Report of the Trustees and

Unaudited Financial Statements for the Year Ended 31 December 2025

for

THE MADRINHA TRUST

Cox & Co. (Accountancy) Limited
Chartered Accountants
The Granary
High Street
Turvey
Bedford
Bedfordshire
MK43 8DB

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FOR THE YEAR ENDED 31 DECEMBER 2025

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TRUSTEES' REPORT
FOR THE YEAR ENDED 31 DECEMBER 2025

The Trustees of The Madrinha Trust present their annual report as Trustees together with the financial statements of the Madrinha Trust for the 1 January 2025 to 31 December 2025 as required by Charity regulations and legislation.

Structure, governance and management

a. Constitution

The Madrinha Trust is a registered charity, number 1140672, and is constituted under a Trust Deed. The trust is registered with the Charity Commission in England and Wales. There are no restrictions in the governing document on the operation of the charity or on its investment powers other than those imposed by general charity law.

b. The Trustees

The trustees who served the charity during the year were as follows: J Geoghegan (Chair), E Patsalos, S C McKeand-Han (Legal Advisor), A Singh, Dr C Chanda, C Vassiliou, R Kokoruwe, S Constantine-Haidry, V Kyte, W Dear, A Goulden (Treasurer). All trustees give their time freely and no trustee remuneration was paid in the year.

c. Recruitment and appointment of new trustees

The minimum number of trustees for the charity is three. Any additional trustees are appointed by resolution of the trustees and must indicate their willingness to act as a trustee of the charity before he or she may act as such.

Trustees will have long standing business experience or direct experience of charitable education provision in the developing world. All trustees are directed to guidance for trustees issued by the Charities Commission in order to help them understand their duties and responsibilities as a trustee of the charity.

d. The organisational structure of the charity and how decisions are made

The trust is managed by trustees. The Trust Deed stipulates that at least two meetings are held per year. During 2025, three trustee meetings were held.

The trustees have procedural powers in relation to decision making to:

- Appoint a chairman, treasurer and other honorary officers
- Delegate any of their functions to a committee, which must consist of two or more persons, the majority of which must also be trustees
- Make rules to govern the proceedings of trust meetings and committees
- Make regulations to govern the administration of the charity including the use and application of the income, property and funds, the operation of bank accounts and the commitment of funds.

The following officers are currently in place: chairman, treasurer and legal advisor who all support and advise the trustees. Decisions at trustee meetings are determined by a simple majority of the votes cast at a meeting of the trustees.

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e. The major risks to which the charity is exposed and reviews and systems to mitigate risks

The trustees identify the major risks to which the charity is exposed each financial year when preparing the annual budget, particularly the operational and financial risks associated with our activities. The trustees then review these risks and ensure the charity has systems and processes in place to mitigate those risks. The trustees are satisfied that the systems and processes are in place to mitigate the exposure to the major risks arising from the charity's activities.

f. Financial Risk Management Objectives and Policies

The main financial risks arising from the charity's activities are liquidity, fraud and other risks as described below.

Liquidity Risk

The charity prepares an annual budget for approval by the trustees and produces regular forecasts reporting to the trustees on a quarterly basis. The board of trustees approve the budget, forecasts as well as the year end accounts. The charity will only commit to funding a mentee if all the estimated monies are available to cover the full period of the mentee's studies. Funds are invested in a mixture of short-term and medium-term investments. The charity policy is to always maintain sufficient funds in a liquid form to ensure that the charity can meet its liabilities as they fall due. The charity is not reliant on grants or additional donations.

Fraud and Other risks

The charity has no exposure to risks arising from fundraising because its core activities are supported by donations from the founder directly and income from its own investment capital. The charity has limited its exposure to misappropriation of funds or mismanagement of its investments by contracting with Navera Investment Management (formerly know as Meridiem Investment Management) an entity regulated by the Financial Conduct Authority (FCA). Investments held in medium risk funds are as advised by Navera.

The charity is potentially exposed to misappropriation of grants for mentees. It controls this by seeking receipts and verifying use of funds wherever possible. We expect local charity partners to verify that our scholar mentees do attend the universities they are supposed to and continue to have local contact with the mentees so they can check that all is well. Payments are also made whenever possible to pre-selected reputable local partner charities in each country to minimise the risk of fraudulent payments.

