Company registration number 07137899 (England and Wales)

Charity registration number 1135528 (England and Wales)

TALITHA KOUM COMMUNITY LTD

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 NOVEMBER 2025

TALITHA KOUM COMMUNITY LTD

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	G Baker Y Cross L Ramsey A Williams P G Harper	
Country of incorporation	United Kingdom (England and Wales)	07137899
Charity registrations	England and Wales Northern Ireland	1135528
Registered office	The Hope Centre Wash Lane Witnesham Ipswich Suffolk IP6 9JE	
Independent examiner	Affinia (Ipswich) 80 Compair Crescent Ipswich Suffolk UK IP2 0EH	
Accountants	Affinia (Ipswich) 80 Compair Crescent Ipswich Suffolk UK IP2 0EH	

TALITHA KOUM COMMUNITY LTD

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TALITHA KOUM COMMUNITY LTD

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 30 NOVEMBER 2025

The trustees present their annual report and financial statements for the year ended 30 November 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006 and “Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)” (as amended for accounting periods commencing from 1 January 2019)

Objectives and activities

Talitha Koum Community Limited has a Christian mission to reach out with love, compassion and practical support to women who are vulnerable because of circumstance. Based near Ipswich in Suffolk we provide:

Supported housing for women who are vulnerable due to life-challenges often leading to chaos and homelessness including a history of substance dependency or alcohol use, homelessness, mental health challenges and risk of abuse, violence, or persecution. Our purpose-built centre provides supported accommodation in a unique setting within a 2-acre rural site known as The TK Hope Centre.

Public benefit

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Achievements and performance

Significant activities and achievements against objectives

This year has been a positive one.

Our Service Manager, Tina Prince continues to both manage the Hope Centre and promote the charity within the local area. To enable her to focus on the strategic management, we continue to have a strong team to run the centre operationally and to allow for future growth.

The Hope Centre continues to provide seven day a week staff coverage, which provides significant benefit to our residents giving them much needed support and focus over the weekends. Our On Call rota also means should an incident occur outside office hours, there is an established system in place which supports both our residents and staff wellbeing. Having this level of support available has had an instrumental impact in enabling residents to make more consistent progress in their journey to independent living.

Of great significance this year, four further women have been supported in moving on into independent living so fulfilling the aim of the charity. The women were able to make full use of the services provided by the support team to make the successful transition to independence in the community. This was achieved through individualised support plans and activities tailored to each woman's requirements. Two regular volunteers supplement the work that the support team are doing. Activities are designed to reflect the skills that our residents will need to be successful when they are living independently and include budgeting, cooking, healthy lifestyles, physical and mental health wellbeing, application of benefits and signposting to other external services.

Seven women took part in the Life Skills sessions run by a local church – Hope Church in Ipswich.

Women have also wanted to be involved in Bible Studies and have been supported to attend the local parish Church of St Marys in Witnesham

During this year our occupancy rate has increased with the centre being full most of the time which has enabled the charity to meet the needs of women and also reducing the level of reliance on donations for the sustainability of the service provided.

Our outcomes for residents continue to be very good and have numerous testimonies from agencies and residents alike as to the positive impact we are having on women's lives.

Through persistent liaison with the Housing Support team, the level of housing benefit paid to the Hope Centre to reflect the ever growing costs of running the Centre continues to rise with inflation. This has helped to improve the sustainability of the charity's finances and so support the women in our care as this is the main source of income for the centre.

Keeping in regular contact with supporters of our charity has been important. Along with the usual newsletters and social media posts, in September an Open Morning was held to share our plans for future development as well as share the successes of our ongoing work. Many residents chose to attend and talk to our long term supporters and those interested in the work of TK.

In terms of future development, the final phase of the build at The Hope Centre is at pre-application stage anticipating a full planning permission submission in early 2026. This will be providing an additional five rooms to bring us up to our maximum 16 rooms as allowable under our lease.

Financial review

The accounts show that the charity had a total income of £240,827 (2024: £209,715 restated) against total expenditure of £198,121 (2024: £207,212 restated). There was also an increase in housing benefit income of just under £44,000 due to increased occupancy in the period. Of total income, donations, gifts, grants and fundraising represent 22% (2024: 28%), and housing support and resident income 77% (2024: 72%).

