Company registration number: 06706212

Charity registration number: 1135828

The Friendship Circle (UK)

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 December 2025

The Friendship Circle (UK)

Contents

Reference and Administrative Details	1
Trustees' Report	2 to 10
Statement of Trustees' Responsibilities	11
Independent Examiner's Report	12
Statement of Financial Activities	13
Balance Sheet	14
Notes to the Financial Statements	15 to 23

The Friendship Circle (UK)

Reference and Administrative Details

Trustees	Rabbi Anthony Joel Jaffe Rabbi David Jaffe Mr Philip Pink Mr Timothy Dempsey Mr Jeremy Coleman Mrs Ziona Handler
Principal Office	72 Singleton Road Salford M7 4LU
Registered Office	Suite 5, 4th Floor 3 Universal Square Devonshire Street North Manchester M12 6JH
Company Registration Number	06706212
Charity Registration Number	1135828
Bankers	Royal Bank of Scotland ALTRINCHAM Bolton Customer Service Centre PO Box 2027 Parklands De Havilland Way Horwich BL6 4YU
Independent Examiner	Gordon Levy BA, FCA Chartered Accountant Gordon Levy Limited Suite 5, 4th Floor 3 Universal Square Devonshire Street North Manchester, M12 6JH

The Friendship Circle (UK)

Trustees' Report

The trustees, who are directors or company secretary for the purposes of company law, present the annual report together with the financial statements of the charitable company for the year ended 31 December 2025.

Reference and administrative details
Reference and administrative details are shown in the schedule of members of the board and professional advisers on page 1 of the financial statements.

Trustees
The trustees who served the charity during the period were as follows:

Rabbi Anthony Joel Jaffe

Rabbi David Jaffe

Mr Philip Pink

Mr Timothy Dempsey

Mr Jeremy Coleman

Mrs Ziona Handler

Structure, governance and management

Nature of governing document

Memorandum and Articles of Association incorporated 24 September 2008 as amended by special resolution registered at Companies House on 12 February 2012.

Recruitment and appointment of trustees

Appointment by Trustees

Organisational structure

Company limited by guarantee

The Friendship Circle (UK)

Trustees' Report

Objectives and activities

Objects and aims

Summary of the Objects of the Charity as set out in the governing document

Object I
To promote, for the benefit of the inhabitants of Greater Manchester and the surrounding area the provision of facilities for recreation or other leisure time occupation of individuals who have need of such facilities by reason of their youth, age, infirmity or disablement, financial hardship or social and economic circumstances or for the public at large in the interests of social welfare and with the object of improving the condition of life of the said inhabitants.

Object 2
To promote general charitable purposes for the benefit of the community of Greater Manchester and the surrounding area, and to provide relief from financial hardship and social and/or economic disadvantage and to advance the education of its residents of all ages and in particular to provide opportunities for the aforementioned residents to participate fully in the life of the community in ways which address and alleviate social and economic disadvantage.

The Friendship Circle (UK)

Trustees' Report

Mission Statement

The Friendship Circle's mission is to:

Enhance the lives of Jewish People with Disabilities through empowering, encouraging and facilitating:
- Friendship
- Social inclusion, a sense of belonging & integration into the community
- Engagement with Jewish life and practice
- Maximising their contribution to society
- Access to opportunity

This is achieved through providing opportunities in:
- Sport, fitness, health and wellbeing
- Social & recreational
- Skills & hobbies
- Self- advocacy
- Teen provision
- Jewish life & observance
- Community integration
- One to one buddy programme
- Emotional and practical support
- Volunteering
- Disability education
- Employment

Our Members

The Friendship Circle provides support to children and adults with mild to moderate learning disabilities, including conditions such as Down Syndrome and Autism, as well as people with physical disabilities such as cerebral palsy.

