HOSPICE AT HOME
WEST CUMBRIA

Enhancing life, excelling in care

Registered Charity No. 1086837

2025/2026

ANNUAL REPORT AND FINANCIAL ACCOUNTS





Incorporating the Directors' Report.

www.hospiceathomewestcumbria.org.uk
info@hhwc.org.uk

ABOUT HOSPICE AT HOME WEST CUMBRIA

Hospice at Home West Cumbria (HHWC) is an independent charity, registered with the Charity Commission, Companies House as a company limited by guarantee, the Fundraising Regulator, and the Care Quality Commission (CQC). West Cumbria Hospice at Home Trading Limited is a wholly owned subsidiary of the charity.

For nearly 40 years, we have been proud to support our local community, working in partnership with healthcare colleagues to deliver complex palliative and end of life care. Alongside this, we provide essential support to families and loved ones throughout their care journey and beyond.

We provide a range of services, including home nursing, family and bereavement support, complementary therapies, support at home, and lymphoedema treatment. Care is delivered in patients' homes, clinics, hospitals, nursing homes, and other community settings across West Cumbria. Our catchment area extends from Maryport in the north to Millom in the south, including the rural valleys of Eskdale, Wasdale, Ennerdale, and Buttermere, serving a population of approximately 137,000 people.

During the last year, our team of 57 dedicated staff, supported by 120 valued volunteers, provided care and support for more 1,100 people across West Cumbria, continuing our commitment to delivering compassionate care when it is needed most.

We remain committed to delivering high-quality, responsive, and person-centred care, ensuring patients and their families have choice and flexibility in the services they receive. All of our care is provided free of charge, but does not come free to deliver: to sustain and develop these vital services, our marketing and income generation team works to raise awareness of our work and secure the funding needed to support our mission.

Approximately one fifth of our income is received through NHS funding, with the remaining funds generated through fundraising activities, retail operations, legacies, trusts, and grants. We are committed to managing our resources responsibly and cost effectively to ensure the long-term sustainability of the organisation.

OUR OPERATING AREA





OUR VISION, MISSION AND VALUES

Vision

All people in West Cumbria have timely access to personalised high-quality palliative and end of life care.

Mission

To be at the heart of our community and provide home nursing, emotional support, complementary therapies, and lymphoedema care when and where needed.

Teamwork
We achieve more when we collaborate and all work together. We promote the sharing of knowledge and ideas that help everyone grow.



Compassion
We acknowledge and appreciate others by building trust, mutual connections and reciprocation.



Respect
We positively value individuals for their qualities or traist and treat everyone with appreciation and dignity.



HOSPICE AT HOME WEST CUMBRIA
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Integrity
We build trust through responsible actions and honest relationships.



Accountability
We conduct ourselves with responsibility and integrity. Each of us is responsible for our words, our actions and our results.



Excellence
We will strive for continuous improvement and deliver the best services we are capable of providing.



Inclusivity
We value equity, inclusion and dignity for all.



OUR CHARTER

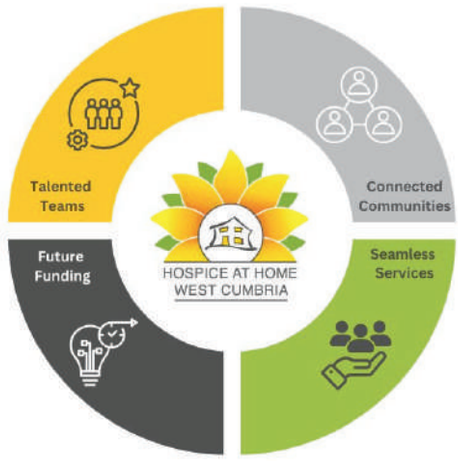
- We will listen carefully to your wishes and needs throughout your journey and always keep you and those important to you at the centre of all we do
- We will develop trusting relationships with you and those important to you, enabling you to share your thoughts and feelings in a safe, non-judgemental place
- We will deliver care and support where and when you need it
- We will keep you safe
- We will work closely together and alongside other professionals to ensure we provide you with the support you need to live your life how you choose
- We will ensure we keep your information confidential and private
- We will provide a range of high-quality care, support and information for patients, their loved ones and those bereaved
- We will help you live your best life by supporting you with your emotional, physical, spiritual, social and cultural needs and wishes
- We will welcome everyone regardless of their age, gender, ethnicity, disability or sexual orientation, and treat each person with dignity and respect
- We will provide support and care from compassionate, kind and skilled professionals and volunteers

OUR STRATEGY

Our strategy continues to follow four key themes which are Service Delivery and Excellence; Sustainability and Growth; Governance and Leadership; Presence, Reputation and Inclusion.

Theme	SERVICE DELIVERY & EXCELLENCE	SUSTAINABILITY & GROWTH	PRESENCE, REPUTATION & INCLUSION	GOVERNANCE & LEADERSHIP
Goal	Deliver the best possible care for our patients and their families.	Ensure our organisation is sustainable and relevant in the ever changing external environment.	Reach more people through working in partnership and raising awareness.	Ensure our organisation is compliant and manages risk.

Underpinning these themes are our foundations: talented teams; connected communities; seamless services and future funding - these foundations run throughout our strategy and are our most valuable assets.



- Maintaining the quality of our services
- Collaborating with other hospices and third sector organisations
- Maintaining a skilled and committed workforce
- Attracting new volunteers
- Ensuring long term sustainability
- Exploring expansion of existing services
- Increasing the profile of local hospice care
- Improving accessibility to our services
- Exploring development of new services

To read our full 2025 - 2030 strategy, please visit our website by scanning the QR code.

SCAN HERE

JOINT STATEMENT FROM THE CHAIR AND CHIEF EXECUTIVE



Brendon Cook, Chair



Julie Monk,
Chief Executive

Welcome to Hospice at Home West Cumbria's 2025/26 Annual Report and Accounts which highlights some of the many achievements of the past year.

In recognising that demand for our services continues to increase, and our current Workington premises are no longer suitable, we purchased a new building on Peart Road, Workington in January 2026. This new building is a big step forward for our organisation and was made possible by capital grant funding from the Department for Health and Social Care.

Windermere House will become a community hub, bringing staff and services together, improving efficiency, and supporting the future growth of our palliative and end of life care services.

The modern, well-equipped building will strengthen our services and provide:

- accessible ground floor treatment and clinic rooms
- additional rooms for group and one-to-one support
- calm, sound-proofed spaces for complementary therapies
- a private waiting area away from the main reception
- a welcoming environment for patients and families
- easier patient parking and drop-off

Although most of our care is delivered at home, we also provide lymphoedema treatments, complementary therapies, and family and bereavement support from our current Workington site. With more space and better access, the new building will greatly benefit our clinical teams and the people we support.

Other key achievements this year include expanding clinical services, introducing new roles (Apprentice Assistant Practitioner), and increasing access to care (e.g. more lymphoedema clinics, new bereavement support forums). We received a visit from the CQC in August and were delighted to be rated as GOOD in all areas.

We have secured significant funding through grants, community fundraising, legacies, and retail operations, ensuring the sustainability of our services. Retail operations contributed over £162,000 in income, with the relocation of the Cockermouth shop increasing visibility and growth potential.

Through delivery of our 2025-30 strategy, we remain committed to high standards of care, inclusivity, and continuous improvement, with a focus on collaboration, compassion, and community engagement. We invested in staff development, improved governance, and enhanced operational processes, including new HR systems and policy updates.

Claire Houghton resigned as a trustee, and was thanked for her support and Sandra Holliday and Claire Tandy were welcomed as new trustees. We would like to thank all staff, volunteers and trustees for their hard work throughout the year and to everyone who supports our activities through donations, fundraising and volunteering.

OUR REFERENCE AND ADMINISTRATIVE DETAILS



Registered charity name:
Hospice at Home West Cumbria

Charity registration number:
1086837

Company registration number:
4191126

Trading company registration number:
6199137

Registered office:
Therapy and Information Centre, 10 Finkle Street, Workington, Cumbria, CA14 2BB

Head office telephone number: 01900 873173

OUR PATRON, PRESIDENT AND VICE PRESIDENTS

The information on this page is correct as of the date of the Annual General Meeting (AGM) on the 9th October 2026.



PATRON
His Majesty King Charles III

President
Dr Robert Walker

Vice President
Baroness Sue Hayman of Ullock

Vice President
Mr Richard Stout

Vice President
Mr Gary McKee MBE

Vice President
Mrs Mary Todd (died June 2025)

Vice President
Mrs Joanne Bowe

OUR SENIOR MANAGEMENT TEAM

Julie Monk
Chief Executive

Lorraine Dixon
Director of Clinical Services

Hayley McKay
Director of Funding and Communications

The information on this page is correct as of the date of the Annual General Meeting (AGM) on the 9th October 2026.

