Cambodian Children's Fund UK

Registered Charity Number: 1135214

Trustees' Report and Financial Statements

for the Year Ended 31 December 2025

Apartment 44, 14 Newman Street,

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Cambodian Children's Fund UK

Registered Charity Number: 113521

Trustees Report and Financial Statements

Year Ended 31 December 2025

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Cambodian Children's Fund UK

Registered Charity Number: 1135214

Trustees Report and Financial Statements

Year Ended 31 December 2025

Legal and administrative information

Name of Charity:	Cambodian Children's Fund UK
Working Name*:	CCF-UK
Charity registration number:	1135214
Principal Address:	**Apartment 44,** **14 Newman Street,** **London W1T 1PB**
Telephone:	**07870 592130**
Email:	admin-uk@cambodianchildrensfund.org
Website:	www.cambodianchildrensfund.org
Trustees:	Mr Duncan Neale (resigned August 2024) Ms Andrea Thorpe (appointed September 2017) Mr Axel Maier (appointed June 2018) Mr Scott Neeson (appointed September 2019) Mr Michael Griffiths (appointed November 2019) Ms Noni Ware (resigned June 2025) Mr. Dan Roberts (appointed December 2023) Mr. Sheel Kohli (appointed January 2024) Mr. Nigel Lee (appointed September 2024) Mr. Connor Deehan (appointed November 2025)
Bankers:	Barclays Bank Fenchurch Street Leicester LE87 2BB
Independent Examiner:	Ms Adelaide Amoafo 54 Monroe Crescent Enfield, Middlesex, EN1 4HT

* *The name* "CCF-UK" is registered as the Charity's working name *with the Charity Commission and with the Charity's bankers*

Report of the Trustees

The Trustees present their report along with the financial statements of the Charity for the year ended 31 December 2025.

The Cambodian Children's Fund UK is a UK-based, non-governmental, non-political, non-religious charity. It is constituted under a Trust Deed dated 28 November 2009 and is registered with the Charity Commission under registration number 1135214. The legal and administrative information set out on page 1 forms part of this report.

The financial statements have been prepared on the basis of the accounting policies set out in note 1 to the financial statements and comply with the Charity's Trust Deed and Accounting and Reporting by Charities – Statement of Recommended Practice (SORP 2005). Although not a requirement, the Charity has opted to make additional voluntary disclosures in line with best practice for larger charities.

Structure, governance and management

The Trustees who served during the period are shown on page 1 of this report.

The Charity is wholly managed by its Trustees, none of whom receive any remuneration or compensation for costs incurred in performing their duties. The Trustees meet at least quarterly. Trustees manage the financial and day-to-day administration of the Charity on a rotating basis. The Charity does not employ any staff and all volunteers are required to meet their own expenses. However, CCF UK does pay for support on fundraising and administration

Trustee recruitment, induction and training

The Trustees have the power to appoint new Trustees by a resolution passed at a special meeting of the Trustees. According to the Trust Deed, all Trustees are appointed for a term of two years. New Trustees are nominated by existing Trustees and appointed on the basis of a majority decision of the Trustees, following an assessment of whether they have the necessary skills to contribute to the Charity's management and development. A suitable candidate may be invited to observe a Trustee meeting prior to taking up any appointment. All initial and new Trustees are required to have completed Declaration of Eligibility and Conflict of Interest Forms.

New Trustees are encouraged to meet with the management of the Charity's beneficiary organisations in Cambodia. Trustees are encouraged to visit the projects in Cambodia. Currently, there is no on-going training policy in place for Trustees.

Objectives of the Charity

The objectives of the Charity, as set out in the Charity's Trust Deed, in the period under review were:

(1) To promote and advance the education of the public in subjects relating to sustainable development and the protection and enhancement of the country and young people of Cambodia. Sustainable development means "development which meets the needs of the present without compromising the ability of future generations to meet their own needs".

(2) To act as a resource for young people up to the age of 25 living in Cambodia by providing advice and assistance and organising educational, health and other programmes as a means of:

- **a.** advancing in life and helping young people by developing their skills, capacities and capabilities to enable them to participate in society as independent, mature and responsible individuals;
- **b.** advancing education;
- **c.** improving health;
- **d.** relieving unemployment;
- **e.** providing recreational and leisure time activity in the interests of social welfare for people living in the area of benefit who have need by reason of their youth, age, infirmity or disability, poverty or social and economic circumstances with a view to improving the conditions of life of such persons.

(3) To carry out any purpose for the benefit of young people in Cambodia which is Charitable according to the law of England and Wales, as the Trustees in their discretion decide.