At the end of 2025, we had 185 members benefiting from our programmes, with 9 new members joining during the year. Our membership continues to be geographically concentrated in Prestwich, with significant representation from Salford/Crumpsall, Whitefield and Bury, alongside members from across the wider Manchester area.

Our members span a broad age range, from children to older adults. The largest segment of our membership is aged 18-35, accounting for 36% of members. Those aged 36-50 make up a slightly smaller proportion, while 17% are under 18 and 20% are aged 50 and over. The breadth of our membership demonstrates the organisation's ability to support people at very different stages of life.

The Friendship Circle (UK)

Trustees' Report

Chief Executive Officer Statement

2025 has been another year of significant development for The Friendship Circle, as we have continued to grow both the scale of our work and the depth of our impact within the community.

Our priority throughout the year has been to ensure that this growth is sustainable. As the organisation develops, it is important that we continue to protect the warm and caring culture that has always defined The Friendship Circle, together with the strong personal relationships we build with our members.

One of the clearest indications of the importance of our work is the extraordinary level of engagement we see from our members. More than 40% attend at least twice each week, while a significant group participate in almost everything we offer. For many, The Friendship Circle is far more than somewhere to attend an activity; it provides a genuine sense of belonging and an important place within the community.

A particularly significant achievement this year was our Birthright volunteering trip to Israel. This was an ambitious project for the organisation and an immensely powerful experience for those who took part. It gave our members the opportunity to connect with Israel through volunteering while also experiencing a level of independence and responsibility that many had not previously had the opportunity to enjoy. The impact of the trip demonstrated the importance of continuing to create ambitious opportunities which challenge expectations of what our members can achieve.

Our commitment to Jewish life remains fundamental to who we are. Through our programmes around Shabbat and Yom Tov, home visits and partnerships across the community, we continue to work towards ensuring that our members can participate fully in Jewish communal life.

At the same time, our impact increasingly extends beyond those who directly use our services. Through our disability education programme and our work with schools, we are helping to challenge perceptions of disability and encourage a culture in which people with disabilities are included and valued within the wider community.

Our volunteers are central to our work. With 160 volunteers giving thousands of hours of their time during the year, The Friendship Circle is creating meaningful relationships between our members and the wider community. Volunteering also gives people of all ages an opportunity to make a direct contribution to our work.

As The Friendship Circle grows, the demands on the organisation inevitably become more complex. During the year we continued to strengthen our team and organisational capacity so that we can sustain the quality of our work while preparing for the future.

We have also begun to look more deliberately at the next stage of The Friendship Circle’s development. The Trustees and senior leadership will be undertaking a strategic process to develop a longer-term plan for the organisation. This will consider how we can expand our services while remaining financially responsible and preserving the culture and values which make The Friendship Circle distinctive.

None of this would be possible without the commitment of our staff and volunteers. I am enormously grateful to our members for the confidence they place in us, to our donors and supporters for their generosity and to our Trustees for their continued support.

We enter the next year with considerable ambition. Our aim is not simply to do more, but to deepen our impact and ensure that our members have the opportunities they deserve, meaningful friendships and a genuine place within our community.

The Friendship Circle (UK)

Trustees' Report

Programme Update
During 2025, the Programme Team continued to expand the range of activities available to our members while maintaining strong levels of engagement.

Building on the addition of two new staff members at the end of the previous year, the team increased its capacity to deliver our growing programme.

Programme Overview

450 activities delivered in 2025

Our weekly activities and classes are designed to cater to a wide range of interests and abilities, providing opportunities for members to develop new skills, improve their health and wellbeing, build friendships and enjoy meaningful experiences.

The Programme Team continually reviews and develops the offering to maintain engagement and respond to members' interests and needs.

Over 40% of our members attended at least twice a week and around 10% of members participate in almost every activity we offer. Many also contribute to the wider organisation through fundraising, volunteering and acting as ambassadors for The Friendship Circle within the community.

Key Programme Highlights

Diversity in Art
Our Art of Nature exhibition, attended by more than 100 people from the wider community, showcased artwork created through our weekly art club.

