892	–	–
Net movement in funds		186,353	18,811	–	**205,164**	(52,402)	572,243	–	519,841
Reconciliation of funds:									
Total funds brought forward		982,649	842,755	100,913	**1,926,317**	1,035,051	270,512	100,913	1,406,476
Total funds carried forward		1,169,002	861,566	100,913	**2,131,481**	982,649	842,755	100,913	1,926,317

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in Note 21 to the financial statements.

Consolidated and Charity balance sheet

Company no. 3596996

As at 31 March 2026

	Note	Group 2026 £	Group 2025 £	Charity 2026 £	Charity 2025 £
Fixed assets:					
Intangible assets	11	**117,600**	–	**117,600**	–
Tangible assets	12	**28,928**	25,389	**28,928**	25,389
Investments	13	**–**	–	**100**	100
		146,528	25,389	**146,628**	25,489
Current assets:					
Stock		**843**	2,746	**–**	–
Debtors	16	**356,221**	283,765	**424,749**	425,163
Short term deposits		**979,551**	684,599	**979,551**	684,599
Cash at bank and in hand		**1,055,919**	1,275,454	**908,982**	1,127,827
		2,392,534	2,246,564	**2,313,282**	2,237,589
Liabilities:					
Creditors: amounts falling due within one year	17	**(407,581)**	(345,636)	**(328,429)**	(337,011)
Net current assets		**1,984,953**	1,900,928	**1,984,853**	1,900,578
Total net assets		**2,131,481**	1,926,317	**2,131,481**	1,926,067
Funds:	21a				
Restricted income funds		**861,566**	842,755	**861,566**	842,755
Endowment funds		**100,913**	100,913	**100,913**	100,913
Unrestricted income funds:					
General funds		**1,169,002**	982,649	**1,169,002**	982,399
Total unrestricted funds		**1,169,002**	982,649	**1,169,002**	982,399
Total funds		**2,131,481**	1,926,317	**2,131,481**	1,926,067

The surplus of the Charity for the year ended 31 March 2026 was £97,154 (2025: Surplus – £397,446).

Approved by the trustees on 29 July 2026 and signed on their behalf by

Richard Rawstron
Treasurer

Consolidated statement of cash flows

For the year ended 31 March 2026

	2026 £	£	2025 £	£
Cash flows from operating activities				
Net income for the year	205,164		519,841	
(as per the statement of financial activities)				
Depreciation charges	18,781		20,274	
Interest from investments	(62,064)		(54,819)	
Decrease/(Increase) in stock	1,904		(429)	
(Increase)/Decrease in debtors	(72,457)		79,292	
Increase in creditors	61,945		19,781	
Net cash provided by operating activities		153,273		583,940
Cash flows from investing activities:				
Interest from investments	62,064		54,819	
Purchase of intangible assets	(117,600)		-	
Purchase of fixed assets	(22,320)		(24,663)	
Movement in short term deposits	(294,952)		(531,853)	
Net cash provided by investing activities		(372,808)		(501,697)
Change in cash and cash equivalents in the year		(219,535)		82,243
Cash and cash equivalents at the beginning of the year		1,275,454		1,193,211
Cash and cash equivalents at the end of the year		1,055,919		1,275,454

The Back-Up Trust

Notes to the consolidated financial statements

For the year ended 31 March 2026

1 Accounting policies

a) Statutory information

The Back-Up Trust is a charitable company limited by guarantee and is incorporated in United Kingdom.

The registered office address is 4 Knightley Walk, London, SW18 1GZ.

b) Basis of preparation

The financial statements have been prepared in accordance with 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) - (Charities SORP FRS 102), The Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

These financial statements consolidate the results of the charity and its wholly-owned subsidiary Back-Up Promotions Limited on a line by line basis. Transactions and balances between the charity and its subsidiary have been eliminated from the consolidated financial statements. Balances between the two entities are disclosed in the notes of the charity's balance sheet. A separate statement of financial activities, or income and expenditure account, or cashflow for the charity itself is not presented because the charity has taken advantage of the exemptions afforded by section 408 of the Companies Act 2006.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