Unrestricted funds at the end of the year are sufficient to fund the ongoing operations.

Reserves policy

Our reserves policy has remained at £42,000 of unrestricted funds at any time to cover potential liabilities. This figure represents approximately 3 months of forecast operational costs. We will continue to review and update our reserves policy as our service and financial position evolve.

Major risks

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Plans for future periods

The need for our services remains high (sadly) with referral volumes far outstripping our available rooms hence we continue to press forward with the next stage in the development of our site so that we can help more women in need.

We have submitted plans to build a space for an additional five residents on site which will include some self-contained living accommodation to better prepare our residents in their move to independent living. This will be a significant investment in our site for which we will need to build our reserves and undertake major fund-raising initiatives to bring to fruition. These plans will be the final stage of the development of our wonderful site in Witnesham.

Once the site development work is concluded our staffing will need to be bolstered to provide the necessary cover for 16 residents. We also plan to offer the opportunity to live at the Hope Centre to young women leaving the care system. We hope to reduce the risk to this group which can so often can find the sudden transition from care to independent living very difficult. We can give them the opportunity to have supported accommodation as a “halfway house” to full independence.

As we look to the new year, we wish to strengthen our cross-agency collaboration in order to further improve the long term outcomes for our residents. A focus on continuing to maximise occupancy in the year ahead is also key as this provides a strong basis for our future financial planning.

Structure, governance and management

The charity is a company limited by guarantee.

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

G Baker
Y Cross
L Ramsey
A Williams
I Cameron (Resigned 29 January 2025)
P G Harper

Recruitment and appointment of trustees

Trustees are recruited to fill perceived skill gaps and contribute to the effective running of the charity. In selecting individuals for appointment as trustees, consideration is given to the skills, knowledge and experience required for the effective administration of the charity. As part of their induction, new trustees are provided with appropriate guidance regarding their role and responsibilities.

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

Other matters

We are thankful to the wide range of Community Groups, Churches, friends, individuals, and other funders that have supported us either financial or though giving their time throughout the year.

We had another well supported and successful Golf Day hosted by Superstructures this year from whom we have enjoyed long term support and collaboration.

As a charity with a strong & clear Christian ethos we are strongly supported in prayer from our wide base of supporters be they individuals or churches, this is a vital foundation for our work.

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

Gary Baker
.....
G Baker
Trustee

Date: 29 September 2026

TALITHA KOUM COMMUNITY LTD

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF TALITHA KOUM COMMUNITY LTD

I report to the trustees on my examination of the financial statements of Talitha Koum Community Ltd (the charity) for the year ended 30 November 2025.

Responsibilities and basis of report

As the trustees of the charity (and also its directors for the purposes of company law), you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006. You are satisfied that the financial statements of the charity are not required by charity or company law to be audited and have chosen instead to have an independent examination.

Having satisfied myself that the financial statements of the charity are not required to be audited under Part 16 of the Companies Act 2006 and are eligible for independent examination, I report in respect of my examination of the charity's financial statements carried out under section 65 of the Charities Act (Northern Ireland) 2008 and section 145 of the Charities Act 2011. In carrying out my examination I have followed the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act (Northern Ireland) 2008 and the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement

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

1 accounting records were not kept in respect of the charity as required by section 386 of the Companies Act 2006.

2 the financial statements do not accord with those records; or

3 the financial statements do not comply with the accounting requirements of section 396 of the Companies Act 2006 other than any requirement that the financial statements give a true and fair view, which is not a matter considered as part of an independent examination; or

4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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

Annie Lee
Affinia (Ipswich)

80 Compair Crescent
Ipswich
Suffolk
IP2 0EH
UK

Dated: .....