The exhibition provided members with an opportunity to celebrate their creativity and achievements while sharing their work with the wider community and challenging perceptions around disability.

Inclusive Driving Experience
In partnership with Speed of Sight Charity, Friendship Circle members took to the track at the iconic 2 Sisters Circuit in Wigan, experiencing the thrill of driving specially adapted cars, developing confidence and demonstrating what can be achieved when the right support and opportunities are available.

Engagement in Jewish Life
Throughout the year, we provided activities around Shabbat and Yom Tov, enabling members to participate in Jewish traditions and celebrations within a supportive and inclusive environment.

Members also took part in a varied programme of festivals and events, including Purim, Lag B'Omer, Yom Ha'atzmaut and Chanukah. More than 100 people attended our Lag B'Omer BBQ and Friday Night Dinner, while over 400 members and volunteers took part in Chanukah activities.

The Menorah Buddy programme facilitated 144 visits, enabling members to light Chanukah candles alongside a friend. The Chanukah programme also included visits to local care homes, bringing the celebrations to members of the wider community.

In addition, on each of the festivals of Rosh Hashanah, Sukkot, Chanukah, Purim and Pesach, 150 Yom Tov packs were delivered to members throughout the year, helping them celebrate festivals at home. This initiative is particularly valuable for members who are unable to attend programmes in person, reinforcing their connection to the Friendship Circle community.

Our aim is to ensure that members can experience and participate fully in Jewish life, including during important festivals and periods when social isolation can be particularly acute.

Disability Education in Schools Programme

420 schoolchildren participated in our Disability Education Programme.

Our Disability Education Programme continues to thrive within Manchester's Jewish primary schools and has now been running successfully for nine years.

During the year, the programme expanded into three additional primary schools, bringing the total number of participating schools to eight. Building on this success, work has also begun to adapt the programme for delivery in high schools, extending its reach to older students.

A key strength of the programme is the active involvement of Friendship Circle members, whose participation brings authenticity and lived experience to the sessions. By encouraging open discussion and challenging stereotypes, the programme helps young people develop a deeper understanding of disability and inclusion.

The programme benefits both students and our members: students develop greater understanding, while our members are empowered to share their experiences and promote inclusion.

Diversity on the Runway Fashion Show
Building on the success of previous years, the charity hosted its fourth Inclusive Fashion Show, welcoming more than 400 guests across two evenings and raising over £75,000.

As the charity's flagship fundraising event, the Fashion Show provides an empowering experience for participating members, helping to build confidence and self-esteem while giving them a strong sense of achievement.

It also provides an important platform to showcase the charity's commitment to celebrating diversity, promoting inclusion and challenging perceptions of disability within the wider community.

Volunteering and Community Integration
Volunteering is central to The Friendship Circle's ethos and plays an important role in connecting our members with the wider community.

During 2025, 42 new volunteers joined the organisation, bringing our total volunteer community to 160. Our volunteers span a wide range of ages, with 30% under 25, 30% aged 26-49 and 40% aged 50 and over.

This broad volunteer base strengthens our connection with the wider community and enables people of different generations to contribute to our work.

In 2025, volunteers contributed a minimum of 8,000 hours of their time, in addition to providing significant emotional and practical support by telephone, which is not formally recorded. While the full extent of this contribution cannot be quantified, these figures demonstrate the substantial contribution and commitment of Friendship Circle's volunteers to the charity's work.

Strategic Priorities For The Year Ahead

Establish a Five-Year Plan
The Trustees and Directors will undertake a strategic exercise to develop a five-year plan, providing a clear framework for the organisation's future development.

Expand the Young Adult Programme
Developing a supportive transition stage between the Teen Club and wider adult programme, with age-appropriate activities for younger members.

Improve Our Premises
Strengthening security and making fuller use of the building to support our growing programme of activities.