OUR TRUSTEES

Mr Brendon Cook	11 October 2019 Chair of the Board of Trustees
Mrs Barbara Stephens OBE	11 October 2019 Chair - HR and Governance Committee
Mr Paul Skelton	8 October 2021
Dr Elliott Lee Williams	6 October 2022 Chair - Finance and Income Generation Committee
Dr Richard Tranter	22 November 2022
Mrs Fiona Stobart MBE	22 November 2022 Chair - Clinical Governance Committee
Mrs Kerry Charters	22 November 2022 (resigned May 2025)
Mr Dominic Heaton	1 August 2023
Ms Kathryn McCloghrie	1 August 2023
Dr Andrew Butler	20 February 2024
Mrs Sandra Holliday	3 December 2025
Mrs Antonia Claire Tandy	26 August 2025
Mrs Claire Houghton	2 December 2025 (resigned 23 April 2026)
Company Secretary	**Miss Charlotte Todhunter (2 May 2023 - 18 June 2026)**

OUR COMMITTEES

Clinical Governance Committee	**HR and Governance Committee**	**Finance and Income Generation Committee**
This committee monitors and advises on Clinical Governance of the charity including quality standards, clinical risk, care delivery and patient experience and audit.	This committee oversees the overall governance of the organisation and monitors and advises on human resources issues including remuneration, and training and development of staff and volunteers.	This committee oversees the financial management and marketing and income generation of the charity, including the development of fundraising strategies, the operation of the trading company and external audit arrangements of both the charity and the trading company.
RISK AND ASSURANCE GROUP	The group is attended by the chairs of each committee. The group oversees the strategic risk register and reports highlights and exceptions to the board.	

OUR GOVERNANCE

Hospice at Home West Cumbria is a Company Limited by Guarantee. It is an independent charity overseen by a board of trustees who have overall responsibility for governing the charity.

The trustees understand their role and responsibilities, know how to make decisions effectively and are ready to be accountable to people with an interest in the charity. They make various decisions that are crucial for the governance and success of the charity, e.g. investment decisions, financial decisions, personnel decisions, legal decisions, governance decisions, advisory decisions. These decisions can range from simple to complex and may have significant impacts on the charity's operations and beneficiaries.

Operational decisions are delegated to the senior management team.

The Board of Trustees:

- holds legal responsibility for the activities of the organisation and in shaping the long term direction
- is accountable for defining the mission, vision and values, and for ensuring those are underpinned by a clear purpose and a framework of policies and standards
- sets the overall strategy to achieve the organisational aims and delegates the implementation to the chief executive and senior management team
- monitors organisational performance and ensures the highest quality of care is provided, balanced with effective efficient and economic use of hospice resources and assets
- ensures compliance with the law and works within the governing document, the Memorandum and Articles of Association.

The trustees are directors of the charity and have duties under company as well as charity law. They are expected to maintain the highest standards of integrity and stewardship to ensure that the organisation is effective, open and accountable.

The governance arrangements are set out in the Governance Handbook which includes guidance on the roles and duties of trustees, role profiles, terms of reference for committees, schedule of matters reserved for the board and a scheme of delegation.



The Trustee Recruitment Handbook provides guidance to ensure that the recruitment and selection process identifies the skills, experience and competencies needed on the board. Consideration is given to the knowledge, skills and competencies needed in response to the changing external and internal environment and trustees are appointed onto a committee relating to their relevant skill set. Trustees are appointed following advertisement and interview, and references are taken up before a formal recommendation is made to the board by the Chair. A board skills audit is undertaken annually to identify skills gaps.

Before a final decision is made, fit and proper person checks are made to ensure the person is not disqualified from acting as a trustee, they have declared all actual and potential conflicts of interest, and an appropriate check from the Disclosure and Barring Service has been returned.

All new trustees participate in an induction programme aimed at building knowledge and understanding of both the role and their responsibilities as a trustee and the work of Hospice at Home West Cumbria. Training for trustees is ongoing via our e-learning platform and face-to-face and they have an annual appraisal conducted by the Chair and Vice Chair.

Under the requirements of the Memorandum and Articles of Association, trustees are elected to serve for a period of three years, after which they must be re-elected at the next Annual General Meeting. Trustees cannot serve longer than nine years in total.

The board meets a minimum of four times each year and has a subcommittee structure. Each committee meets in between board meetings and has delegated responsibility to examine the detail and provide the precise level of scrutiny that is necessary for specific areas of activity. This allows the board to focus on strategic and big picture issues.

OUR YEAR IN REVIEW: TEAM HIGHLIGHTS 2025-26

Across every team, 2025-26 has been a year of growth, innovation and collaboration. From expanding clinical services and strengthening bereavement support to securing vital funding and enhancing organisational infrastructure, staff and volunteers have worked together to ensure more people receive the care and support they need. These achievements reflect the dedication of our staff, volunteers, trustees, supporters and partners. Together, they have contributed thousands of hours of expertise, compassion and commitment, helping us deliver outstanding care and support when it matters most. Their shared passion for our mission continues to drive the organisation forward and provides a strong foundation for the future.



HOME NURSING

The Home Nursing Team has continued to evolve and innovate to meet growing demand for palliative and end of life care.



Key achievements included the introduction of the Assistant Practitioner role and the organisation's first apprentice position, alongside successful recruitment that resulted in a fully staffed office team. The team strengthened working relationships with external partners, regularly contributing to multidisciplinary meetings to ensure patients receive coordinated and responsive care.

Investment in professional development included specialist training to support people living with Motor Neurone Disease, M Technique training, and implementation of the SBAR (Situation, Background, Assessment, and Recommendation) communication tool to improve patient handovers and communication. The SBAR tool is a structured framework used to share information clearly and concisely between team members, helping people exchange critical facts quickly during urgent or routine updates. The M Technique is a gentle, structured method of choreographed touch created by Dr. Jane Buckle. It uses set sequences of repetitive strokes at a specific speed and pressure to reduce stress and prompt deep relaxation. Because it is not a deep tissue massage, it is safe for fragile, critically ill, or anxious patients.

Referral numbers also increased, demonstrating the growing demand for the service.

Looking ahead: The team will continue to address unmet need, improve visibility in harder-to-reach communities and strengthen collaborative working with partner organisations.

SUPPORT AT HOME



The support at home service continued to grow, with increasing referral numbers and successful recruitment helping the team meet rising demand.
Staff benefited from a range of specialist training opportunities, including lymphoedema and M Technique training, while improvements in communication and multidisciplinary working enhanced patient care and escalation processes.
The team also contributed to wider palliative care development through involvement in the Copeland palliative care forum and maintained strong partnerships with healthcare professionals across the region.

Looking ahead: The service will continue to work closely with Continuing Healthcare partners, explore opportunities to expand into South Copeland and ensure sustainable staffing levels as demand continues to increase.

LYMPHOEDEMA



This year has been one of growth and innovation for our lymphoedema service. On top of the community visits the team expanded access to care by extending clinics to five days per week, ensuring patients can receive specialist support Monday to Friday. New reducing-risk clinics for people affected by breast cancer and head and neck cancer were successfully introduced, helping to provide earlier intervention and preventative support.

The team strengthened its commitment to education and professional development through the delivery of training sessions for external healthcare professionals, alongside specialist simple lymphatic drainage training for both support at home and home nursing colleagues. The introduction of Photobiomodulation (PBM) therapy further enhanced the range of treatment options available to patients. PBM is a non-invasive medical treatment that uses specific wavelengths of red and near-infrared light from lasers or LEDs to stimulate cellular function, reduce inflammation, and accelerate tissue repair without thermal damage.

In addition, a team member successfully completed a university course, contributing to the continued development of expertise within the service.

Looking ahead: The service will continue to develop reducing-risk clinics, expand education and partnership working, collaborate with local lymphoedema services and Integrated Care Board partners, and explore opportunities to further strengthen the team structure.

FAMILY AND BEREAVEMENT SUPPORT



The Family and Bereavement Support Team continued to provide compassionate support to individuals and families navigating grief and loss. Throughout the year, the team delivered 238 sessions and supported 105 people.

The Grieve Well Together support group continued to thrive, offering a welcoming environment where people could connect with others experiencing similar challenges. A significant achievement was the launch of service user forums, creating new opportunities for people to directly influence future service development. Feedback remained consistently positive, with 100% of respondents reporting an improved ability to cope and a positive impact on their wellbeing.

Looking ahead: The team will conduct a service development review to ensure services continue to meet the evolving needs of the community.

COMPLEMENTARY THERAPY



The complementary therapy service continued to make a meaningful difference to people living with life limiting illness and those important to them. During the year, 464 therapy sessions were delivered, supporting 155 individuals.

The Growing with Grief bereavement group remained a valued source of support within the community, while additional tailored support was developed for people living with Motor Neurone Disease (MND) and their families. Feedback from service users was exceptional, with every respondent reporting that the service had helped them cope better with their situation and made a positive difference to their wellbeing.

Looking ahead: A review of service provision will help ensure the right support is available in the right place and at the right time for those who need it most.

BUSINESS SUPPORT

The Business Support Team continued to strengthen the organisation's foundations through improvements to governance, people management and operational processes.

A comprehensive programme of policy reviews and updates ensures staff have access to clear, compliant and effective procedures. New recruitment resources for staff, volunteers and trustees were developed and made easily accessible, while a new probationary review process was introduced to support employee development. The development of recruitment resources and website information for volunteers has improved accessibility and helped strengthen the volunteer experience.

The team played a key role in successful recruitment across several services and worked collaboratively to expand learning opportunities, including a mandatory training booking system and the creation of the organisation's first Apprentice Assistant Practitioner role in partnership with UCLan. Preparations also began for the implementation of a new HR and workforce software system, designed to improve efficiency and support staff management.