The Charity delivered its charitable objectives during the period by identifying and approving financial grants to a partner organisation. Funding the work carried out by partner organisation(s) was chosen as the optimum model for the Charity, as the Trustees consider it inefficient and unproductive financially to establish its own infrastructure and staff in Cambodia.

During the period, the Charity made financial grants to the Cambodian Children's Fund, a charitable organisation registered and operating in Cambodia. The Trustees have therefore complied with their obligation to exercise their powers and duties for public benefit.

Review of activities, achievements and performance

The Charity was registered as a Charity in England & Wales on 25 March 2010 and was officially launched on 14 September 2010. During the period 1 January 2025 – 31 December 2025, the Charity's donor base continued to strengthen its partnership with the Cambodian Children's Fund (CCF), a charity registered in Cambodia and based in the capital city, Phnom Penh. Based on CCF's demonstrable ability to use donated funds efficiently and to meet the objectives of the Charity, the Cambodian Children's Fund UK continued to make financial grants to the Cambodian Children's Fund (CCF). The CCF was founded in 2003 and provides life-changing education, nourishment and medical care to vulnerable children from some of Cambodia's most destitute communities. The CCF currently cares for about 1,900 children and university students and has an internationally acclaimed reputation for its highly efficient use of donor funds.

Total grants of US$ 273,100 (£206,847) were awarded to CCF in the period 1 January 2025 – 31 December 2025.

Advancing education – core and supplemental education for school students

Funds of $197,618 (£173,215) of the grants made during 2025 were allocated to support the education budget for an average of 1,292 students attending school during the year. This represents around 5% of CCF's education programme, a programme that provides the full Khmer General Education curriculum for secondary level students and also provides additional lessons in English, Khmer, mathematics, science, IT, social studies, the arts & home economics for children at primary school level. This has helped support a 98% overall state school pass rate for CCF students and has helped 79 students get to university in the 25/26 academic year, which is a remarkable achievement considering that they spent their formative years working on a garbage dump in Phnom Penh.

Other pledges

Other pledges were received to support a range of activities including supporting students to go to university and to support the Education programme more generally.

Financial review

All of the income of the Charity arose as a result of direct financial donations or from fundraising events.

The Charity had brought forward funds of £129,739. During the year, the Charity raised a total of £293,446 for its charitable purposes, a modest increase (4%) on the previous year. This was a significant achievement as the previous year was the 20th anniversary year of the foundation of CCF in Cambodia and resulted in record funds raised that year. We also received a very generous individual donation during this year from a long-term supporter.

£24,165 of this total was donated via JustGiving. Just Giving charge 5% for their work and there is a card processing fee (if appropriate) of 1.25%.

£77,103 of this total was donated via Stripe. Stripe charges a processing fees of 1.75%. In addition, Gift Aid, where allowed, is also recovered on this income.

The Charity has administrative, fundraising and other overhead costs for the year ended 31 December 2025 that amounted to £39,983. This has decreased significantly on the previous year as the previous year had more fundraising activities as a result of the 20th anniversary celebration mentioned above.

The Charity made a grant to beneficiaries in the period of £206,847, leaving net resources of £176,355.

Reserves policy and risk management

In order to ensure that the Charity is able to function properly and continue to meet its ongoing capital and revenue commitments for the projects it supports, the Trustees maintain a certain level of reserves, by setting aside cash or other current assets at the end of the year. The Charity's Reserve Policy state that the Trustees will at all times ensure that the charity carries sufficient reserves to meet any short term unforeseen financial pressures. Reserves not otherwise invested as set out in this document will be invested where practicable in a Savings Account with the bank accruing interest.

The Trustees have reviewed the Charity's need for reserves in line with the guidance issued by the Charity Commission. The Charity holds reserves for the following reasons:

- to cover the future cost of capital commitments already entered into or under negotiation;
- to cover the future running costs of each project for a period of at least one year;
- as protection to enable the Charity to continue operating despite catastrophic or less damaging events; and
- to provide funds which can be designated to specific projects at short term notice.

This figure is constantly reviewed by the Trustees. As at 31 December 2025, the Trustees estimated that the Charity required reserves of £25,000 based on the administrative expenditure and running costs of the charity in 2025. The Charity's total Unrestricted Funds as at 31 December 2025 were £176,355 which meant that the estimated reserves were covered in full, with a reasonable margin to cover capital and other projects planned by the Charity in 2026. This is a higher level of reserves than is normal, due to timing of payments to our partner organisation in Cambodia, which are transferred when the US$ exchange rate is viewed as favourable and in sufficient large amounts to achieve a good exchange rate. Transfers to Cambodia are made in US$ as this is the most commonly used currency in Cambodia. The exchange rate deteriorated significantly in 2023 but has since improved.