In applying the financial reporting framework, the trustees have made a number of subjective judgements, for example in respect of significant accounting estimates. Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. The nature of the estimation means the actual outcomes could differ from those estimates. Any significant estimates and judgements affecting these financial statements are detailed within the relevant accounting policy below.

c) Public benefit entity

The charity meets the definition of a public benefit entity under FRS 102.

d) Going concern

In assessing the going concern, the Trustees have considered the uncertainties that the charity could face over the next 12 months and all the severe but reasonably plausible scenarios show that there is reasonable assurance that the Charity will have sufficient funds to continue operating on a going concern basis. The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

e) Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the income have been met, it is probable that the income will be received and that the amount can be measured reliably.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

For legacies, they are included on the earlier of when the charity is advised by the personal representative of an estate that payment will be made or property transferred and the amount involved can be quantified or when a distribution is made.

Income received in advance of the provision of a specified service is deferred until the criteria for income recognition are met.

f) Donations of gifts, services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item or received the service, any conditions associated with the donation have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), volunteer time is not recognised so refer to the trustees' annual report for more information about their contribution.

g) Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

1 **Accounting policies (continued)**

h) **Fund accounting**

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund.

Unrestricted funds are donations and other incoming resources received or generated for the charitable purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

Endowment funds are held on trust and the return on investments can be spent on each restricted fund.

i) **Expenditure and irrecoverable VAT**

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is classified under the following activity headings:

- Costs of raising funds relate to the costs incurred by the charity in inducing third parties to make voluntary contributions to it, as well as the cost of any activities with a fundraising purpose
- Expenditure on charitable activities includes the costs of delivering services undertaken to further the purposes of the charity and their associated support costs
- Other expenditure represents those items not falling into any other heading

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

j) **Allocation of support costs**

Resources expended are allocated to the particular activity where the cost relates directly to that activity. However, the cost of overall direction and administration of each activity, comprising the salary and overhead costs of the central function, is apportioned on the following basis which are an estimate, based on staff time, of the amount attributable to each activity.

Support and governance costs are re-allocated to each of the activities on the following basis which is an estimate, based on staff time, of the amount attributable to each activity

● Outreach and engagement	35%
● Mentoring	10%
● Courses	9%
● Children Young People	6%
● Cost of Raising funds	28%
● Raising awareness	12%

Governance costs are the costs associated with the governance arrangements of the charity. These costs are associated with constitutional and statutory requirements and include any costs associated with the strategic management of the charity's activities.

k) **Operating leases**

Rental charges are charged on a straight line basis over the term of the lease.

l) **Tangible fixed assets**

Items of equipment are capitalised where the purchase price exceeds £1,000. Depreciation costs are allocated to activities on the basis of the use of the related assets in those activities. Assets are reviewed for impairment if circumstances indicate their carrying value may exceed their net realisable value and value in use. Major components are treated as a separate asset where they have significantly different patterns of consumption of economic benefits and are depreciated separately over its useful life.

Depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life. The depreciation rates in use are as follows:

● Office equipment	3 years

m) **Listed investments**

Investments are a form of basic financial instrument and are initially recognised at their transaction value and subsequently measured at their fair value as at the balance sheet date using the closing quoted market price. Any change in fair value will be recognised in the statement of financial activities. Investment gains and losses, whether realised or unrealised, are combined and shown in the heading "Net gains/(losses) on investments" in the statement of financial activities. The charity does not acquire put options, derivatives or other complex financial instruments. Cash held on deposit with a maturity date of more than three months after year end is treated as an investment.

n) **Investments in subsidiaries**

Investments in subsidiaries are at cost.

The Back-Up Trust

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For the year ended 31 March 2026

1 **Accounting policies (continued)**

o) **Stocks**

Stocks are valued at the lower of cost and net realisable value. Net realisable value is based on the selling cost less further costs expected to be incurred to completion and disposal.

p) **Debtors**

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

q) **Short term deposits**

Short term deposits includes cash balances that are invested in accounts with a maturity date of between 3 and 12 months.

r) **Cash at bank and in hand**

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

s) **Creditors and provisions**

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

t) **Financial instruments**

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

2 **Voluntary income**

	Unrestricted £	Restricted £	2026 Total £	Unrestricted £	Restricted £	2025 Total £
Individuals	**539,265**	**–**	**539,265**	337,831	–	337,831
Charitable Trusts	**318,724**	**–**	**318,724**	97,200	–	97,200
Corporates	**203,105**	**–**	**203,105**	189,408	690,688	880,096
	1,061,094	**–**	**1,061,094**	624,439	690,688	1,315,127