Looking ahead: The focus will remain on compliance, workforce development, successful implementation of new systems, continuous improvement, and strengthening staff recruitment, induction and retention.



HEALTH AND SAFETY



Providing safe environments for patients, visitors, volunteers and staff remained a key priority throughout the year.

The team delivered extensive training programmes, including Basic Life Support training for clinical teams and Manual Handling training for retail volunteers. Comprehensive reviews of fire safety arrangements, risk assessments and evacuation plans were completed across all locations. A programme of health and safety audits, including quarterly audits and forums, supported a culture of continuous improvement across the organisation, with audits covering lone working, occupational driving, fire safety, and slips, trips and falls.

The successful opening of the new Cockermouth shop included completion of all necessary health and safety requirements, ensuring the site was fully compliant and operational from day one.

Looking ahead: Priorities include supporting the renovation of Windermere House while maintaining high standards of health and safety across all services and locations.

ASSURANCE AND IMPROVEMENT

The Assurance and Improvement Team played a vital role in supporting quality, governance and organisational learning.

A comprehensive programme of audits was completed across clinical services, health and safety, human resources, business support and finance. These audits highlighted a strong culture of accountability and continuous improvement across the organisation. The team also ensured policies and procedures remained up to date and compliant with legal and regulatory requirements.

Significant progress was made in information governance, including the introduction of a new Information Asset Register to strengthen GDPR compliance and records management. A cyber security review was completed against Cyber Essentials standards, and ongoing oversight of strategic and operational risks was maintained through the Risk and Assurance Group.



The introduction of a new Data and Performance role has also enhanced the organisation's ability to use evidence and insight to drive service improvement and informed decision making.

Looking ahead: The team will continue to embed data-driven improvement, strengthen assurance arrangements and support the organisation in delivering safe, effective and high-quality services.

MARKETING AND COMMUNICATIONS

The Marketing and Communications Team has continued to raise awareness of the charity's work, strengthened engagement with supporters, and developed resources for staff and volunteers to help promote our services.

Investment in training has enabled the team to develop new design skills, allowing us to produce much more of our creative work in-house. Alongside investing in new equipment, this has reduced costs, improved efficiency and given us greater flexibility in supporting fundraising campaigns, events and community engagement activities. The team are now able to produce banners, posters and presentation cheques in-house, helping them to respond more quickly to opportunities while making the most of every pound donated to the charity.

One of the key achievements this year was the launch of a dedicated staff and volunteer area on the website. This provides easy access to policies, procedures and important organisational information, making it simpler for colleagues and volunteers to find the resources they need.

The team have also taken time to review how people interact with the charity across a variety of touchpoints. This work has helped us better understand the experiences of patients, families, supporters, volunteers, funders and partners, identifying opportunities to improve communication and make it easier for people to engage with our services and support our work.

Looking ahead: As we prepare to celebrate the charity's 40th anniversary, we will be refreshing our communications approach and launching a new social media strategy. This will help us reach new audiences, strengthen engagement with existing supporters and continue sharing the impact of our work across West Cumbria.

CELEBRATING 40 YEARS OF CARE

HOSPICE AT HOME WEST CUMBRIA

Registered Charity No. 1086837

FUNDRAISING AND INCOME GENERATION

Thanks to the incredible generosity of our supporters, volunteers, local businesses, trusts and foundations, this has been another successful year for fundraising and income generation.

Despite ongoing financial pressures and increasing competition for charitable donations, the support we received from our local community this year has once again been strong. The funds raised means we have been able to continue providing our core services, invest in new developments and continue planning for the future.

Community fundraising remains a vital part of our income and continues to bring people together in support of local hospice care. This year saw the launch of our first Bunny Hop event, involving six local schools and encouraging young people to learn about and support the work of the charity. We were also delighted to support another incredible challenge undertaken by our Vice President, Gary McKee, and his son Beau. In January 2026, they began the challenge of running 100 marathons in 100 days before taking on the London Marathon. Supported by the local community, who organised additional fundraising events, they hit their target of raising an incredible £100,000.

GRANT FUNDING

Grant funding continues to play a vital role in supporting our services. During the year, we secured significant funding from a range of trusts, foundations and charitable partners, including a major grant of £150,000 to support our home nursing service.

Funding secured during the year also enabled us to provide vital support through our family and bereavement support services, helping individuals and families develop coping strategies and resilience during some of life's most difficult moments.

We were pleased to receive continued support from long-standing funders while also welcoming new funders who supported our work. We would like to thank all of our grant funders whose investment allows us to continue providing compassionate care and support to local people and their loved ones.



LEGACIES



We were also encouraged by the continued generosity of individuals choosing to support the charity through legacies, gifts in-memory and regular giving. Donations made in memory of loved ones, together with Sunflower Tributes and funeral collections, raised an incredible £120,030 during the year. These gifts are often given as a way of saying thank you for the care families have experienced and provide a lasting way to celebrate and remember those who are no longer with us.

REGULAR GIVING

Regular giving remains one of the most important sources of sustainable income. Through our Friends of Hospice scheme, supporters make monthly contributions that provide stability and confidence for future planning. Last year alone, Friends of Hospice members contributed £23,706, helping us continue to provide care for patients and families across West Cumbria.

Throughout the year, we remained committed to delivering excellent supporter care, strengthening relationships with donors and Friends of Hospice members, and ensuring all communications and data management processes remained fully compliant with GDPR requirements.



Regular monthly gifts help us to plan for the future, giving us the confidence to deliver and develop our services.

Families need our support every day, and demand for our services are increasing. We need your help so that we can continue to provide essential care and give patients a choice to remain at home, surrounded by loved ones, pets and things that are important to them.

Please consider becoming a Friend of Hospice and help us deliver vital care.

SCAN HERE

RETAIL

Our retail operation also continued to make an important contribution to income generation. The Trading Company generated £196,430 in income during the year, resulting in a net contribution of £72,708 to the charity. A significant milestone was the relocation of our Cockermouth charity shop to a larger premises, increasing visibility, footfall and opportunities for growth. New retail systems were successfully introduced across both shops to improve efficiency and support compliant Gift Aid processing.

Our retail volunteers continue to play an important role in the success of our shops. Through their dedication, enthusiasm and commitment, they support the day-to-day operation of our shops, provide excellent customer service, and help generate vital income that directly supports patient care and family support services.



Looking ahead: As we approach our 40th anniversary, we are excited to develop new fundraising initiatives that celebrate our history while supporting our future. We will continue to expand Gift Aid opportunities, grow regular giving and lottery income, strengthen relationships with supporters and community partners, develop multi-year grant funding opportunities, and ensure every fundraising activity delivers the greatest possible impact for the patients and families we serve.

In compliance with section 13 of the Charities (Protection and Social Investment) Act 2016, we report the following:

We are registered with the Fundraising Regulator.

Our Fundraising Promise is on our website and sets out our commitment to delivering the highest standards of fundraising practice, taking into consideration any potential contact with vulnerable people including:

- being respectful of potential supporter's rights, privacy and any decisions they make, never putting undue pressure on people to make a gift
- being accountable and responsible and always valuing feedback
- being clear, open and honest, explaining how people can support us and what we do with that support
- being fair and reasonable, showing sensitivity and adapting our approach to accommodate the needs and wishes of potential supporters.

We adhere to the Fundraising Code of Practice and the law, and take steps to ensure all working with us to raise funds do so too:

- our fundraisers are members of staff and registered volunteers. All fundraising staff/volunteers undergo a comprehensive induction and understand our Fundraising Promise
- supporters within the community who inform us of their fundraising plans are given our Fundraising Promise information
- we do not use any third party fundraising contractors.

All fundraising staff undergo training, have regular supervision and an annual appraisal.

We received no fundraising complaints within 2025-26.


100 to
100 to


CAPTAIN NELSONS
06-09-25
£2200
THANK YOU
ALL!!






BRIAN
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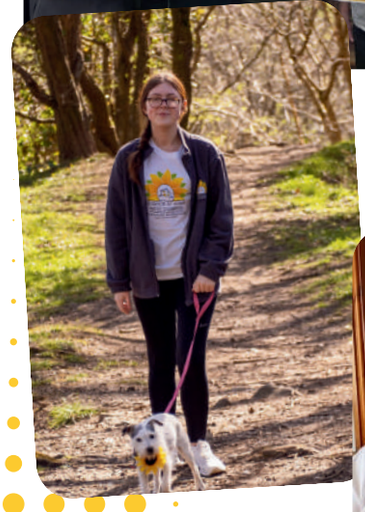

Start of Coast to Coast Walk
WE ARE PROUD
TO SUPPORT




Date: 08/11/2025
£ 5,000




Date 08 2025
£ 2040






WILLIAMKING
CONSTRUCTION
WILLIAMKING
CONSTRUCTION

FINANCE



The Finance Team has played a key role in strengthening the organisation's financial management and supporting sustainable growth throughout the year.

A major achievement was the successful implementation of a new accounting system, with the team working closely alongside colleagues across the organisation to ensure staff were confident in using the new software and processes. Significant work was also undertaken to support procurement and governance activities, including the tendering of statutory audit and investment management services.

The team maintained robust financial controls through the reconciliation of contract payments and ongoing monitoring of financial activity. This work contributed to another successful external audit, resulting in a clean audit opinion and providing assurance that financial systems and controls remain effective.