The charity partially relies on its investments delivering income and value growth to fund future activities. As with any investment, there is a risk that the value declines, this is mitigated through keeping a percentage of investments in short term money market funds and bank deposits combined with the use of a professional investment manager, Navera, to manage the medium / longer term portfolio.

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g. Relationships with other groups and charities
The Madrinha Trust aims to complement rather than compete with existing organisations and aims to ensure that Madrinha funds are additional to rather than a replacement of existing donors.

As of 2025 the Charity had established relationships with a number of other charitable organisations to facilitate the disbursement of grants for scholar mentees. The main relationships include:

- KHULA Education, EduFun, Make a Difference (MAD) Leadership Foundation and Teach the Nation (South Africa)
- Sophia For Children and Kenya Kesho (Kenya)
- EDP Trust (Ghana)
- The Hanoon Foundation (Palestine)
- Saigon Children (Vietnam)

The charity selects reputable partner charities who are financially stable and who have a strong working knowledge of the local educational, political and economic environment of the countries where they operate.

Objectives and activities

a. Objectives

The objectives of the charity are the advancement of education and the relief of poverty by the provision of funds and financial assistance to educational and related projects with a particular focus on Africa and the developing world.

Selected funding programmes aim to improve education, relieve poverty and improve the conditions for socially and economically disadvantaged people and communities.

b. The charity's aims
The charity's vision is to develop future leaders of the developing world. This is achieved by providing educational funding for disadvantaged young people with leadership ability and providing individually tailored support for their development, encouraging an open mentoring relationship to boost their confidence and creating an avenue for exploring the opportunities open to them.

The charity provides funding for tertiary education fees and ancillary services to the scholar mentees such as phones, laptops, books and travel and subsistence allowances.

To maximise the benefit of any education that it provides, the charity believes that mentoring and guidance is an important part of the education process. The charity provides mentors to all the scholarship scholar mentees, offering long term support, guidance and encouragement to enable scholar mentees to pursue their personal goals and ambitions.

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c. Scholar mentees

The charity chooses as scholar mentees individuals who display the following attributes:

- are high achievers who very often have no positive role models within their local communities.
- are from disadvantaged backgrounds and often the first within their families to aspire to higher education and unlikely to further their education without trust support.
- have the potential to become leaders in various fields and within their communities. Our mentors continue to guide them to recognise this potential and fulfil it.
- have strong commitments to give back and 'pay forward' to their communities and to contribute to making the wider world better for others. Accepting a mentored funding agreement which incorporates a strong personal statement of 'give-back commitment' is essential to the commencement and continuation of our relationship.
- are able and willing to communicate their needs, goals (short, medium and long) and their challenges to their mentors. Their mentors will keep working with them to find suitable solutions.

d. Mentoring

Each of the approved scholar mentees is allocated a mentor. Mentors are typically professionals in various fields who have an affinity for either the scholar mentee's country, subject of study or aspirations and very often all three.

Madrinha places great value on the role of the mentor being performed to as high a standard as possible to ensure that the process is carried out for the maximum benefit of scholar mentees. A mentoring handbook is issued to all mentors. The mentoring handbook contains the Madrinha Trust's core values, the roles and responsibilities of mentors, rights and responsibilities of scholar mentees, steps in the mentoring process, record keeping requirements, the requirement for a filter in the mentoring process, tips on letter writing and developing relationships as well as guidance in the case of problems.

e. Operational Activities

The charity supports both existing and recently graduated students through both their time as a scholar mentee and afterwards:

- Multiple communication channels have been put in place including WhatsApp, phone and e-mail for both scholar mentees and for mentors.
- Madrinha has set up a buddy mentorship programme made up of local alumni who can offer in region peer to peer support to scholar mentees.
- Madrinha holds regular workshops for all students focusing on a well-constructed career skills programme.
- Madrinha has created an active alumni association Madrinha Trust Alumni Committee (MTAC) for its graduates who have completed the formal period of education and mentoring.