3 **Income from activities for raising funds**

	Unrestricted £	Restricted £	2026 Total £	Unrestricted £	Restricted £	2025 Total £
	–					
General events	**553,872**	**–**	**553,872**	312,131	–	312,131
Major events	**314,012**	**–**	**314,012**	450,916	–	450,916
Other trading activities	**145,798**	**–**	**145,798**	154,386	–	154,386
	1,013,682	**–**	**1,013,682**	917,433	–	917,433

4 Income from charitable activities

	Unrestricted £	Restricted £	2026 Total £	Unrestricted £	Restricted £	2025 Total £
Motability	–	346,859	346,859	–	312,462	312,462
NHS England Back on Track	176,750	–	176,750	168,500	–	168,500
National Lottery Community Fund Wales: People and Places 3	–	107,543	107,543	–	95,286	95,286
Henry Smith Charity	–	14,727	14,727	–	28,130	28,130
National Lottery Community Fund – Scotland	–	70,859	70,859	–	–	–
The City of London Corporation	–	29,500	29,500	–	29,500	29,500
R S Macdonald Charitable Trust	–	17,000	17,000	–	17,000	17,000
The Childwick Trust	–	–	–	–	15,000	15,000
Mitre Trust	–	12,500	12,500	–	10,000	10,000
The Eveson Trust	–	10,000	10,000	–	–	–
The Varrier-Jones Foundation	–	7,500	7,500	–	–	–
Hugh Fraser Foundation	–	–	–	–	6,000	6,000
William Allen Young Charitable Trust Grant Dons WCS in UK	–	12,500	12,500	–	–	–
The Medicash Foundation	–	–	–	–	4,000	4,000
Persula Foundation	–	3,500	3,500	–	2,100	2,100
Wesleyan Foundation	–	–	–	–	10,000	10,000
Barbour Foundation	–	10,000	10,000	–	10,000	10,000
James Weir Foundation	–	–	–	–	5,000	5,000
Heart of Bucks Community Foundation	–	–	–	–	2,841	2,841
Anonymous	–	12,000	12,000	–	–	–
The Lemford Foundation	–	5,000	5,000	–	–	–
Kop Hill Charity	–	3,750	3,750	–	–	–
Sovereign Health Care	–	3,000	3,000	–	–	–
The Shaw Tust Limited	–	50,000	50,000	–	–	–
Other Charitable Trusts	–	24,740	24,740	–	7,700	7,700
Outreach and Engagement	176,750	740,978	917,728	168,500	555,019	723,519
Motability	–	93,532	93,532	–	72,428	72,428
Henry Smith Charity	–	76,180	76,180	–	72,370	72,370
The City of London Corporation	–	16,000	16,000	–	16,000	16,000
The Big Yellow Foundation	–	17,500	17,500	–	10,530	10,530
National Lottery Community Fund Wales: People and Places 3	–	–	–	–	19,039	19,039
The Eveson Trust	–	5,000	5,000	–	–	–
Persula Foundation	–	1,500	1,500	–	900	900
The Medicash Foundation	–	–	–	–	–	–
Charlotte Grobien	–	–	–	–	4,000	4,000
Other Charitable Trusts	–	1,500	1,500	–	6,198	6,198
Mentoring	–	211,212	211,212	–	201,465	201,465
Motability	–	149,143	149,143	–	103,942	103,942
Bruce Wake Charitable Trust	–	–	–	–	15,000	15,000
Northern Ireland National Lottery Community Fund	–	20,000	20,000	–	–	–
POM Charitable Trust	–	8,000	8,000	–	8,000	8,000
James Anderson Charitable Trust	–	15,000	15,000	–	20,000	20,000
Henry Smith Charity	–	4,973	4,973	–	9,500	9,500
The City of London Corporation	–	4,500	4,500	–	4,500	4,500
National Lottery Community Fund Wales: People and Places 3	–	15,188	15,188	–	10,677	10,677
Hays Travel Foundation	–	–	–	–	5,000	5,000
Ryvoan Trust	–	–	–	–	10,000	10,000
The Meikle Foundation – Scotland	–	–	–	–	2,000	2,000
Alstom Transport	–	–	–	–	24,993	24,993
Sandra Charitable Trust	–	5,000	5,000	–	–	–
Alice Ellen Cooper Trust	–	5,000	5,000	–	–	–
Other Charitable Trusts	–	500	500	–	8,000	8,000
Courses	–	227,304	227,304	–	221,612	221,612
St James Place Charitable Foundation	–	–	–	–	32,940	32,940
Next PLC	–	8,000	8,000	–	–	–
Stanley Grundy Foundation	–	5,000	5,000	–	–	–
The Canbrick Trust	–	10,000	10,000	–	–	–
Health Lottery Foundation	–	21,067	21,067	–	–	–
Masonic Charitable Foundation	–	20,000	20,000	–	–	–
Other Charitable Trusts	–	–	–	–	10,000	10,000
Children and Young People	–	64,067	64,067	–	42,940	42,940
Motability	–	123,577	123,577	–	114,839	114,839
National Lottery Community Fund Wales: People and Places 3	–	24,890	24,890	–	–	–
Tiride GM Limited	–	2,500	2,500	–	–	–
Raising Awareness	–	150,967	150,967	–	114,839	114,839
Total income from charitable activities	176,750	1,394,528	1,571,278	168,500	1,135,875	1,304,375