Considerable progress was also made in reviewing financial policies, procedures and working practices. Through a collaborative approach, the team has worked to develop a Finance Manual, identifying opportunities to strengthen processes and ensure consistency across the organisation. In addition, the finance team provided vital support to fundraising and service development colleagues by collating and presenting financial information to support successful grant funding applications.

Looking ahead: The team will focus on reviewing payroll processes to improve efficiency and continue to enhance financial awareness across the organisation through improved communication, guidance and training, helping colleagues to better understand and follow financial procedures.



CELEBRATING OUR VOLUNTEERS

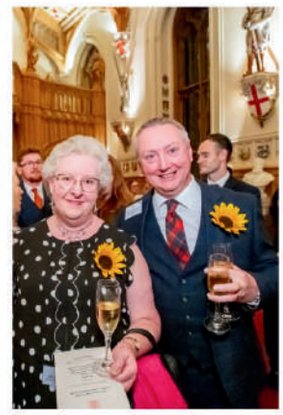
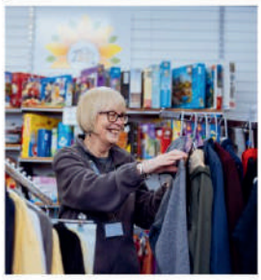
Our volunteers remain at the heart of everything we do. Whether supporting patients and families, helping in our charity shops, assisting with administration, participating in fundraising events, serving as trustees, or acting as ambassadors within the community, their dedication enables us to extend our reach and enhance the support we provide.

This year, volunteers gave us 13,695 hours of volunteering. Volunteers played an especially important role in supporting the success of our retail operations, including the relocation of our Cockermouth shop and the delivery of manual handling training to retail volunteers. They contributed to fundraising activities across the year, helping to engage local schools, businesses and communities in supporting our work. Volunteers also continued to support the day-to-day running of the organisation, providing valuable assistance across services and helping us maintain welcoming, caring environments for everyone who accesses our support.

As we look ahead, we are committed to creating even more opportunities for volunteers to get involved, including exploring additional administration support roles and continuing to ensure volunteers receive the training, guidance and recognition they deserve.












THANK YOU TO ALL OUR VOLUNTEERS

For more information about volunteering, please visit our website!

INVESTMENTS

The assets of a charity must be invested in accordance with the governing instrument and with the Trustee Act 2000 and the charity confirms it can grant discretionary investment power. The board of Hospice at Home West Cumbria has an approved Investment Policy and has delegated investment decisions to the Finance and Income Generation Committee. The committee has responsibility for monitoring the investment assets and reporting to Board.

The charity has investments with Quilter Cheviot with a specific detailed investment policy including the right to exclude those companies that carry out activities contrary to the charity's aims or from holding investments which damage the charity's reputation. The trustees wish to preclude any direct equity investment in tobacco, alcohol or any substance illegal in the UK, and these are defined as companies with more than 20% of their turnover derived from these activities. The fund managers have a discretionary mandate to best invest in suitable products. The committee regularly reviews the information provided by the investment manager.

The charity also has investments held in various banks within Flagstones, an online investment platform. The use of Flagstones enables HHWC to monitor interest rates across multiple banks and building societies in one place, and transfer funds between these without having to complete application forms for each individual account. It also gives the charity the extra peace of mind that comes with spreading such investments making the most of the FSCS protection available.

The trustees objective is that our investments generate a return in excess of inflation over the long term. The annual inflation rate (CPI) for the 12 months to 31 March 2026 was 3.3%. All our investments produced a return in excess of this.



RESERVES POLICY

The reserves are resources that Hospice at Home West Cumbria has or can make available to spend for any or all of the charity's purposes. The reasons for holding reserves are as follows:

- the majority of the annual general income has to be raised from charitable sources, and it can be unpredictable as to what the charity receives from donations and legacies therefore, if income levels are down, having reserves makes it possible for the charity to maintain its services and therefore reduce risk
- the nature of the service, particularly the home nursing service, is unpredictable and it has always been the philosophy of the organisation to try to meet any increase in service if the need arises.

The Reserves Policy sets out to hold £0.7m of free reserves, and £2.0m of operating reserves, equivalent to 9 months operating costs.

Within the above reserves, £500,000 is held as working capital and instantly accessible.

The hospice has designated £350,000 towards the development of the new premises, which was acquired in the current accounting period.

At the balance sheet date, the charity had total funds of £3,699,303, of which £181,802 is restricted funds, £350,000 is designated funds and a further £272,030 can only be released through the sale of tangible fixed assets. This leaves free reserves of £2,895,471. The reserves held by the charity were within the guidelines and reserves policy set by the trustees.

The charity's reserves are held between both shorter and longer-term investments. Banks and cash are managed by the Director of Funding and Communications, with the remainder of the charity's investments being managed by Quilter Cheviot. The overall return on investments, for the year ended 31st March 2026 exceeded 6.5%.

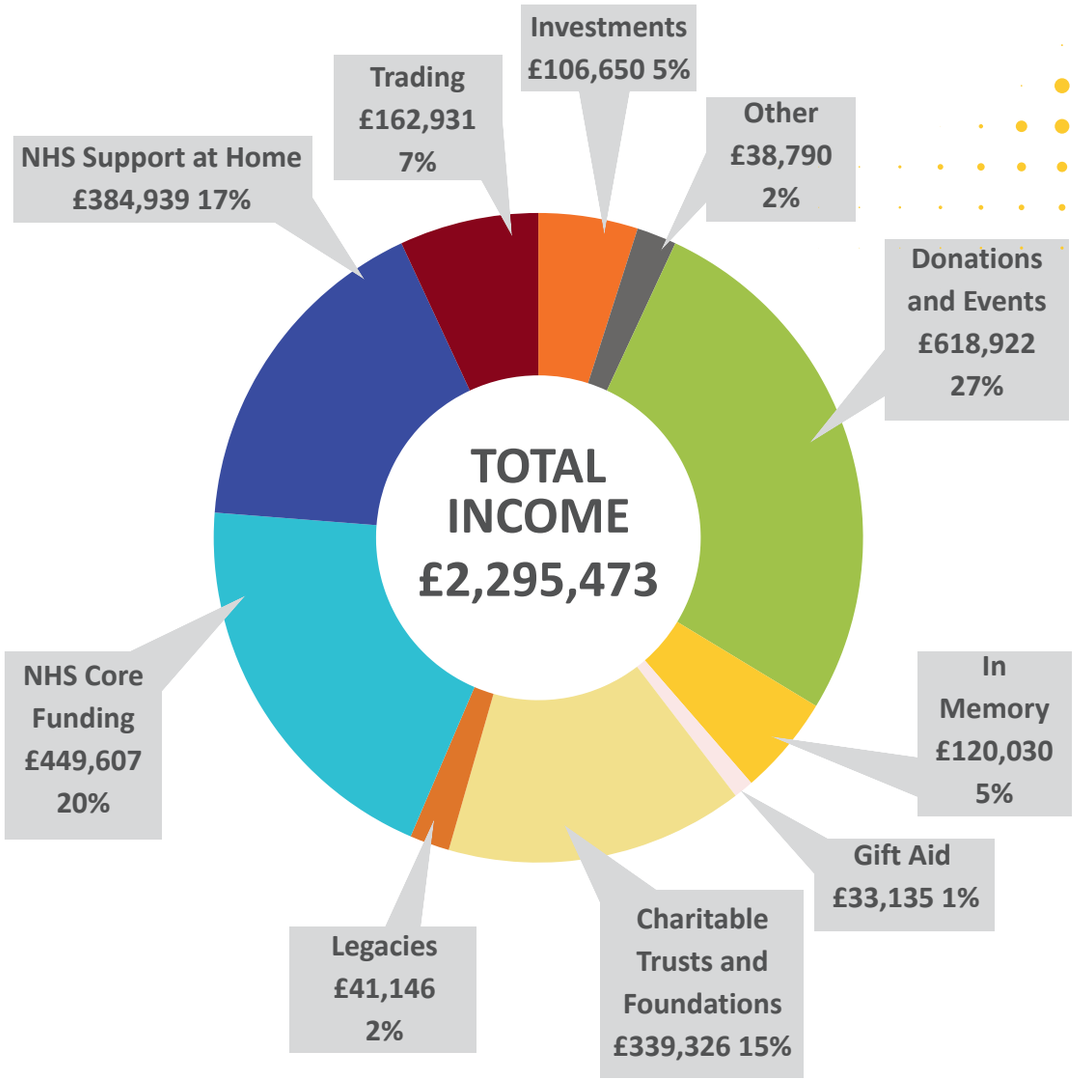
During the new financial year, budgeted costs are anticipated to increase by approximately £409,000 (17.96%).