Strengthen Safeguarding
Continuing to improve safeguarding policies, procedures, training and systems to enhance the quality of services to members and the volunteer experience.

Expand Access to Birthright
Building on the success of our first trip by seeking to organise a further Israel volunteering trip, with a wider age range to include older members who have not previously had the opportunity to benefit from this kind of independent travel experience.

The trip will enable members to connect with the Jewish homeland and its people while making a meaningful contribution to the community.

Financial Review
Over the past few years, The Friendship Circle has experienced significant growth in both income and activity. This growth has enabled the charity to expand its activities and invest in the staff and facilities needed to support them.

This period of growth has included years in which expenditure exceeded income, reflecting planned investment in the organisation and its future development. The charity remains in a resilient financial position, with appropriate reserves and a clear focus on sustainable long-term growth.

Income and Fundraising
Our fundraising strategy continues to focus on strengthening donor relationships and broadening our sources of income so that we are not reliant on any single source of funding.

The Patron Scheme remains a key part of our fundraising and has continued to grow year on year. In 2025, it generated approximately £160,000, representing around one third of total income.

Challenge events have also become an increasingly important source of income. Activities including the Manchester 10K, Snowdon Climb and Firewalk generated more than 20% of total income in 2025, with over 150 people taking part. We have continued to broaden the range of challenges to appeal to different ages and interests, providing opportunities for both fundraising and wider community engagement.

Events remain an important part of our fundraising strategy. The annual Fashion Show, for example, raised over £75,000 in 2025, while also raising the profile of The Friendship Circle within the wider community and providing a memorable experience for our members.

Community fundraising and crowdfunding campaigns are another important element of our strategy. By engaging volunteers, members, families and the wider community to fundraise through their own networks, these campaigns help us reach new supporters while providing additional financial resilience for the charity.

Our income was £425,000 in 2023, rising to £614,000 in 2024 following a particularly successful crowdfunding campaign. In 2025, income was £516,000, representing a return towards a more typical level of fundraising while remaining ahead of 2023.

The Friendship Circle receives little or no grant funding, either statutory or otherwise. While grant funding has been explored historically, the increasingly competitive funding environment has meant that it has not proved a viable or sustainable income stream for the organisation. We therefore continue to prioritise community-led and relationship-based fundraising.

Financial Management and Strategic Planning
The charity's financial position is supported by careful budgetary control, regular review of cash flow forecasts and ongoing financial planning.

Trustees maintain oversight of short-, medium- and long-term financial objectives, ensuring that resources are used responsibly and in the best interests of the charity and its beneficiaries.

Expenditure has increased alongside the organisation's growth, reflecting investment in our programmes, staffing and the premises, as well as the wider costs of delivering our services. Spending is monitored closely, with appropriate controls and approval processes in place for expenditure outside normal operational costs.

Through this approach, The Friendship Circle continues to balance investment in the charity's development with prudent financial management, ensuring that we remain well placed to sustain and grow our impact in the years ahead.

The Friendship Circle (UK)

Trustees' Report

Reserves and Future Planning

The Friendship Circle's reserves policy is to maintain a minimum of four months' operating expenditure in unrestricted reserves, providing an appropriate level of financial resilience and safeguarding the continuity and sustainability of our services.

Despite the challenging economic climate, a competitive fundraising environment and periods in which expenditure has exceeded income, the charity has maintained reserves at or above this level over the past three years.

Unrestricted reserves at 31 December 2025 were £280,467 (2024: £337,273)

This represented approximately 6 months of operating expenditure.

Looking ahead, maintaining an appropriate level of reserves remains a key priority for the Trustees. The resulting deficit in income and expenditure for 2025 was anticipated and formed part of the Charity's planned financial position. The planned Complete the Circle crowdfunding campaign in 2026 will play an important role in supporting the charity's ongoing financial sustainability and ensuring we are well positioned to continue delivering our services and developing our impact.