The Trustees of the Charity consider risk management to be of great importance. The Charity has always considered the risks inherent in their activities and at all times this consideration forms an important part of the planning and decision-making process.

Voluntary help and gifts in kind

The Trustees are enormously grateful to the volunteers and friends of the Charity who performed services for the Charity free of charge, carried out fundraising on the Charity's behalf or donated their time and items for events, which has enabled the Charity to operate with minimal overhead costs during the course of its existence.

Future plans

The Charity will continue to work with the Cambodian Children's Fund to support a number of educational projects for children and young adults in Phnom Penh.

The Charity will also seek to attract additional Trustees and high-profile supporters to bring additional skills to the Charity and to generate greater awareness of the Charity and its objectives among the general public. The Trustees also intend to continue providing grants to registered charities/non-governmental organisations in Cambodia operating with objectives which are in alignment with the Charity's objects and to meet emergency medical and nutritional needs as these arise.

Statement of Trustees' responsibilities in relation to the financial statements

Charity law requires the Trustees to prepare financial statements for each financial year which show a true and fair view of the state of affairs of the Charity and its financial activities for that period.

In preparing those financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in operational existence.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the financial statements comply with the Charities 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.

Independent Examiner

The Trustees intend to ask Ms. Adelaide Amoafo ACMA, to undertake the independent examination of the Charity.

Signed on behalf of the Trustees

Michael Griffiths,
Trustee
22nd October 2026,

Cambodian Children's Fund UK

Registered Charity Number: 1135214

Trustees Report and Financial Statements

Year Ended 31 December 2025

Independent Examiner's Report to the Trustees of the Cambodian Children's Fund UK

I report on the financial statements of the Charity for the year ended 31 December 2025, which are set out on pages 9 to 14.

Respective responsibilities of Trustees and examiner

The Charity's Trustees consider that an audit is not required for this year (under section 43(2) of the Charities Act 1993 (the Act) and that an independent examination is needed.

It is my responsibility to:

- examine the financial statements (under section 43 of the Act);
- to follow the procedures laid down in the General Directions given by the Charities Commission (under section 43(7)(b) of the Act); and
- to state whether particular matters have come to my attention.

Basis of the independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the Charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently, I do not express an audit opinion on the view given by the financial statements.

Independent examiner's statement

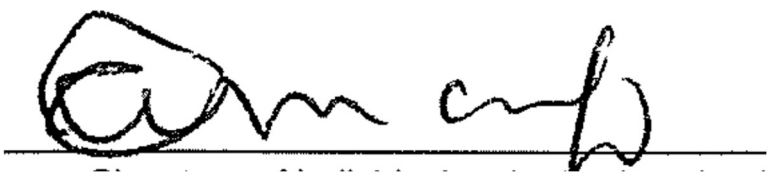
In the course of my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in, any material respect, the Trustees have not met the requirements to ensure that:

- proper accounting records are kept (in accordance with section 41 of the 1993 Act); and
- financial statements are prepared which agree with the accounting records and comply with the accounting requirements of the Act; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Ms. Adelaide Amoafo ACMA
54 Monroe Crescent
Enfield, Middlesex, EN1 4HT



Dated 19h October, 2026

Statement of financial activities (incorporating an income and expenditure account)

For the year ended 31 December 2025

	Note	2025 £	2024 £
Donations		292,575	281,923
Bank Interest		871	267
Total Incoming Resources		**293,446**	**282,190**
Less: Cost of generating funds	2	(39,983)	(65,564)
Net incoming resources available For charitable activities		**253,463**	**216,626**
Charitable activities	3	(206,847)	(190,000)
Net incoming/(outgoing) resources		**46,616**	**26,626**
Brought forward funds		129,739	103,113
Total funds carried forward		**176,355**	**129,739**

Balance Sheet

As at 31 December 2025

	Note	**2025** £	**2024** £
Current Assets			
Debtors	8	3,950	2,017
Cash at bank and in hand	9	172,405	127,722
Net current assets		**176,355**	**129,739**
Net assets		**176,355**	**129,739**
Unrestricted funds			
General funds		**176,355**	**129,739**
Restricted Funds		**0**	**0**
Total Funds		**176,355**	**129,739**

The Financial Statements on pages 9 to 14 were approved by trustees on 30th September 2026 and were signed on their behalf by:

Michael Griffiths
Trustee

Notes to the financial statements

1. Accounting policies

The financial statements have been prepared under the historic cost convention and in accordance with applicable accounting standards, the Statement of Recommended Practice "Accounting and Reporting by Charities" (SORP 2005) and comply with the Charities (Accounts and Reports) Regulations 2005 issued under the Charities Act 1993, as amended by the Charities Act 2006.