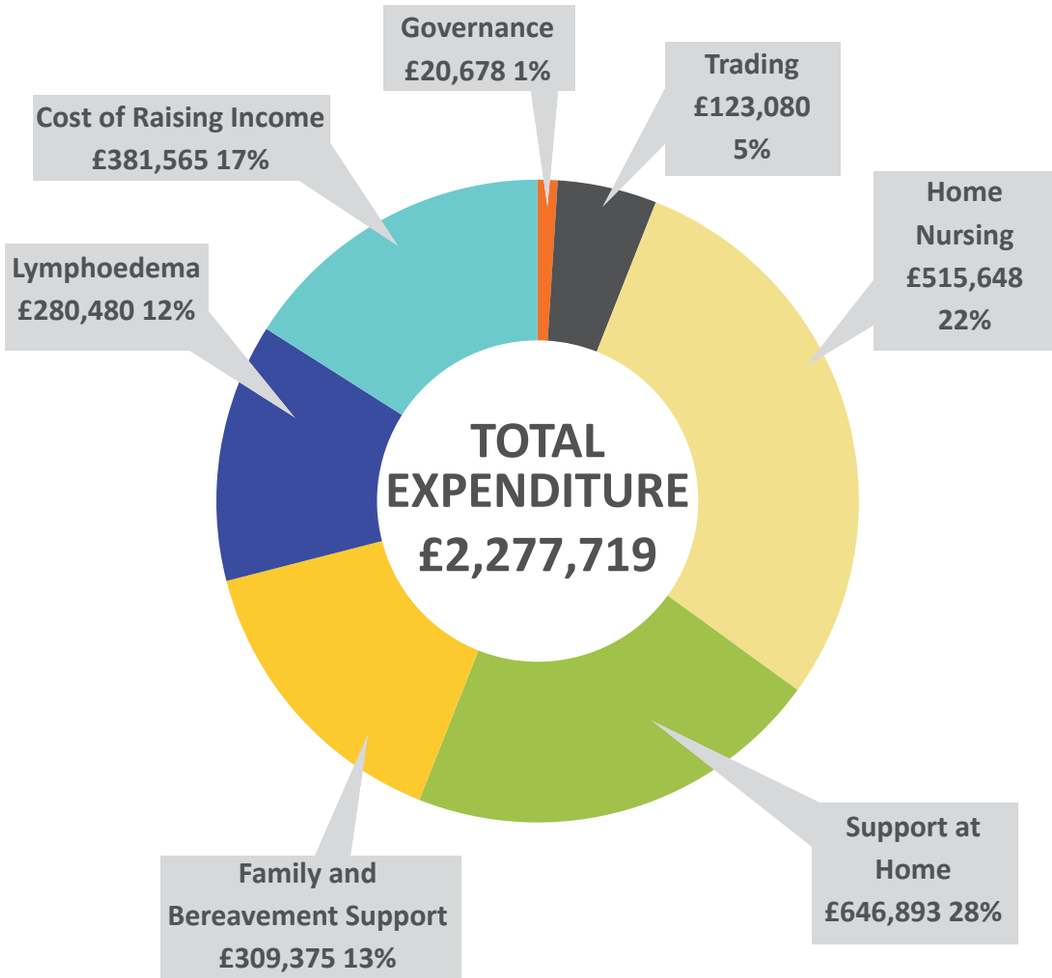
The hospice invests its reserves to obtain the best return on the investment while adhering to the charity's investment policy with regard to ethical considerations and restrictions.



PROFESSIONAL ADVISORS

Auditor	**Saint & Co, Chartered Accountant & Statutory Auditor** Sterling House, Wavell Drive, Rosehill, Carlisle, Cumbria, CA1 2SA
Banker	**National Westminster Bank plc** 31 Pow Street, Workington, Cumbria, CA14 3WY
Investment Manager	**Quilter Cheviot** 4th Floor, Bauhaus, 27 Quay Street, Manchester, M3 3GY
Medical Advisor	**Dr Helen Rowe, Consultant in Palliative Medicine** North Cumbria Integrated Care NHS Foundation Trust, Workington Community Hospital, Park Lane, Workington, Cumbria, CA14 2RW
HR Advisor	**Melanie Taylor Associates Ltd** 1 The Oaks, Blindcrake, Cockermouth, Cumbria, CA13 0QH
Health and Safety Advisor	**Michael Edwards** Oak Safety Services, 75 Oakfields, Burnopfield, Newcastle-Upon-Tyne, NE16 6PQ
Financial Advisor	**Nick Heaney, CWH Accounting Limited** Mount Pleasant, Heads Nook, Brampton, Carlisle, Cumbria, CA8 9EH


TOTAL INCOME
£2,295,473
Investments £106,650 5%
Trading £162,931 7%
Other £38,790 2%
NHS Support at Home £384,939 17%
Donations and Events £618,922 27%
NHS Core Funding £449,607 20%
In Memory £120,030 5%
Gift Aid £33,135 1%
Legacies £41,146 2%
Charitable Trusts and Foundations £339,326 15%


TOTAL EXPENDITURE
£2,277,719
Governance £20,678 1%
Trading £123,080 5%
Cost of Raising Income £381,565 17%
Home Nursing £515,648 22%
Lymphoedema £280,480 12%
Support at Home £646,893 28%
Family and Bereavement Support £309,375 13%

FINANCIAL REVIEW



During this financial year our total incoming resources for the group, were £2,295,473, of which £833,684 was restricted for specific needs. Total resources expended were £2,277,719, of which £692,164 was spent on restricted projects, resulting in a net resources surplus of £91,205.

The Balance Sheet shows Total Funds at the Balance Sheet date of £3,699,303, of which £181,802 are restricted.

The assets are held to provide the Objects and Activities stated in the Memorandum of Association of the Charity. The financial position of the charity as at the Balance Sheet date is considered to be satisfactory.

The charity is financially dependent upon National Health Funding.

Our Vision and Mission remain central to the work of the board of trustees. Throughout the year we have continued to monitor budgets and financial forecasts carefully to ensure the charity remains financially sustainable while delivering high-quality care and support to patients and families across West Cumbria.

The charity depends on the generosity of our supporters through donations, legacies, fundraising activities and income from our charity shops. Without this support, it would not be possible to provide the range of services we offer.

We recognise that the economic environment continues to present challenges, both for charities and for the communities we serve. In response, we remain focused on making the best use of our resources, identifying opportunities to work more efficiently, and planning carefully for the future to ensure the long-term sustainability of the charity and its services.



STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees, who are also the directors of Hospice at Home West Cumbria for the purpose of company law, are responsible for preparing the Trustees' 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 charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company 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 Charities SORP;
- make judgements and estimates that are reasonable and prudent; and
- 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 charity 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 charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In preparing the financial statements, the trustees are responsible for assessing the charitable group'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 charitable group or to cease operations, or have no realistic alternative but to do so.

The trustees confirm that they have complied with section 17(5) of the 2011 Charities Act in having paid due regard to the Charities Commission guidance on public benefit.

Remuneration for the senior management team is overseen by the HR and Governance Committee and the Finance and Income Generation Committee. These committees undertake an annual review of terms and conditions, taking into account both internal and external factors to ensure that remuneration remains fair, proportionate, and aligned with comparable roles across the sector. Consideration is given to factors such as previous pay awards within HHWC, public sector pay settlements, and wider pay trends within the hospice and charitable sectors.

The charity is incorporated as a company limited by guarantee. The trustees have no beneficial interest in the company. Each trustee is a member of the company and has undertaken to contribute £1 in the event that the company is wound up.

AUDITOR

Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as they are aware, there is no relevant audit information of which the charity's auditor is unaware; and
- they have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

SMALL COMPANY PROVISIONS

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report is approved at the Annual General Meetingon 9th October 2026 and signed on behalf of the board of trustees by:



Mr Brendon Cook (Chair)
Trustee

Independent Auditor's Report to the trustees of Hospice At Home West Cumbria

OPINION

We have audited the financial statements of Hospice at Home West Cumbria (the parent charity) and its subsidiary (the group) for the year ended 31 March 2026 which comprise the consolidated statement of financial activities, consolidated balance sheet, company balance sheet, consolidated statement of cash flows and 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 Financial Reporting Standard 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 groups and the parent charitable company's affairs as at 31 March 2026 and of the group's incoming resources and application of resources, for the year then ended
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

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 charitable 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 group 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 the charitable group'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 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 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.

Independent Auditor's Report to the trustees of Hospice At Home West Cumbria

MATTERS ON WHICH WE ARE REQUIRED TO REPORT ON BY EXCEPTION

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

RESPONSIBILITIES OF TRUSTEES

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose 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 charitable group'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 charitable group or to cease operations, or have no realistic alternative but to do so.

AUDITOR'S RESPONSIBILITIES FOR THE AUDIT OF FINANCIAL STATEMENTS

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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 is detailed below.

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

Independent Auditor's Report to the trustees of Hospice At Home West Cumbria

The extent to which the audit was considered capable of detecting irregularities including fraud:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the group through discussions with directors and other management;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the group;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the group's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud;
- To address the risk of fraud through management bias and override of controls, we:
  - performed analytical procedures to identify any unusual or unexpected relationships;
  - tested journal entries to identify unusual transactions;
  - assessed whether judgements and assumptions made in determining the accounting estimates set out in the accounting policies were indicative of potential bias; and
  - investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance;
- enquiring of management as to actual and potential litigation and claims; and
- reviewing correspondence with HMRC, relevant regulators and the group's legal advisors.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

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

This description forms part of our auditor's report.

Independent Auditor's Report to the trustees of Hospice At Home West Cumbria

USE OF OUR REPORT

This report is made solely to the charity's trustees, as a body, in accordance with part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees 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 group and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Saint & Co

Saint & Co
Chartered Accountants and Statutory Auditor
Sterling House
Wavell Drive
Rosehill
Carlisle
Cumbria
CA1 2SA

Saint & Co is eligible for appointment as auditor of the charitable group by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.









