HMSST

Herefordshire Multiple Sclerosis Support Trust

Report and Financial Statements

Year ending **30 June 2025**

Charity registration number 1151934

Herefordshire Multiple Sclerosis Support Trust

Report and Financial Statements
For the year ending 30 June 2025

Contents **Page**

Trust Information	2
Trustees' Report	3 - 7
Independent Examiner's Report to the Trustees	8
Statement of Financial Activities	9
Balance Sheet	10
Statement of Cash Flows	11
Notes to the accounts	12 - 17

Herefordshire Multiple Sclerosis Support Trust

Report and Financial Statements
For the year ending 30 June 2025

Period covered by this report and financial statements

This report and the financial statements cover the financial year from 1 July 2024 to 30 June 2025.

Trust Information

HMSST is a working (short) name of the Trust.

Trustees

The trustees who served during the year are:

T Court - Chair of Trustees	
J Kibble	(appointed 7 October 2024)
J Pitt	(resigned 7 October 2024)
E A Powell – Secretary	(appointed 7 October 2024)
R Powell – Designated Trustee	
A Stuffins – Treasurer	
R Wall	

The Charity is administered by the trustees. There are no other officers or employees of the Trust.

Principal Office

6 Holywell Gutter Lane
Hampton Dene
Hereford
HR1 1XA

Charity Registration Number

1151934

Bankers

HSBC
35 High Town
Hereford
HR1 2AQ

Herefordshire Multiple Sclerosis Support Trust

Trustees' Report
For the year ending 30 June 2025

The trustees present their annual report and financial statements of the charity for the financial year ended 30 June 2025. The financial statements have been prepared in accordance with the accounting policies set out in the notes to the accounts on page 12 and comply with the charity's Trust Deed, the Charities Act 2011 and 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 published on 16 July 2014.

Objects and activities for the public benefit

The trustees confirm that they have referred to the Charity Commission's guidance on public benefit when reviewing the Trust's aims and objectives and in planning future activities.
The trust furthers its charitable purposes for the public benefit through its grant making policy which aims:

- To promote and protect the health of those affected by Multiple Sclerosis in Herefordshire through the provision of financial assistance, support, education and practical advice.
- To advance the education of the general public in all areas relating to Multiple Sclerosis.

The Trust carries out its objects by seeking to publicise its existence and its services locally and by making Grants to qualifying applicants.

The Trust maintains a website www.hmsst.org and a presence on social media www.facebook.com/hmsst. From time to time the Trust places advertisements in the local and regional press inviting qualifying persons to apply for grants in accordance with their needs.

Individual trustees and the Trust also organise a small number of fundraising events.

Grant making policy

Grants to organisations and individuals are considered on the basis of need and the geographical criteria. There are no formal limits of support, either lower or upper. Applicants are limited to one grant application in any rolling 12 month period. All grants are made on a one-off basis. Grants are made or declined at the trustees' absolute discretion in accordance with the Constitution and the charitable objectives. The Constitution limits the maximum distributable amount in grants at any one quarterly meeting of trustees to 30% of the available balance held in the general fund at the time.

Herefordshire Multiple Sclerosis Support Trust

Trustees' Report
For the year ending 30 June 2025

Achievements and performance

During the year, the Trust received ten (2024: 10) applications for a grant and made grants in eight (2024: 7) cases (see Note 6). The trustees are again pleased that the grantees during the year have been able to benefit from their grants. As in previous years, some have been able to meet bills for treatment they would not otherwise have been able to; others have been able to replace or maintain a vital piece of home/mobility equipment or been helped to adapt their surroundings.

Public benefit statement

Grants and practical assistance have been made to people affected by Multiple Sclerosis (MS), and people in Herefordshire have been able to apply freely for such assistance. The grants have enabled the grantees to acquire goods and services they could not themselves afford on their own, to maintain or improve their quality of life. The Trust has considered the well-being of the potential grant recipients with MS to seek to ensure a positive impact for them.