Reappointment of independent examiner

Gordon Levy, Chartered Accountant, has been re-appointed as independent examiner for the ensuing year.

The annual report was approved by the trustees of the charity on 28 September 2026 and signed on its behalf by:

.....
Mr Philip Pink
Trustee

.....
Mr Jeremy Coleman
Trustee

The Friendship Circle (UK)

Statement of Trustees' Responsibilities

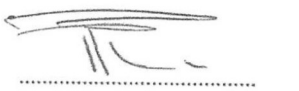
The trustees (who are also the directors of The Friendship Circle (UK) for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material 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 charitable company will continue in business.

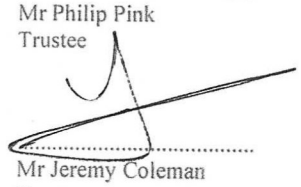
The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements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

Approved by the trustees of the charity on 28 September 2026 and signed on its behalf by:



.....

Mr Philip Pink
Trustee



.....

Mr Jeremy Coleman
Trustee

The Friendship Circle (UK)

Independent Examiner's Report to the trustees of The Friendship Circle (UK)

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 13 to 23.

Respective responsibilities of trustees and examiner
The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of ICAEW.
Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report
My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, 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 no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

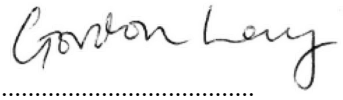
Independent examiner's statement
In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 386 of the Companies Act 2006; and
- to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

have not been met; or

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



.....
Gordon Levy BA, FCA
Chartered Accountant
ICAEW
Gordon Levy Limited
Suite 5, 4th Floor
3 Universal Square
Devonshire Street North
Manchester, M12 6JH

28 September 2026

The Friendship Circle (UK)

Statement of Financial Activities for the Year Ended 31 December 2025 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds £	Total 2025 £
Income and Endowments from:			
Donations and legacies	3	490,454	490,454
Investment income	4	3,036	3,036
Other income	5	23,386	23,386
Total Income		516,876	516,876
Expenditure on:			
Charitable activities	6	(575,418)	(575,418)
Total Expenditure		(575,418)	(575,418)
Net expenditure		(58,542)	(58,542)
Net movement in funds		(58,542)	(58,542)
Reconciliation of funds			
Total funds brought forward		339,009	339,009
Total funds carried forward	10	280,467	280,467

	Note	Unrestricted funds £	Total 2024 £
Income and Endowments from:			
Donations and legacies	3	599,675	599,675
Investment income	4	3,649	3,649
Other income	5	17,621	17,621
Total Income		620,945	620,945
Expenditure on:			
Charitable activities	6	(535,839)	(535,839)
Total Expenditure		(535,839)	(535,839)
Net income		85,106	85,106
Net movement in funds		85,106	85,106
Reconciliation of funds			
Total funds brought forward		252,167	252,167
Total funds carried forward	10	337,273	337,273

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown is shown in note 10.

The Friendship Circle (UK)

(Registration number: 06706212)
Balance Sheet as at 31 December 2025

	Note	2025 £	2024 £
Current assets			
Debtors	8	-	94
Cash at bank and in hand		282,896	337,179
		282,896	337,273
Creditors: Amounts falling due within one year	9	(2,429)	-
Net assets		280,467	337,273
Funds of the charity:			
Unrestricted income funds			
Unrestricted funds		280,467	337,273
Total funds	10	280,467	337,273

For the financial year ending 31 December 2025 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

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

The financial statements on pages 13 to 23 were approved by the trustees, and authorised for issue on 28 September 2026 and signed on their behalf by:

.....
Mr Philip Pink
Trustee

.....
Mr Jeremy Coleman
Trustee

1 Charity status

The charity is a charity limited by guarantee and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £10 towards the assets of the charity in the event of liquidation.