TALITHA KOUM COMMUNITY LTD

STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)

FOR THE YEAR ENDED 30 NOVEMBER 2025

	Notes	Unrestricted funds 2025 £	Unrestricted funds As restated 2024 £
Income and endowments from:			
Donations and legacies	**2**	45,832	49,078
Charitable activities	**3**	186,148	154,140
Other trading activities	**4**	2,939	2,566
Investments	**5**	1,416	1,587
Other income	**6**	4,492	2,344
Total income		240,827	209,715
Expenditure on:			
Raising funds	**7**	428	250
Charitable activities	**8**	197,693	206,962
Total expenditure		198,121	207,212
Net income and movement in funds		42,706	2,503
Reconciliation of funds:			
Fund balances at 1 December 2024		642,761	640,258
Fund balances at 30 November 2025		685,467	642,761

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

TALITHA KOUM COMMUNITY LTD

STATEMENT OF FINANCIAL POSITION

AS AT 30 NOVEMBER 2025

	Notes	2025		2024 as restated	
		£	£	£	£
Fixed assets					
Tangible assets	**13**		522,580		521,828
Current assets					
Debtors	**14**	13,743		12,692	
Cash at bank and in hand		155,606		110,305	
		169,349		122,997	
Creditors: amounts falling due within one year	**15**	(6,462)		(2,064)	
Net current assets			162,887		120,933
Total assets less current liabilities			685,467		642,761
The funds of the charity					
Unrestricted funds	**17**		685,467		642,761
			685,467		642,761

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 30 November 2025.

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

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

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

The financial statements were approved by the trustees on 29 September 2026

Gary Baker

G Baker
Trustee

1 Accounting policies

Charity information

Talitha Koum Community Ltd is a private company limited by guarantee incorporated in England and Wales. The registered office is The Hope Centre, Wash Lane, Witnesham, Ipswich, Suffolk, IP6 9JE.

1.1 Basis of preparation

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

The charity has taken advantage of the provisions in the SORP for charities not to prepare a statement of cash flows.

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

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

1.2 Going concern

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

1.3 Charitable funds

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

Designated funds are unrestricted funds earmarked for a particular project.

Restricted funds are subject to specific conditions by donors or grantors 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.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

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

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

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

1 Accounting policies **(Continued)**

1.5 Expenditure

Liabilities are recognised as resources expended where there is a legal or constructive obligation committing the Charity to the expenditure.

1.6 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:

Leasehold improvements (Restated)	Over the terms of the 80 year lease
Fixtures and fittings	25 % Reducing Balance
Computers	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.

1.7 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).

1.8 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.

1.9 Financial instruments

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

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

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

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

1 Accounting policies **(Continued)**

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.

1.10 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.

1.11 Retirement benefits

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

2 Donations and legacies

	Unrestricted funds	Unrestricted funds
	2025	2024
	£	£
Donations and gifts	42,792	48,262
Grants received	3,040	816
	45,832	49,078

3 Income from charitable activities

	Unrestricted funds 2025 £	**Unrestricted funds 2024 £**
Charitable Activities		
Support Housing Service Income	186,148	154,140

3 Income from charitable activities **(Continued)**

4 Income from other trading activities

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Fundraising events	2,939	2,566

5 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	1,416	1,587

6 Other income

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Other income	4,492	2,344

Other income represents monies received from the residents to purchase shopping and items on their behalf. The associated costs of this is included within residential operating costs.

7 Expenditure on raising funds

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Fundraising and publicity		
Other fundraising costs	428	250

8 Expenditure on charitable activities

	Charitable Activities 2025 £	Charitable Activities 2024 £
Direct costs		
Staff costs	148,004	152,454
Depreciation and impairment	8,087	7,573
Insurance	3,317	2,590
Computer Expenses	796	1,470
Office Expenses	2,763	1,658
Rent / Room Hire	1,461	1,315
Training Expenses	90	180
Travel and Expenses	2,443	9,412
Residential Operating Costs	26,674	25,707
	193,635	202,359
Share of support and governance costs (see note 9)		
Support	4,058	4,603
	197,693	206,962
Analysis by fund		
Unrestricted funds	197,693	206,962

9 Support costs allocated to activities

	2025 £	2024 £
Independent Examination Fee	1,380	1,314
Legal Fees	1,224	2,075
Payroll Costs	1,454	1,214
	4,058	4,603
Analysed between:		
Charitable Activities	4,058	4,603