5a Analysis of expenditure (current year)

	Raising funds £	Charitable activities: Outreach and Engagement £	Charitable activities: Mentoring £	Charitable activities: Courses £	Charitable activities: Children and Young People £	Charitable activities: Raising awareness £	Governance costs £	Support costs £	**2026 £**	**2025 £**
Staff costs (Note 7)	559,840	705,541	205,858	157,423	126,795	202,938	36,747	312,250	**2,307,392**	1,908,558
Other direct costs	301,718	116,258	26,052	188,598	15,125	127,318	–	–	**775,069**	840,516
Premises	–	–	–	–	–	–	–	105,851	**105,851**	103,025
Insurance	–	–	–	–	–	–	–	23,246	**23,246**	18,950
Communications	–	–	–	–	–	–	–	188,402	**188,402**	96,880
Office expenses	–	–	–	–	–	–	–	54,308	**54,308**	43,689
Finance costs	–	–	–	–	–	–	–	3,685	**3,685**	11,518
Audit/Accountancy fees	–	–	–	–	–	–	19,540	–	**19,540**	17,180
Professional fees	–	–	–	–	–	–	3,600	–	**3,600**	8,338
Trustee & Board meeting expenses	–	–	–	–	–	–	3,080	–	**3,080**	2,985
Depreciation	–	–	–	–	–	–	–	18,781	**18,781**	20,274
	861,558	821,799	231,910	346,021	141,920	330,256	62,967	706,523	**3,502,954**	3,071,913
Support and Governance costs	209,936	273,140	77,830	72,837	45,817	89,930	(62,967)	(706,523)	**–**	–
Total expenditure 2026	**1,071,494**	**1,094,939**	**309,740**	**418,858**	**187,737**	**420,186**	**–**	**–**	**3,502,954**	–
Total expenditure 2025	957,908	854,874	228,688	422,353	233,864	374,227	–	–	–	3,071,913

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For the year ended 31 March 2026

5b Analysis of expenditure (prior year)

		Charitable activities							
	Raising funds £	Outreach and Engagement £	Mentoring £	Courses £	Children and Young People £	Raising awareness £	Governance costs £	Support costs £	2025 £
Staff costs (Note 7)	454,661	545,383	150,562	169,810	163,794	175,093	33,914	215,341	**1,908,558**
Other direct costs	346,489	121,454	26,215	193,996	13,597	138,765	–	–	**840,516**
Premises	–	–	–	–	–	–	–	103,025	**103,025**
Insurance	–	–	–	–	–	–	–	18,950	**18,950**
Communications	–	–	–	–	–	–	–	96,880	**96,880**
Office expenses	–	–	–	–	–	–	–	43,689	**43,689**
Finance costs	–	–	–	–	–	–	–	11,518	**11,518**
Audit/Accountancy fees	–	–	–	–	–	–	17,180	–	**17,180**
Professional fees	–	–	–	–	–	–	8,338	–	**8,338**
Trustee & Board meeting expenses	–	–	–	–	–	–	2,985	–	**2,985**
Depreciation	–	–	–	–	–	–	–	20,274	**20,274**
	801,150	666,837	176,777	363,806	177,391	313,858	62,417	509,677	**3,071,913**
Support and Governance costs	156,758	188,037	51,911	58,547	56,473	60,369	(62,417)	(509,677)	–
Total expenditure 2025	**957,908**	**854,874**	**228,688**	**422,353**	**233,864**	**374,227**	**–**	**–**	**3,071,913**