HOSPICE AT HOME WEST CUMBRIA
CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING CONSOLIDATED INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2026

	Notes	Unrestricted funds 2026 £	Restricted funds 2026 £	Total 2026 £	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
Income and endowments from:							
Donations and legacies	3	1,153,418	448,748	1,602,166	1,486,267	284,323	1,770,590
Charitable activities	4	-	384,936	384,936	-	275,203	275,203
Other trading activities	5	162,931	-	162,931	125,338	-	125,338
Investments	6	106,650	-	106,650	108,337	-	108,337
Other income	7	38,790	-	38,790	33,151	-	33,151
Total income		1,461,789	833,684	2,295,473	1,753,093	559,526	2,312,619
Expenditure on:							
Raising funds	8	504,645	-	504,645	437,507	4,780	442,287
Charitable activities	9	1,080,910	692,164	1,773,074	1,097,959	524,734	1,622,693
Total expenditure		1,585,555	692,164	2,277,719	1,535,466	529,514	2,064,980
Net gains/(losses) on investments	15	73,451	-	73,451	32,581	-	32,581
Net income/(expenditure)		(50,315)	141,520	91,205	250,208	30,012	280,220
Other recognised gains and losses: Revaluation of tangible fixed assets		-	-	-	-	-	-
Net movement in funds		(50,315)	141,520	91,205	250,208	30,012	280,220
Fund balances at 1 April 2025		3,567,816	40,282	3,608,098	3,317,608	10,270	3,327,878
Fund balances at 31 March 2026		3,517,501	181,802	3,699,303	3,567,816	40,282	3,608,098

The consolidated statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

HOSPICE AT HOME WEST CUMBRIA

CONSOLIDATED BALANCE SHEET

AS AT 31 MARCH 2026

	Notes	2026		2025	
		£	£	£	£
Fixed assets					
Intangible assets	17		14,394		15,739
Tangible assets	18		462,366		254,115
Investments	19		1,596,872		1,328,386
			2,073,632		1,598,240
Current assets					
Stocks	21	12,413		17,196	
Debtors	22	597,405		264,733	
Investments	23	715,521		1,009,660	
Cash at bank and in hand		966,818		1,245,934	
		2,292,157		2,537,523	
Creditors: amounts falling due within one year	24	(666,486)		(527,665)	
Net current assets			1,625,671		2,009,858
Total assets less current liabilities			3,699,303		3,608,098
Funds of the charity					
Restricted funds	27		181,802		40,282
Unrestricted funds			3,517,501		3,567,816
Total charity funds			3,699,303		3,608,098

The group is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2026, although an audit has been carried out under section 144 of the Charities Act 2011.

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

The members have not required the company to obtain an audit of its financial statements under the requirements of the Companies Act 2006, for the year in question in accordance with section 476.

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

The financial statements were approved by the Trustees on 9th October 2026

.....

Mr B Cook

Trustee

.....

Dr L Williams

Trustee

Company registration number 04191126

HOSPICE AT HOME WEST CUMBRIA

COMPANY BALANCE SHEET

AS AT 31 MARCH 2026

	Notes	2026		2025	
		£	£	£	£
Fixed assets					
Intangible assets	17		14,394		15,739
Tangible assets	18		453,832		248,422
Investments	19		1,596,872		1,328,386
			2,065,098		1,592,547
Current assets					
Stocks	21	8,433		10,784	
Debtors	22	652,436		276,365	
Investments	23	715,521		1,009,660	
Cash at bank and in hand		902,391		1,221,715	
		2,278,781		2,518,524	
Creditors: amounts falling due within one year	24	(644,576)		(505,476)	
Net current assets			1,634,205		2,013,048
Total assets less current liabilities			3,699,303		3,605,595
Funds of the charity					
Restricted funds	27		181,802		40,282
Unrestricted funds			3,517,501		3,565,313
Total charity funds			3,699,303		3,605,595

The surplus for the financial year for the parent company was £93,708 (2025: £277,717).

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2026, although an audit has been carried out under section 144 of the Charities Act 2011.

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

The members have not required the company to obtain an audit of its financial statements under the requirements of the Companies Act 2006, for the year in question in accordance with section 476.

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.....
Mr B Cook
Trustee

.....
Dr L Williams
Trustee

Company registration number 04191126

HOSPICE AT HOME WEST CUMBRIA

CONSOLIDATED STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2026

	Notes	2026		2025	
		£	£	£	£
Cash flows from operating activities					
Cash generated from operations	**34**		(247,363)		166,548
Income taxes paid			-		(483)
Net cash inflow from operating activities			(247,363)		166,065
Investing activities					
Purchase of intangible fixed assets		(2,406)		(10,619)	
Purchase of tangible fixed assets		(235,101)		(30,977)	
Proceeds from disposal of tangible fixed assets		-		30	
Purchase of investments		(1,716,948)		(186,386)	
Proceeds from disposal of investments		1,820,701		178,875	
Investment income received		106,650		108,337	
Net cash generated from/(used in) investing activities			(27,104)		59,260
Net cash used in financing activities			-		-
Net increase/(decrease) in cash and cash equivalents			(274,467)		225,325
Cash and cash equivalents at beginning of year			1,270,885		1,045,560
Cash and cash equivalents at end of year			996,418		1,270,885
Reconciliation with balance sheet					
Cash at bank and in hand			966,818		1,245,934
Cash and cash equivalents within fixed asset investments			29,092		23,163
Cash and cash equivalents within current asset investments			508		1,788
Cash and cash equivalents at end of year			996,418		1,270,885

1 Accounting policies

Charity information

Hospice at Home West Cumbria is a private company limited by guarantee incorporated in England and Wales. The registered office is 10 Finkle Street, Workington, Cumbria, CA14 2BB, United Kingdom.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006, FRS 102 “The Financial Reporting Standard applicable in the UK and Republic of Ireland” (“FRS 102”) and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

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

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

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

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

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

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

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

Income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.

Income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

1 Accounting policies (Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

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

1.6 Intangible fixed assets other than goodwill

Intangible assets acquired separately from a business are recognised at cost and are subsequently measured at cost less accumulated amortisation and accumulated impairment losses.

Intangible assets acquired on business combinations are recognised separately from goodwill at the acquisition date where it is probable that the expected future economic benefits that are attributable to the asset will flow to the entity and the fair value of the asset can be measured reliably; the intangible asset arises from contractual or other legal rights; and the intangible asset is separable from the entity.

Amortisation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

New website	20% straight line
Software	20% straight line

1.7 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold property	1% straight line
Fixtures and fittings	20% to 25% straight line
Medical equipment	20% reducing balance
Shop equipment	20% to 33% reducing balance & 20% straight line

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.8 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

1.9 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1 **Accounting policies (Continued)**

1.10 Stocks

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

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

1.11 Cash and cash equivalents

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

1.12 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

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

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

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

Derecognition of financial liabilities

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

1.13 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.14 Retirement benefits

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

1 Accounting policies (Continued)

1.15 Disclosure Exemptions

The parent charitable company satisfies the criteria of being a qualifying entity as defined in FRS 102. As such, advantage has been taken of the following disclosure exemptions available under paragraph 1.12 of FRS 102:

(a)No cash flow statement has been presented for the company.
(b)Disclosures in respect of financial instruments have not been presented.

1.16 Consolidation

The consolidated financial statements incorporate the financial statements of the company and all group undertakings. These are adjusted, where appropriate, to conform to group accounting policies. As a consolidated statement of financial activities is published, a separate statement of financial activities for the parent company is omitted from the group financial statements by virtue of section 408 of the Companies Act 2006.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

HOSPICE AT HOME WEST CUMBRIA

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2026

3 Donations and legacies

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2026	2026	2026	2025	2025	2025
	£	£	£	£	£	£
Donations and gifts	802,651	308,762	1,111,413	555,871	147,366	703,237
Legacies receivable	41,146	-	41,146	616,540	-	616,540
Grants receivable	309,621	139,986	449,607	313,856	136,957	450,813
	1,153,418	448,748	1,602,166	1,486,267	284,323	1,770,590
Donations and gifts						
Donations and Events	612,355	-	612,355	416,636	-	416,636
Charitable Trusts	30,564	308,762	339,326	17,340	147,366	164,706
Gift Aid and Tax Recoverable	33,135	-	33,135	23,547	-	23,547
In Memoriam	120,030	-	120,030	91,279	-	91,279
Collecting Boxes	6,567	-	6,567	7,070	-	7,070
	802,651	308,762	1,111,413	555,871	147,366	703,237

3 Donations and legacies (Continued)

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2026	2026	2026	2025	2025	2025
	£	£	£	£	£	£
Grants receivable for core activities						
NHS Block Contract	298,147	-	298,147	289,943	-	289,943
NHS Non-Cancer Lymphoedema	-	139,986	139,986	-	136,957	136,957
Funding PCT Admin Funding	10,509	-	10,509	23,913	-	23,913
Partnership Funding	965	-	965	-	-	-
	309,621	139,986	449,607	313,856	136,957	450,813

4 Income from charitable activities

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2026	2026	2026	2025	2025	2025
NHS Support at Home	£	£	£	£	£	£
Services provided under contract	-	384,936	384,936	-	275,203	275,203