In the context of the Trust's available resources, the number who could benefit within Herefordshire is sufficient for the Trust to be satisfied it is meeting the Public Benefit requirement.

The Trust does not make any charge for its services and it exists to ease the burden of hardship placed on many with MS who are unable to afford items and services which could help maintain or improve their quality of life.

Financial review

The Trust is reliant for its income on its own fundraising activities together with the receipt of ad hoc donations and grant monies.

Incoming resources for the year amounted to £2,122 (2024: £2,775). Administrative expenses for the year amounted to £164 (2024: £164) and governance costs were £NIL (2024: £ NIL). The cost of raising funds was £NIL (2024: £NIL), Grants were made totaling £3,537 (2024: £6,283 (see note 6)). The balance carried forward in the general fund is £28,473 (2024: £30,052).

Trustees' Report
For the year ending 30 June 2025

Risk management

The trustees have considered the major risks to which the charity is exposed and have continued to review those risks. They have established systems and procedures to manage those risks.
The Trust seeks to manage financial risk by ensuring sufficient liquidity is available to meet foreseeable needs and to invest cash assets safely. The policy throughout the year has been to set a maximum budget for the making of grants during the year. In practice this has allowed the Trust to retain in hand a sum in excess of its reserve policy while also distributing grants in excess of current fundraising activity. Grantees are required to acknowledge that their grant has been made for the nominated purpose only, and that the grant is returnable if this condition is not met. The Trust continuously reviews the management of the grant-issuing process to prevent abuse.

Reserves policy

The trustees have decided at all times to retain the sum of £10,000 in the general fund in order to be able to respond to urgent qualifying grant applications. In practice this means that there is a secondary, base level of retained reserves sufficient to meet the expenses of running the charity for a period of six months. The trustees review this policy from time to time to agree whether or not it remains appropriate.

Plans for the future

The trustees will continue to promote the existence of the Trust throughout the county and will seek to inform and educate the wider community in regard to Multiple Sclerosis and its impact upon both the sufferer and their family unit.

The Trust will continue to invite applications for Grants from sufferers of Multiple Sclerosis in Herefordshire, and their carers and families.

The Trust aspires over the longer term to establish links with county schools to promote an understanding of the needs of families coping with Multiple Sclerosis.

In continuing to make the charity known, the trustees invite applications from potential grantees in Herefordshire.

HMSST

Herefordshire Multiple Sclerosis Support Trust

Trustees' Report
For the year ending 30 June 2025

Structure, governance and management

The Trust is a registered charity, number 1151934, and is constituted under a Trust Deed adopted on 13 March 2013. The minimum number of trustees is seven. New trustees, other than the founding trustees, serve for a period of two years and may offer themselves to be re-appointed. New trustees are appointed by a resolution of the existing trustees passed at an EGM.
The charity is run by the trustees, who have adopted a Constitution to regulate the grant making process. The trustees have the authority to exercise their powers to further the objects of the charity and it is the trustees who are responsible for the management of risk. Trustees usually meet quarterly to discuss grant applications in excess of £500 and all other Trust matters. The Chair together with the Designated trustee deal with grant applications for smaller sums outside the timing of these meetings.
Occasional fundraising events are held to generate income for, and interest in, the work of the charity. Individual trustees speak at local functions and give any fee or expenses received to the Trust.

Chair of Trustees' review

The Trust has continued to support, where possible, grant applications from Herefordshire people with Multiple Sclerosis who require assistance with the funding of improvements or to make other helpful purchases such as equipment and health and well-being support.

Our trustees have this year again used sponsorship to fund-raise on a modest scale for the Trust. The trustees will continue to take up similar opportunities in the future, understanding the importance of these activities alongside specific fund-raising events. Together with donations received, they sustain the grant making function of the Trust.

In the year under review, we have been able to make a number of grants totaling £3,537. An analysis of the grants awarded is shown in notes 6 and 11.