2 Accounting policies

Summary of significant accounting policies and key accounting estimates
The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance
The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Basis of preparation
The Friendship Circle (UK) meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern
The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

Exemption from preparing a cash flow statement
The charity opted to early adopt Bulletin 1 published on 2 February 2016 and have therefore not included a cash flow statement in these financial statements.

Income and endowments
All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably.

Donations and legacies

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Investment income

Dividends are recognised once the dividend has been declared and notification has been received of the dividend due.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees' meetings and reimbursed expenses.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Trade debtors

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Trade creditors
Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if the charity does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities.

Trade creditors are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

Borrowings
Interest-bearing borrowings are initially recorded at fair value, net of transaction costs. Interest-bearing borrowings are subsequently carried at amortised cost, with the difference between the proceeds, net of transaction costs, and the amount due on redemption being recognised as a charge to the Statement of Financial Activities over the period of the relevant borrowing.

Interest expense is recognised on the basis of the effective interest method and is included in interest payable and similar charges.

Borrowings are classified as current liabilities unless the charity has an unconditional right to defer settlement of the liability for at least twelve months after the reporting date.

Fund structure
Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Financial instruments

Classification

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.
Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the charity after deducting all of its liabilities.

Recognition and measurement

All financial assets and liabilities are initially measured at transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs), unless the arrangement constitutes a financing transaction. If an arrangement constitutes a financing transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Financial assets and liabilities are only offset in the statement of financial position when, and only when there exists a legally enforceable right to set off the recognised amounts and the charity intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the charity transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the charity, despite having retained some, but not all, significant risks and rewards of ownership, has transferred control of the asset to another party.

Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires.

Debt instruments

Debt instruments which meet the following conditions are subsequently measured at amortised cost using the effective interest method:

(a) The contractual return to the holder is (i) a fixed amount; (ii) a positive fixed rate or a positive variable rate; or (iii) a combination of a positive or a negative fixed rate and a positive variable rate.

(b) The contract may provide for repayments of the principal or the return to the holder (but not both) to be linked to a single relevant observable index of general price inflation of the currency in which the debt instrument is denominated, provided such links are not leveraged.

(c) The contract may provide for a determinable variation of the return to the holder during the life of the instrument, provided that (i) the new rate satisfies condition (a) and the variation is not contingent on future events other than (1) a change of a contractual variable rate; (2) to protect the holder against credit deterioration of the issuer; (3) changes in levies applied by a central bank or arising from changes in relevant taxation or law; or (ii) the new rate is a market rate of interest and satisfies condition (a).

(d) There is no contractual provision that could, by its terms, result in the holder losing the principal amount or any interest attributable to the current period or prior periods.

(e) Contractual provisions that permit the issuer to prepay a debt instrument or permit the holder to put it back to the issuer before maturity are not contingent on future events, other than to protect the holder against the credit deterioration of the issuer or a change in control of the issuer, or to protect the holder or issuer against changes in levies applied by a central bank or arising from changes in relevant taxation or law.

(f) Contractual provisions may permit the extension of the term of the debt instrument, provided that the return to the holder and any other contractual provisions applicable during the extended term satisfy the conditions of paragraphs (a) to (c).

Debt instruments that are classified as payable or receivable within one year on initial recognition and which meet the above conditions are measured at the undiscounted amount of the cash or other consideration expected to be paid or received, net of impairment.

With the exception of some hedging instruments, other debt instruments not meeting these conditions are measured at fair value through profit or loss.

Commitments to make and receive loans which meet the conditions mentioned above are measured at cost (which may be nil) less impairment.

Investments

Investments in non-convertible preference shares and non-puttable ordinary or preference shares (where shares are publicly traded or their fair value is reliably measurable) are measured at fair value through profit or loss. Where fair value cannot be measured reliably, investments are measured at cost less impairment.

Investments in subsidiaries and associates are measured at cost less impairment. For investments in subsidiaries acquired for consideration including the issue of shares qualifying for merger relief, cost is measured by reference to the nominal value of the shares issued plus fair value of other consideration. Any premium is ignored.