5 Income from other trading activities

	Unrestricted funds	Unrestricted funds
	2026	2025
	£	£
Charity shop sales	162,931	124,676
Promotional goods	-	662
	162,931	125,338

6 Income from investments

	Unrestricted funds	Unrestricted funds
	2026	2025
	£	£
Income from listed investments	34,666	31,153
Interest receivable	71,984	77,184
	106,650	108,337

7 Other income

	Unrestricted funds	Unrestricted funds
	2026	2025
	£	£
Staff holiday purchase scheme	5,291	5,997
Partnership funding	-	7,534
Grants received by trading company	33,499	19,620
	38,790	33,151

8 Expenditure on raising funds

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2026	2026	2026	2025	2025	2025
	£	£	£	£	£	£
Marketing and income generation						
Advertising	39,932	-	39,932	20,580	-	20,580
Other fundraising costs	35,837	-	35,837	32,657	4,740	37,397
Staff costs	296,729	-	296,729	265,169	-	265,169
Marketing and income generation	372,498	-	372,498	318,406	4,740	323,146
Investment management	9,067	-	9,067	7,610	-	7,610
Other trading activities						
Shop costs	114,225	-	114,225	102,711	-	102,711
Support costs	8,855	-	8,855	8,780	40	8,820
Other trading activities	123,080	-	123,080	111,491	40	111,531
Total costs	504,645	-	504,645	437,507	4,780	442,287

9 Charitable activities

	Home Nursing	Lymphoedema	FABS	Support at Home	Total
	2026	2026	2026	2026	2026
	£	£	£	£	£
Direct costs					
Staff costs	419,552	181,905	220,191	537,121	1,358,769
Travel expenses	10,297	2,229	1,946	19,818	34,290
Medical consumables	713	564	504	11	1,792
Medical consultant	2,424	2,424	2,424	2,424	9,696
	432,986	187,122	225,065	559,374	1,404,547
Share of support and governance costs (see note 10)					
Support	82,662	93,358	84,310	87,519	347,849
Governance	5,170	5,170	5,169	5,169	20,678
	520,818	285,650	314,544	652,062	1,773,074
Analysis by fund					
Unrestricted funds	415,999	140,778	261,166	262,967	1,080,910
Restricted funds	104,819	144,872	53,378	389,095	692,164
	520,818	285,650	314,544	652,062	1,773,074

	Home Nursing	Lymphoedema	FABS	Support at Home	Total
	2025	2025	2025	2025	2025
	£	£	£	£	£
Direct costs					
Staff costs	501,878	183,082	222,048	344,468	1,251,476
Travel expenses	10,273	2,672	1,296	12,587	26,828
Medical consumables	699	363	224	-	1,286
Medical consultant	2,425	2,425	2,425	2,425	9,700
	515,275	188,542	225,993	359,480	1,289,290
Share of support and governance costs (see note 10)					
Support	81,397	79,673	79,285	78,669	319,024
Governance	3,594	3,595	3,595	3,595	14,379
	600,266	271,810	308,873	441,744	1,622,693
Analysis by fund					
Unrestricted funds	557,424	134,463	242,397	163,675	1,097,959
Restricted funds	42,842	137,347	66,476	278,069	524,734
	600,266	271,810	308,873	441,744	1,622,693

10 Support costs

	Support costs	Governance costs	2026	Support costs	Governance costs	2025
	£	£	£	£	£	£
Wages and social security	173,278	-	173,278	164,179	-	164,179
Depreciation	27,366	-	27,366	12,701	-	12,701
Rent and insurance	18,157	-	18,157	13,825	-	13,825
Rates and water	2,511	-	2,511	2,413	-	2,413
Light and heat	10,971	-	10,971	10,308	-	10,308
Repairs and maintenance	17,013	-	17,013	18,741	-	18,741
Other staff costs	24,439	-	24,439	38,004	-	38,004
Telephone and internet	5,417	-	5,417	5,800	-	5,800
Sundry expenses	27,561	1,093	28,654	20,329	1,148	21,477
Study and courses	8,715	-	8,715	13,289	-	13,289
Stationery and equipment	7,990	-	7,990	10,717	-	10,717
Computer expenses	33,286	-	33,286	17,538	-	17,538
Audit and accountancy fees	-	8,539	8,539	-	10,480	10,480
Legal and professional	-	11,046	11,046	-	2,751	2,751
	356,704	20,678	377,382	327,844	14,379	342,223
Analysed between						
Fundraising	8,855	-	8,855	8,820	-	8,820
Charitable activities	347,849	20,678	368,527	319,024	14,379	333,403
	356,704	20,678	377,382	327,844	14,379	342,223

11 Net movement in funds

	2026	2025
	£	£
Net movement in funds is stated after charging/(crediting)		
Fees payable to the company's auditor for the audit of the company's financial statements	8,539	6,840
Depreciation of owned tangible fixed assets	23,585	11,118
Loss on disposal of tangible fixed assets	30	303
Amortisation of intangibles	3,751	1,280
Operating lease charges	17,534	32,784

12 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits. One trustee was reimbursed expenses by the charity totalling £228 (2025: £270 for one trustee).

13 Employees

The average monthly number of employees during the year was:

	2026 Number	2025 Number
	57	57

Employment costs	2026 £	2025 £
Wages and salaries	1,546,881	1,451,290
Social security costs	178,195	135,283
Other pension costs	128,491	122,134
	1,853,567	1,708,707

The number of employees whose annual remuneration was more than £60,000 is as follows:

	2026 Number	Restated 2025 Number
£60,000 - £69,999	1	1
£70,000 - £79,999	1	1

Remuneration of key management personnel

Key management personnel include all persons that have authority and responsibility for planning, directing and controlling the activities of the group. The remuneration of key management personnel is as follows:

	2026 £	2025 £
Aggregate compensation	247,801	239,377

14 Other

	Unrestricted funds 2026 £	Unrestricted funds 2025 £
Net loss on disposal of tangible fixed assets	30	303

15 Net gains/(losses) on investments

	Unrestricted funds	Unrestricted funds
	2026	2025
Gains/(losses) arising on:	£	£
Revaluation of investments	(39,631)	27,928
Sale of investments	113,082	4,653
	73,451	32,581

16 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

17 Intangible fixed assets

Group and company	New website £	Software £	Total £
Cost			
At 1 April 2025	12,800	4,219	17,019
Additions - separately acquired	1,000	1,406	2,406
At 31 March 2026	13,800	5,625	19,425
Amortisation and impairment			
At 1 April 2025	1,280	-	1,280
Amortisation charged for the year	2,743	1,008	3,751
At 31 March 2026	4,023	1,008	5,031
Carrying amount			
At 31 March 2026	9,777	4,617	14,394
At 31 March 2025	11,520	4,219	15,739

18 **Tangible fixed assets**

Group	Freehold property £	Fixtures and fittings £	Medical equipment £	Shop equipment £	Total £
Cost or valuation					
At 1 April 2025	205,000	90,351	40,928	1,578	337,857
Additions	223,273	8,428	1,550	1,850	235,101
Disposals	-	(5,415)	-	(644)	(6,059)
At 31 March 2026	428,273	93,364	42,479	2,784	566,900
Depreciation and impairment					
At 1 April 2025	2,050	57,568	22,566	1,558	83,742
Depreciation charged in the year	2,614	11,618	12,407	172	26,811
Eliminated in respect of disposals	-	(5,385)	-	(635)	(6,020)
At 31 March 2025	4,664	63,801	34,973	1,095	104,533
Carrying amount					
At 31 March 2026	423,609	29,563	7,506	1,689	462,367
At 31 March 2025	202,950	32,782	18,363	20	254,115

The freehold property of the group was revalued at 31 March 2024 based on an independent professional valuation carried out on 12 February 2024 by Mere Commercial. The valuation was carried out in line with RICS Valuation Global Standards. The subsequent addition of £223,273 has not been revalued.

At 31 March 2026, had the revalued assets been carried at historic cost less accumulated depreciation and accumulated impairment losses, their carrying amount would have been approximately £261,845 (2025 - £281,120).

Company	Freehold property £	Fixtures and fittings £	Medical equipment £	Total £
Cost or valuation				
At 1 April 2025	205,000	77,870	40,928	323,798
Additions	223,273	4,202	1,550	229,025
Disposals	-	(1,990)	-	(1,990)
At 31 March 2026	428,273	80,082	42,479	550,834
Depreciation and impairment				
At 1 April 2025	2,050	50,761	22,565	75,376
Depreciation charged in the year	2,614	8,564	12,407	23,585
Eliminated in respect of disposals	-	(1,960)	-	(1,960)
At 31 March 2026	4,664	57,365	34,973	97,002
Carrying amount				
At 31 March 2026	423,609	22,717	7,506	453,832
At 31 March 2025	202,950	27,109	18,363	248,422

18 Tangible fixed assets (continued)

Property valuations for the company are the same as for the group, see note above.