John Pitt, one of our founding trustees, stood down in October 2024 owing to personal circumstances. The Trust is indebted to John for his valuable contribution both in setting up the Trust and in its functioning over the past 12 years. His input will be much missed. All the trustees offer him their grateful thanks for his contribution.

It is pleasing to report that during the year we were able to appoint two new trustees, one of whom has taken on the role of Secretary. We continue to look for volunteers willing and able to join HMSST as trustees.
My grateful thanks go to each of the trustees and officers for their continued support for the work of the Trust.

Herefordshire Multiple Sclerosis Support Trust

Trustees' Report
For the year ending 30 June 2025

Trustees' responsibilities in relation to the financial statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that year. 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 applicable Charities SORP.
- make judgements and estimates that are reasonable and prudent.
- state whether applicable accounting standards have been followed, subject to any material departures that must be 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 business

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the Trust Deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.
The trustees are responsible for the maintenance and integrity of the charity and any financial information included on the charity's website in accordance with legislation in the United Kingdom governing the preparation and dissemination of financial statements.

Approved by the trustees on 27 October 2025

and signed on their behalf by

T Court
Chair of Trustees

Herefordshire Multiple Sclerosis Support Trust

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF Herefordshire Multiple Sclerosis Support Trust

I report to the trustees on my examination of the accounts of Herefordshire Multiple Sclerosis Support Trust (charity no 1151934) for the year ended 30 June 2025, which are set out on pages 9 to 11.

Responsibilities and basis of report

As the Charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that, in any material respect:

- accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
- the accounts do not accord with those records; or
- the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Independent Examiner 27 October 2025

Mr S W J Grisman ACMA CGMA
131 St Peter's Close
Moreton on Lugg
Hereford
HR4 8DW

Herefordshire Multiple Sclerosis Support Trust

Statement of Financial Activities
Year ending 30 June 2025

	Note	Total Unrestricted Funds 2025	Total Funds 2024
Income and endowments		**£**	£
Donations:			
Donations and legacies:	4		
Events		**-**	-
Other donations		**2,122**	2,775
Charitable activities	4	-	-
Total income		**2,122**	2,775
Expenditure			
Expenditure on charitable activities			
Grant making:			
Administrative expenses	5	**(164)**	(164)
Grants payable	6	**(3,537)**	(6,283)
Cost of grant making		**(3,701)**	(6,447)
Other expenditure	7	**-**	-
Total expenditure		**(3,701)**	(6,447)
Net income/(expenditure) And Net movement in funds	12	**(1,579)**	(3,672)
Reconciliation of funds			
Total funds brought forward			
General Fund		**30,052**	33,724
Total funds carried forward			
General Fund		**28,473**	30,052

Herefordshire Multiple Sclerosis Support Trust

Balance Sheet
as at 30 June 2025

	Note	All Funds are Unrestricted	Total Funds 2025	Total Funds 2024
Current Assets			**£**	£
Debtors			**-**	-
Cash in Hand			**-**	-
Cash at Bank			**28,481**	32,260
Total current assets/ Total assets			**28,481**	32,260
Liabilities				
Accrued expenses	8		**(8)**	(8)
Creditors (under one year)	9		**(-)**	(2,200)
Total current liabilities			**(8)**	(2,208)
Net assets			**28,473**	30,052
Represented by The Funds of the charity				
General	10		**28,473**	30,052

The notes on pages 12 to 17 form part of these accounts

Approved by the trustees on 27 October 2025 and signed on their behalf by

T Court
Chair of Trustees

Herefordshire Multiple Sclerosis Support Trust

Statement of Cash Flows for the year ending 30 June 2025

		Total Funds 2025	Prior Year 2024
		£	£
Net cash surplus/(reduction) from operating activities	12	**(3,779)**	(1,472)
Cash flows from investing activities		**-**	-
Cash flows from financing activities		**-**	-
Change in cash and cash equivalents in the year		**(3,779)**	(1,472)
Cash and cash equivalents brought forward		**32,260**	33,732
Cash and cash equivalents carried forward		**28,481**	32,260