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For the year ended 31 March 2026

6 Net income for the year

This is stated after charging / (crediting):

	2026 £	2025 £
Depreciation	**18,781**	20,274
Operating lease rentals:		
Property	**82,849**	83,944
Auditor's remuneration (excluding VAT):		
Audit	**12,000**	10,000
Other services	**3,800**	5,000

7 Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel

Staff costs were as follows:

	2026 £	2025 £
Salaries and wages	**1,958,484**	1,629,852
Social security costs	**225,747**	164,414
Operating costs of defined benefit pension schemes	**83,160**	65,566
Training	**12,728**	10,459
Recruitment	**23,731**	28,702
Other staff costs	**3,542**	9,565
	2,307,392	1,908,558

The following number of employees received employee benefits (excluding employer pension costs and employer's national insurance) during the year between:

	2026 No.	2025 No.
£60,000 – £69,999	**2**	–
£70,000 – £79,999	**–**	1
£80,000 – £89,999	**1**	–
£90,000 – £99,999	**–**	1
£100,000 – £100,999	**1**	–

The total employee benefits (including pension contributions and employer's national insurance) of the key management personnel were £436,224 (2025: £352,998).

The charity trustees were neither paid nor received any other benefits from employment with the charity in the year (2025: £nil). No charity trustee received payment for professional or other services supplied to the charity (2025: £nil).

Trustees' expenses represents the payment or reimbursement of travel and subsistence costs totalling £347 (2025: £97) incurred by 2 (2025: 1) members relating to attendance at meetings of the trustees. £787 of costs was incurred in the recruitment and/or training of new trustees (2025: £593). In addition there were a further £954 (2025: £923) expensed for trustees' meetings by the charity.

The aggregate figure for trustee donations in the year was £4,231 received from 10 trustees (2025: £12,767 from 9 trustees). All of these were unrestricted.

8 Staff numbers

The average number of employees (head count based on number of staff employed) during the year was 68 (2025: 56).

Staff are split across the activities of the charity as follows:

	2026 No.	2025 No.
Fundraising	**15**	13
Services	**43**	37
Support	**9**	5
Governance	**1**	1
	68	56

9 **Related party transactions**

During the year the charity charged expenses of £35,875 (2025: £31,007) to Back-Up Promotions Limited, a wholly owned subsidiary of the Company. The Company also received income of £108,010 (2025: £122,395) on behalf of Back-Up Promotions Limited. The amount due to them at the year end was £143,886 (2025: £150,906).

10 **Taxation**

The charity is exempt from corporation tax as all its income is charitable and is applied for charitable purposes. The charity's trading subsidiary Back-Up Trust Promotions Limited distributes under Gift Aid available profits to the parent charity.

11 **Intangible fixed assets**

The group and charity	CRM	Total
	£	£
Cost		
At the start of the year	–	–
Additions in year	117,600	117,600
At the end of the year	117,600	117,600
Amortisation		
At the start of the year	–	–
Charge for the year	–	–
At the end of the year	–	–
Net book value		
At the end of the year	117,600	117,600
At the start of the year	–	–

This relates to CRM implementation costs that include identifiable components for solution design, build/configuration, pre-go-live testing, integrations and reporting. These components are to be capitalised as they create and/or enhance an identifiable intangible asset controlled by the charity, are directly attributable to preparing the asset for intended use, provide future service potential, are technically feasible and can be measured reliably.