19 Fixed asset investments

Group and company	Listed investments	Other investments	Long term deposits	Cash in portfolio	Total
	£	£	£		£
Cost or valuation					
At 1 April 2025	1,159,881	145,342	-	23,163	1,328,386
Additions	1,618,631	98,317	-	-	1,716,948
Valuation changes	(44,805)	5,174	-	-	(39,631)
Other movements	-	-	-	7,727	7,727
Disposals	(1,300,765)	(115,793)	-	-	(1,416,558)
At 31 March 2026	1,432,942	133,040	-	30,890	1,596,872
Carrying amount					
At 31 March 2026	1,432,942	133,040	-	30,890	1,596,872
At 31 March 2025	1,159,881	145,342	-	23,163	1,328,386

Fixed asset investments revalued

Valuations are prepared by Quilter Cheviot. Valuations are generally prepared on the basis of the middle market price at the close of business on the valuation date, and as supplied by external information providers. For certain securities, the price may be on a different basis e.g. last trade or bid price.

Long term deposits are deposit accounts that mature in more than 1 year from 31 March 2026.

The historical cost of investments held at 31 March 2026 was £1,593,001 (2025: £1,171,631).

20 Financial instruments

Group and company	2026	2025
	£	£
Carrying amount of financial assets		
Instruments measured at fair value through profit or loss	1,565,982	1,305,223

21 Stocks

Group	2026	2025
	£	£
Marketing consumables and bought in shop stock	12,413	17,196

Company	2026	2025
	£	£
Marketing consumables	8,433	10,784

22 Debtors

	Group		Company	
Amounts falling due within one year:	**2026 £**	**2025 £**	**2026 £**	**2025 £**
Trade debtors	446,523	42,807	446,523	42,807
Amounts owed by subsidiary undertakings	-	-	77,180	31,540
Other debtors	39,319	35,616	17,170	15,708
Prepayments and accrued income	111,563	186,310	111,563	186,310
	597,405	264,733	652,436	276,365

23 Current asset investments

Group and company	**2026 £**	**2025 £**
Investment portfolio - cash account	521	1,788
Deposits maturing between 3 months and 1 year	715,000	1,007,872
	715,521	1,009,660

24 Creditors: amounts falling due within one year

	Notes	Group		Company	
		2026 £	**2025 £**	**2026 £**	**2025 £**
Other taxation and social security		34,771	30,974	34,771	30,974
Deferred income	**25**	511,722	401,477	502,785	386,672
Trade creditors		55,032	51,546	45,839	47,608
Other creditors		20,803	10,648	20,803	10,648
Accruals		44,158	33,020	40,378	29,574
		666,486	527,665	644,576	505,476

25 Deferred income

Group	**2026 £**	**2025 £**
Other deferred income	511,722	401,477

Deferred income is included in the financial statements as follows:

	2026 £	**2025 £**
Deferred income is included within:		
Current liabilities	511,722	401,477

25 Deferred income (Continued)

	2026	2025
	£	£
Movements in the year:		
Deferred income at 1 April 2025	401,477	383,523
Released from previous periods	(392,540)	(383,523)
Resources deferred in the year	502,785	401,477
Deferred income at 31 March 2026	511,722	401,477

Deferred income relates to NHS contract income received in advance for 2026/27, and income received in advance for events taking place in the next financial year.

26 Retirement benefit schemes

Defined contribution schemes

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

The charge to profit or loss in respect of defined contribution schemes was £128,491 (2025 - £122,134) for the group and £127,766 (2025 - £120,908) for the company.

27 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

		Movement in funds			Movement in funds		
Group and company	Balance at 1 April 2024	Incoming resources	Resources expended	Balance at 1 April 2025	Incoming resources	Resources expended	Balance at 31 March 2026
	£	£	£	£	£	£	£
Bedrock Grant	10,270	-	(2,440)	7,830	-	(2,473)	5,357
THG Apprenticeship Funding	-	4,740	(4,740)	-	-	-	-
Trust Income – Home Nursing	-	42,600	(42,660)	-	7,075	(7,075)	-
Trust Income - FABS	-	66,234	(66,234)	-	51,854	(51,854)	-
NHS Lymphoedema	-	136,957	(136,957)	-	139,986	(139,986)	-
NHS Support at Home	-	275,203	(273,203)	-	384,936	(384,936)	-
DHSC Capital Funding 24/25	-	33,792	(1,340)	32,452	-	(7,900)	24,552
DHSC Capital Funding 25/26	-		-	-	153,614	(1,721)	151,893
Sellafield – Home Nursing	-		-	-	62,380	(62,380)	-
Other Restricted fund	-		-	-	33,839	(33,839)	-
	10,270	559,526	529,514	40,282	833,684	(692,164)	181,802

The Bedrock Grant is funds held to be spent on setting up and running the new Support at Home service. The balance at 31 March 2026 relates to the net book value of laptops bought for Support at Home staff, which are being depreciated over their useful economic life. Similarly the balance on the Hospice UK DHSC (Capital) fund at the year end relates to the net book value of the assets it was used to buy.

27 Restricted Funds (Continued)

The THG Apprenticeship Funding relates to funds received for two data admin apprentices. The Trust Income is funds re ceived from various charitable trusts to be spent on specific activities such as Home Nursing or FABS.

The NHS Lymphoedema fund is the annual NHS income for non-cancer Lymphoedema care. The NHS Support at Home fund is the income received under contract from the NHS for the Support at Home service.

Unrestricted funds

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

Group	At 1 April 2025	Incoming resources	Resources expended	Gains and losses	At 31 March 2026
	£	£	£	£	£
General funds	3,567,816	1,461,789	(1,585,555)	(276,549)	3,167,501
Designated funds	-	-	-	350,000	350,000
	3,567,816	1,461,789	(1,585,555)	73,451	3,517,501

Previous year:	At 1 April 2024	Incoming resources	Resourcees expended	Gains and losses	At 31 March 2025
	£	£	£	£	£
General funds	3,317,608	1,753,093	(1,535,466)	32,581	3,567,816

28 Analysis of net assets between funds

Group	Unrestricted funds 2026 £	Restricted funds 2026 £	Total 2026 £	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
Intangible fixed assets	14,394	-	14,394	15,739	-	15,739
Tangible assets	280,564	181,802	462,366	213,833	40,282	254,115
Investments	1,596,872	-	1,596,872	1,328,386	-	1,328,386
Current assets/(liabilities)	1,625,671	-	1,625,671	2,009,858	-	2,009,858
	3,517,501	181,802	3,699,303	3,567,816	40,282	3,608,098

Company	Unrestricted funds 2026 £	Restricted funds 2026 £	Total 2026 £	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
Intangible fixed assets	14,394	-	14,394	15,739	-	15,739
Tangible assets	272,030	181,802	453,832	208,140	40,282	248,422
Investments	1,596,872	-	1,596,872	1,328,386	-	1,328,386
Current assets/(liabilities)	1,634,205	-	1,634,205	2,013,048	-	2,013,048
	3,517,501	181,802	3,699 ,303	3,565,313	40,282	3,605,595

29 Operating lease commitments

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	Group		Company	
	2026	2025	2026	2025
	£	£	£	£
Within one year	52,607	41,707	5,637	5,637
Between two and five years	65,228	56,333	990	1,430
In over five years	14,000	-	-	-
	131,835	98,040	6,627	7,067

30 Capital commitments

Amounts contracted for but not provided in the financial statements:

	2026	2025
	£	£
Acquisition of intangible assets	-	1,406

31 Contingencies

At 31 March 2026 the charity had been notified of their entitlement to a further legacy that has not yet been recognised in income, because its receipt is not yet probable. Based on the information available the charity expects to receive around £25,000 for these legacies.

32 Related party transactions

Transactions with related parties

The charity received donations totalling £2,401 (2025: £2,543) without conditions from trustees or other related parties.

33 Subsidiary Undertakings

The charity has one trading subsidiary undertaking; Hospice at Home West Cumbria Trading Ltd (Company Registration Number 06199137). The company is a single member private company limited by guarantee, with the single member being Hospice at Home West Cumbria. The company is included in the consolidated accounts. The company is registered in England and Wales. The address of the registered office is 10 Finkle Street, Workington, Cumbria, CA14 2BB. The principal activity of the subsidiary is that of charity shops, where a profit is made this is donated to the parent charity.

The results of the subsidiary are as follows:

	2026	2025
	£	£
Turnover and other operating income	196,430	144,958
Expenditure	(198,933)	(142,455)
Surplus/(deficit)	(2,503)	2,503
Gross Assets at 31st March	99,090	56,232
Gross Liabilities at 31st March	99,090	53,729
Funds	-	2,503

34 Cash generated from operations

	2026	2025
	£	£
Surplus/(deficit) for the year	91,205	280,220
Adjustments for:		
Investment income recognised in statement of financial activities	(106,650)	(108,337)
Taxation charged	-	-
Loss on disposal of tangible fixed assets	39	3,009
Gain on disposal of investments	(113,082)	(4,653)
Fair value gains and losses on investments	39,631	(27,928)
Depreciation and impairment of tangible fixed assets	26,811	12,963
Amortisation of intangible assets	3,751	1,280
Movements in working capital:		
(Increase) in stocks	4,783	(4,256)
(Increase)/decrease in debtors	(332,672)	(11,960)
Increase in creditors	28,576	8,256
Increase/(decrease) in deferred income	110,245	17,954
Cash generated from operations	(247,363)	166,548

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Registered Company No. 4191126 registered in England and Wales
Registered Charity No, 1086837
Registered with the Care Quality Commission
Certificate No. 1-183623894

Registered with FUNDRAISING REGULATOR

HOSPICE AT HOME WEST CUMBRIA
Enhancing life, excelling in care
Registered Charity No. 1086837

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