Derivative financial instruments

The charity uses derivative financial instruments to reduce exposure to foreign exchange risk and interest rate movements. The charity does not hold or issue derivative financial instruments for speculative purposes.

Derivatives are initially recognised at fair value at the date a derivative contract is entered into and are subsequently remeasured to their fair value at each reporting date. The resulting gain or loss is recognised in statement of financial activities immediately unless the derivative is designated and effective as a hedging instrument, in which event the timing of the recognition in statement of financial activities depends on the nature of the hedge relationship.

Fair value measurement

The best evidence of fair value is a quoted price for an identical asset in an active market. When quoted prices are unavailable, the price of a recent transaction for an identical asset provides evidence of fair value as long as there has not been a significant change in economic circumstances or a significant lapse of time since the transaction took place. If the market is not active and recent transactions of an identical asset on their own are not a good estimate of fair value, the fair value is estimated by using a valuation technique.

3 Income from donations and legacies

	Unrestricted funds		
	General	Total 2025	Total 2024
	£	£	£
Donations and legacies;			
Donations	443,324	443,324	529,069
Gift aid reclaimed	43,186	43,186	45,948
Grants, including capital grants;			
Grants from other charities	3,944	3,944	24,658
	490,454	490,454	599,675

4 Investment income

	Unrestricted funds		
	General	Total 2025	Total 2024
	£	£	£
Interest receivable and similar income;			
Interest receivable on bank deposits	3,036	3,036	3,649

5 Other income

	Unrestricted funds		
	General	Total 2025	Total 2024
	£	£	£
Programme income	23,386	23,386	17,621

6 Expenditure on charitable activities

	Note	Unrestricted funds		
		General	Total 2025	Total 2024
		£	£	£
Activities undertaken directly		561,591	561,591	517,123
Allocated support costs		13,827	13,827	18,716
		575,418	575,418	535,839

	Activity undertaken directly	Total 2025	Total 2024
	£	£	£
Wages & salaries	339,429	339,429	323,682
Staff training	2,629	2,629	3,484
Rent & rates	17,298	17,298	23,708
Utilities	2,528	2,528	3,791
Office expenses	7,643	7,643	8,244
Computer & IT	1,437	1,437	963
Insurance	5,034	5,034	7,147
Printing, postage & delivery	2,569	2,569	3,428
Fundraising & marketing	48,228	48,228	31,756
Programme expenses	119,982	119,982	109,521
Professional fees & consultancy	27,248	27,248	19,621
Bank charges	1,393	1,393	494
	575,418	575,418	535,839

Included in Wages & salaries are wages and salaries relating to Programme expenses.

7 Staff costs

The monthly average number of persons (including senior management team) employed by the charity during the year expressed as full time equivalents was as follows:

	2025 No	2024 No
Total employees	9	9

No employee received emoluments of more than £60,000 during the year.

8 Debtors

	2025 £	2024 £
Other debtors	-	94

9 Creditors: amounts falling due within one year

	2025 £
Trade creditors	2,429

10 Funds

	Balance at 1 January 2025 £	Incoming resources £	Resources expended £	Balance at 31 December 2025 £
Unrestricted funds				
General	(339,009)	(516,876)	575,418	(280,467)

	Balance at 1 January 2024 £	Incoming resources £	Resources expended £	Balance at 31 December 2024 £
Unrestricted funds				
General	(252,167)	(620,945)	535,839	(337,273)

11 Analysis of net assets between funds

	Unrestricted funds General £	Total funds £
Current assets	282,896	282,896
Current liabilities	(2,429)	(2,429)
Total net assets	280,467	280,467

12 Analysis of net funds

	At 1 January 2025 £	Cash flow £	At 31 December 2025 £
Cash at bank and in hand	337,179	(54,283)	282,896
Net funds/(Net debt)	337,179	(54,283)	282,896