12 **Tangible fixed assets**

The group and charity	Office equipment	Total
	£	£
Cost		
At the start of the year	110,402	110,402
Additions in year	22,320	22,320
Disposals in year	(13,292)	(13,292)
At the end of the year	119,430	119,430
Depreciation		
At the start of the year	85,014	85,014
Charge for the year	18,781	18,781
Eliminated on disposal	(13,292)	(13,292)
At the end of the year	90,503	90,503
Net book value		
At the end of the year	28,928	28,928
At the start of the year	25,389	25,389

All of the above assets are used for charitable purposes.

13 **Investments**

	The group 2026	2025	The charity 2026	2025
	£	£	£	£
Shares in Trading subsidiary (Note 13)	–	–	100	100

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14 **Subsidiary undertaking**

The charity owns the whole of the issued ordinary share capital of Back-Up Trust Promotions Limited, a company registered in England. The company number is 02719893. The registered office address is 4 Knightley Walk, London, England, SW18 1GZ .

The subsidiary is used for non-primary purpose trading activities. All activities have been consolidated on a line by line basis in the statement of financial activities. Available profits are distributed under Gift Aid to the parent charity.

The Subsidiary is exempt from the requirements of the Companies Act 2006 relating to the audit of individual accounts by virtue of Section 479a.

Joanna Wright, Richard Rawstron and Abigail Lock were appointed as Directors of the subsidiary on 29 April 2021. Joanna Wright and Richard Rawstron are also Trustees of the parent charity. Joanna Wright resigned 6 November 2024.

A summary of the results of the subsidiary is shown below:

	2026	2025
	£	£
Turnover	146,663	154,386
Cost of sales	2,186	43
Gross profit	144,477	154,343
Management Recharge	(35,875)	(31,007)
Administrative expenses	(592)	(941)
Profit on ordinary activities before taxation	108,010	122,395
Taxation on profit on ordinary activities	–	–
Profit for the financial year	108,010	122,395
Retained earnings		
Total retained earnings brought forward	–	–
Profit for the financial year	108,010	122,395
Distribution under Gift Aid to parent charity	(108,010)	(122,395)
Total retained earnings carried forward	–	–
The aggregate of the assets, liabilities and reserves was:		
Assets	223,236	159,730
Liabilities	(223,136)	(159,630)
Reserves	100	100

15 **Parent charity**

The parent charity's gross income and the results for the year are disclosed as follows:

	2026	2025
	£	£
Gross income	3,705,341	3,590,770
Result for the year	87,563	519,593

16 **Debtors**

	The group 2026	2025	The charity 2026	2025
	£	£	£	£
Trade debtors	119,387	54,437	44,687	42,433
Amounts due from group undertakings	–	–	143,886	153,402
Prepayments and accrued income	236,834	229,328	236,176	229,328
	356,221	283,765	424,749	425,163

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17 Creditors: amounts falling due within one year

	The group 2026 £	2025 £	The charity 2026 £	2025 £
Trade creditors	**87,119**	69,901	**87,219**	67,506
Taxation and social security	**58,848**	35,622	**45,987**	36,188
Other creditors	**9,720**	17,010	**9,720**	17,010
Accruals	**30,197**	38,334	**30,197**	36,414
Deferred income (note 18)	**221,697**	184,768	**155,306**	179,893
	407,581	345,636	**328,429**	337,011

18 Deferred income

Deferred income comprises of income received in advance for events taking place within 2026/27.

	The group 2026 £	2025 £	The charity 2026 £	2025 £
Balance at the beginning of the year	**184,768**	178,286	**179,893**	167,903
Amount released to income in the year	**(184,768)**	(178,286)	**(179,893)**	(167,903)
Amount deferred in the year	**221,697**	184,768	**155,306**	179,893
Balance at the end of the year	**221,697**	184,768	**155,306**	179,893

19 Pension scheme

The company operates a stakeholder pension scheme. Employees can make contributions to the scheme and the company contributes between 2-3% plus an additional matching amount up to a maximum of 5%. The pension cost charge for the year is £83,160 (2025: £65,566). £1,669 (2025: £1,613) was owing to the pension scheme at the year end.