Incoming resources

Recognition of incoming resources
These are included in the Statement of Financial Activities (SoFA) when:

- the Charity becomes entitled to the resources;
- the Trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

Donations and grants
Donations and grants are only included in the SoFA when the Charity has unconditional entitlement to the resources.

Investment income
This is included in the financial statements when receivable and is gross of tax.

Expenditure and liabilities

Expenditure, which is charged on an accrual basis, is allocated between:

- expenditure incurred directly in the effort to raise voluntary contributions (costs of generating funds); and
- Expenditure incurred directly to the fulfillment of the Charity's objectives (costs in the furtherance of charitable activities).

Irrecoverable VAT is charged to the SoFA as incurred.

Governance costs

Trustees do not receive any remuneration or compensation for costs incurred in performing their duties and are required to meet their own expenses of attending meetings or visiting projects or beneficiaries in Cambodia. In addition, the costs of the preparation and examination of the statutory accounts and the cost of any legal advice to the Charity or to the Trustees on governance or constitutional matters is provided free of charge or costs are covered by supporters of the Charity. The Charity did not incur any governance costs in the year ended 31 December 2025.

Administration and other costs
Wherever possible, the Charity seeks to obtain willing donors or supporters to provide materials or services to the Charity, free of charge. This includes the cost of designing and hosting the Charity's website, the design of leaflets and other publicity materials, postage and communication costs and the financial and general administration of the Charity. The cost of providing such services is not included in the financial statements as a cost or benefit in kind.

Grants payable
These are only recognised in the financial statements once the Charity has made an unconditional commitment to pay the grant and this is communicated to the beneficiary or the grant has been paid, whichever is the earlier. The Charity has not made any grant commitments of more than one year.

Liability recognition
Liabilities are recognised as soon as there is a legal or constructive obligation committing the Charity to pay out resources.

Foreign currency
Transactions are denominated in foreign currencies are translated at the exchange rate at the date of transaction. All assets and liabilities denominated in foreign currencies are translated at the rate of exchange ruling at the balance sheet date. The resulting gain or loss is dealt with in the SoFA.

Fund accounting
Unrestricted general funds represent incoming resources on which there is no restriction, but may be designated by the Trustees for a particular project or area of charitable activity.

Restricted funds are funds that can only be used for particular restricted purposes within the objects of the Charity. They are incoming resources on which the donor has laid down conditions relating to the expenditure thereon or when funds are specifically raised for particular restricted purposes.

Gift aid reclaimable on donations is included with the amount received and, where applicable, credited to the relevant designated or restricted fund.

Taxation
The Charity is exempt from taxation on its income and gains where they are applied for charitable purposes.

2. Expenses

The expenses of the Charity can be analysed as follows:

	2025	2024
	£	£
Admin charges (Just Giving, Stripe, PayPal)	3,484	3,163
Fundraising cost	30,797	55,722
Admin support	5,702	6,679
	39,983	65,564

3. Details of Charitable Activities

The amount spent on charitable activities is analysed by programme area as follows:

	2025	2024
	£	£
Education of school children	173,215	134,931
Education of University students	24,182	20,000
Miscellaneous pledges	9,450	35,069
	206,847	190,000

4. Grants Payable in 2025

The Charity met its charitable purposes by making grants as follows:

	2024	2024
	£	£
Cambodian Children's Fund	206,847	190,000

5. Employee Costs

The charity has no employees.

6. Trustees' expenses and remuneration and related party transactions

Trustees are not paid any remuneration and are required to meet their own expenses, except those directly incurred as part of the costs of staging fundraising events.

7. Donated services

No material donated services were received in the year.

8. Debtors

This represents payments made via third party payment methods (JustGiving, Stripe and PayPal) not yet paid over to the charity including Gift Aid reclaimable from the UK Government on donations by qualifying UK taxpayers giving a total of £3,950.

9. Cash at bank and in hand

Cash at bank and in hand was as follows:

	2024	2024
	£	£
Bank balance	172,405	127,722
Petty cash	0	0
	172,405	127,722