10 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

11 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
Full time employees	5	5
Part time employees	2	2
Total	7	7

Employment costs	2025 £	2024 £
Wages and salaries	141,406	150,060
Other pension costs	6,598	2,394
	148,004	152,454

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

12 Taxation

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

13 Tangible fixed assets

	Leasehold improvements (Restated)	Fixtures and fittings	Computers	Total
	£	£	£	£
Cost				
At 1 December 2024	545,849	2,443	698	548,990
Additions	4,229	2,530	2,080	8,839
At 30 November 2025	550,078	4,973	2,778	557,829
Depreciation and impairment				
At 1 December 2024	25,846	862	454	27,162
Depreciation charged in the year	6,897	1,050	140	8,087
At 30 November 2025	32,743	1,912	594	35,249
Carrying amount				
At 30 November 2025	517,335	3,061	2,184	522,580
At 30 November 2024	520,003	1,581	244	521,828

14 Debtors

	2025	Restated 2024
Amounts falling due within one year:	**£**	**£**
Trade debtors	12,993	11,942
Prepayments and accrued income	750	750
	13,743	12,692

15 Creditors: amounts falling due within one year

	2025	2024
	£	**£**
Other taxation and social security	2,010	-
Trade creditors	2,705	-
Other creditors	433	-
Accruals and deferred income	1,314	2,064
	6,462	2,064

16 Retirement benefit schemes

	2025	2024
Defined contribution schemes	**£**	**£**
Charge to profit or loss in respect of defined contribution schemes	6,598	2,394

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.

17 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. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 December 2024	Incoming resources	Resources expended	At 30 November 2025
	£	**£**	**£**	**£**
Designated Funds - Future development of site	9,126	-	-	9,126
General Unrestricted Funds	389,036	-	-	389,036
General funds	244,599	240,827	(198,121)	287,305
	642,761	240,827	(198,121)	685,467

17 Unrestricted funds **(Continued)**

Previous year:	At 1 December 2023	Incoming resources	Resources expended	At 30 November 2024
	£	£	£	£
Designated Funds - Future development of site	49,298	-	(9,126)	40,172
General Unrestricted Funds	609,983	197,773	(191,263)	616,493
General funds	(19,023)	11,942	(6,823)	(13,904)
	640,258	209,715	(207,212)	642,761

The designated funds have been allocated to the future development of the site. Costs this year spent on the development of the site are in relation to the demolition costs relating to the old bank and work to level the area and extend the fencing.

18 Operating lease commitments

Lessee

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:

	2025	2024
	£	£
Within one year	1,000	-
Between two and five years	4,000	-
In over five years	70,000	-
	75,000	-

19 Related party transactions

Transactions with related parties
During the year the charity entered into the following transactions with related parties:

The land which is leased to the charity on which the charity is run is jointly owned by Y Cross, a trustee of the charity. The lease terms limit the rental figure to a maximum of the current rental figure or the open market rental of the land for agricultural purposes only and therefore there are no beneficial terms resulting from Y Cross's position as a trustee.

20 Prior period adjustment

A prior year adjustment has been made to reallocate certain housing benefit income to the correct periods which in turn affected debtors and retained earnings for prior years and also for depreciation for leasehold improvements. The adjustments had the following effect on the balance sheet and the statement of financial activities:

21 Prior period adjustment

Changes to the statement of financial position

	At 30 November 2024		
	As previously reported	Adjustment	As restated
	£	£	£
Fixed assets			
Tangible assets	547,674	(25,846)	521,828
Current assets			
Debtors due within one year	750	11,942	12,692
Net assets	656,665	(13,904)	642,761
Charity funds			
Income funds			
Unrestricted funds	656,665	(13,904)	642,761
Total equity	656,665	(13,904)	642,761

Changes to the income statement

	Period ended 30 November 2024		
	As previously reported	Adjustment	As restated
	£	£	£
Charitable activities	142,198	11,942	154,140
Charitable activities	200,139	6,823	206,962
Net movement in funds	(2,616)	5,119	2,503