20a Analysis of group net assets between funds (current year)

	General unrestricted £	Endowment funds £	Restricted funds £	Total funds £
Tangible fixed assets	28,928	–	–	**28,928**
Net current assets	1,140,074	100,913	861,566	**2,102,553**
Net assets at 31 March 2026	**1,169,002**	**100,913**	**861,566**	**2,131,481**

20b Analysis of group net assets between funds (prior year)

	General unrestricted £	Endowment funds £	Restricted funds £	Total funds £
Tangible fixed assets	25,389	–	–	**25,389**
Net current assets	957,260	100,913	842,755	**1,900,928**
Net assets at 31 March 2025	**982,649**	**100,913**	**842,755**	**1,926,317**

The Back-Up Trust

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21a Movements in funds (current year)

	At 1 April 2025 £	Income & gains £	Expenditure & losses £	Transfers £	At 31 March 2026 £
Restricted funds:					
Outreach & Support					
Outreach and Engagement (General) Fund	–	165,717	(577,308)	411,591	**–**
Motability	104,154	346,859	(335,393)	–	**115,620**
National Lottery Community Fund Wales	–	107,543	(65,437)	–	**42,106**
Scottish National Lottery Community Fund	–	70,859	(12,516)	–	**58,343**
The Shaw Trust Limited	–	50,000	(14,712)	–	**35,288**
Mentoring Services					
Mentoring Services (General) Fund	–	41,500	(146,391)	104,891	**–**
Motability	24,143	93,532	(86,498)	–	**31,177**
The Henry Smith Charity	–	76,180	(52,219)	–	**23,961**
Courses					
Courses (General) Fund	–	42,973	(234,830)	191,857	**–**
Motability	34,647	149,143	(134,076)	–	**49,714**
National Lottery Community Fund Wales	–	15,188	(1,555)	–	**13,633**
Northern Ireland National Lottery Community Fund	–	20,000	–	–	**20,000**
Children & Young People					
Children and Young People (General) Fund	–	23,000	(134,970)	111,970	**–**
Health Lottery Foundation	–	21,067	(12,879)	–	**8,188**
Masonic Charitable Foundation	–	20,000	(15,256)	–	**4,744**
Raising Awareness					
Raising Awareness (General) Fund	–	2,500	(234,323)	231,823	**–**
Motability	38,280	123,577	(120,665)	–	**41,192**
National Lottery Community Fund Wales	–	24,890	(24,890)	–	**–**
Infrastructure Development Project					
October club	641,530	–	(223,931)	–	**417,599**
Total restricted funds	842,755	1,394,528	(2,427,849)	1,052,132	**861,566**
Endowment funds:					
Alasdair Ross Memorial Fund	50,000	1,806	(1,806)	–	**50,000**
William Gardner Victoria Cross Fund	50,913	1,806	(1,806)	–	**50,913**
Total endowment funds	100,913	3,611	(3,611)	–	**100,913**
Unrestricted funds:					
General Fund	982,649	2,309,979	(1,071,494)	(1,052,132)	**1,169,002**
Total unrestricted funds	1,083,562	2,313,590	(1,075,105)	(1,052,132)	**1,269,915**
Total funds	**1,926,317**	**3,708,118**	**(3,502,954)**	**–**	**2,131,481**

The narrative to explain the purpose of each fund is given at the foot of the note below.

21b Movements in funds (prior year)

	At 1 April 2024 £	Income & gains £	Expenditure & losses £	Transfers £	At 31 March 2025 £
Restricted funds:					
Outreach & Support					
Outreach and Engagement (General) Fund	–	147,271	(427,401)	280,130	–
Motability	104,000	312,462	(312,308)	–	104,154
National Lottery Community Fund Wales	–	95,286	(95,286)	–	
Mentoring Services					
Mentoring Services (General) Fund	–	109,998	(131,485)	21,487	–
Motability	24,561	72,428	(72,846)	–	24,143
National Lottery Community Fund Wales	–	19,039	(19,039)	–	–
Courses					
Courses (General) Fund	–	106,993	(293,051)	186,058	–
Motability	36,716	103,942	(106,011)	–	34,647
National Lottery Community Fund Wales	–	10,677	(10,677)	–	–
Children & Young People					
Children and Young People (General) Fund	–	42,940	(228,426)	185,486	–
Raising Awareness					
Raising Awareness (General) Fund	105,235	114,839	(365,525)	183,731	38,280
Infrastracture Development Project					
October club	–	690,688	(49,158)	–	641,530
Total restricted funds	270,512	1,826,563	(2,111,212)	856,892	842,755
Endowment funds:					
Alasdair Ross Memorial Fund	50,000	1,397	(1,397)	–	50,000
William Gardner Victoria Cross Fund	50,913	1,397	(1,397)	–	50,913
Total endowment funds	100,913	2,793	(2,793)	–	100,913
Unrestricted funds:					
General Fund	1,035,051	1,762,398	(957,908)	(856,892)	982,649
Total unrestricted funds	1,135,964	1,765,191	(960,701)	(856,892)	1,083,562
Total funds	1,406,476	3,591,754	(3,071,913)	–	1,926,317

Purposes of restricted funds

The Outreach and Engagement Fund provides individual support for spinally injured individuals during their rehabilitation.

Motability purpose is to expand The Back Up Trust 's skills training, mentor programme and courses provided to individuals with spinal cord injury.

National Lottery Community Fund Wales provide support to individuals with spinal cord injury

Scottish National Lottery Community Fund provided funds that are dedicated to support Family Support Coordinator in Glasgow, to provide tailored, early support for families, alongside recruiting and training new volunteers with lived experience of SCI to grow support for all those affected by spinal cord injury in the region.

The Shaw Trust Limited's grant is supporting Back Up to embed vocation into early intervention services.

The Mentoring Services Fund provides a matched mentoring service for those affected by spinal cord injury.

The Henry Smith Charity is for the support of Back Up's peer mentoring programme.

The Courses Fund provides a variety of courses for people with a spinal cord injury and able bodied volunteer helpers.

Northern Ireland National Lottery Community Fund provided a grant to deliver a City Skills course for adults in Belfast.

The Children and Young People's Fund provide services for participants under eighteen years of age.

Health Lottery Foundation provided funding towards three Youth Advisory Group activity weekends.

Masonic Charitable Foundation is for the support of the Back Up's Holistic Information, Advice and Guidance service for Children and Young people.

The Raising Awareness Fund provides digital and other information to support people affected by spinal cord injury.

October Club relates to core infrastructure to implement a new CRM platform.

Purposes of endowment funds

With The Alasdair Ross Memorial Fund, Alasdair's family and Back Up trustees intend to create a lasting memory (for at least 10 years) of Alasdair Ross, who was Back-Up's treasurer. An expendable endowment fund of £50,000 has been established. The income generated from cash deposits or investments of the fund's assets is to be applied to support an annual winter course in memory of Alasdair Ross. The capital in the expendable endowment may be spent to support general expenditure at Trustees discretion, but only in exceptional circumstances, in consultation with the Ross Family.

The William Gardner Victoria Cross Fund is being funded from the sale of a Victoria Cross awarded to William Gardner in 1958. His family wish to create a bursary to support a tetraplegic participant and their carer on a summer course each year. This participant would be selected by the Services Team and would be the person most in need of support. The capital in the expendable endowment may be spent to support general expenditure at Trustees discretion, but only in exceptional circumstances, in consultation with the Gardner family.

The transfer between unrestricted and restricted income, is to cover the costs of the key projects, that were not fully covered by restricted funding.

22 **Operating lease commitments payable as a lessee**

The group's total future minimum lease payments under non-cancellable operating leases is as follows for each of the following periods:

	Property 2026 £	2025 £
Less than one year	88,845	88,845
One to five years	31,157	120,002
	120,002	208,847

23 **Indemnity Insurance**

Funds belonging to The Back-Up Trust have been used in the purchase of professional indemnity insurance, to protect the charity from loss arising from the neglect or defaults of its Trustees and employees. The amount paid this year is £1,555 (2025: £2,259).

24 **Legal status of the charity**

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.

back up

Partners in possibility
after spinal cord injury

"I feel like I'm not alone, I'm now part of the Back Up family"

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Registered Charity Numbers
England and Wales (1072216) and Scotland (SC040577)
Charitable Company in England and Wales (3596996)

If you require this document in an accessible format, or a different language, please email **commsandmarketing@backuptrust.org.uk** and we will do our best to accommodate any requirements.