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- Madrinha will continue to take on new beneficiaries but only where it has the funds available to finance each scholar mentee's educational programme to completion.

f. Marketing

The main marketing activities of the charity are:

- Promotion via its website: www.madrinha-trust.org
- Maintenance of a LinkedIn page with connections to scholar mentees, mentors and "on the ground co-ordinators".
- Production of a regular Madrinha trust newsletter issued to scholar mentees, Mentors and supporters of the charity.
- Preparation of an annual report detailing the work of the charity during the year.

Achievements and performance

a. Charitable activities during the year

The trustees committed to a new Cohort of 20 student mentees and 7 fellowship mentees in 2025.
In total the charity funded 58 scholar mentees during 2025 of whom 53% are female and 47% are male. The mentees were based in 9 developing countries.
Grants to scholar mentees totalled £426K in the year to 31/12/25 (£228K in 2024).
Madrinha has also committed funding of £364k for existing scholar mentees over the years from 2026 to 2029. All mentee commitments are fully funded.

The charity has now provided a total of £2.8m in educational fees and support since inception.

b. Fundraising activities

During the course of the year the charity was principally funded by an additional annual donation from the settlor together with related investment revenues. The trust also receives occasional ad hoc donations.

c. Investments performance

Medium term investments are managed by Navera Investment Management (formerly known as Meridiem Investment Management). Short term monies are placed on deposit or invested in a money market fund. The charity Treasurer and a second trustee hold a formal annual meeting with Navera to review the investment portfolio and carry out a suitability review. Monthly valuation reports are supplied by Navera and ad hoc meetings are arranged as and when necessary.

Financial review

a. Reserves

At the end of December 2025, the Charity held £276K (2024 £323K) of net assets after allowing for all future commitments for existing scholar mentees.

Endowment fund reserves are only used with the agreement of the Founder and Trustees.

b. Principal funding sources and expenditure in the year

In 2025 the charity's main source of funding was an annual donation from the founder together with investment income on the charity's investment assets. The main donation of £353.6K corresponds to the full funding needed for the approved 2025 cohort of students (to cover years 2025-2029).
Additional third-party donations were also received in 2025. These monies are allocated to our Learning & Skills fund set up to finance the transition to employment for mentees including internships and other development pathways.
The main expenditure of the charity in 2025 continued to be the funding of existing cohort scholar mentees' education in developing countries in accordance with the charity's key objectives.

c. Investments

The charity holds investment assets relating to its strategic or endowment fund as well as funds received in advance to fund muti year cohorts of students.

The majority of the assets held for the medium-term are managed by Navera Investment Management. Short-term monies are held in lower risk Money Market investment funds or on term deposits.

During the course of the year the value of the funds under management (excluding cash at bank) increased slightly from £1.52m to £1.54m. This is the net increase after investing new monies received re 2025 cohort and withdrawals relating to fund prior years' existing in-flight cohorts. Net realised/ unrealised gains were £20k in 2025.
The performance is summarised in the table below.

Investments	**2025**
	£000s
Brought forward	**1,518**
Purchases	314
Sales	(308)
Net Realised / unrealised gains	20
Carried forward	**1,544**

At 31 December 2025, approximately 70% of the portfolio was held in equities and 30% in fixed interest securities and cash.
The charity has not issued any specific ethical guidelines to Navera Investment Management.

d. Availability and adequacy of assets of each of the funds

The board of trustees is satisfied that the charity's assets are adequate to fulfil its obligations in respect of mentee and other commitments.

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e. Transactions and Financial position

The Statement of Financial Activities shows net outgoing resources for the year of £46.8K (2024 £12.0K).

The total reserves at the period end stand at £275.7K (2024 £322.5k).

Approved by order of the members of the board of Trustees and signed on their behalf by:

Jania Geoghegan

.....

J Geoghegan
Founder & Trustee

Ellie Patsalos

.....

E Patsalos
Trustee

.....

A Goulden
Trustee & Treasurer

Date: 26th October 2026

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Independent examiner's report to the trustees of The Madrinha Trust

I report to the charity trustees on my examination of the accounts of The Madrinha Trust (the Trust) for the year ended 31 December 2025.

Responsibilities and basis of report

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

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

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

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

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

David Cox

David A. Cox BA FCCA FCA
The Institute of Chartered Accountants in England and Wales

Cox & Co. (Accountancy) Limited
Chartered Accountants
The Granary
High Street
Turvey
Bedford
Bedfordshire
MK43 8DB

Date: 26/10/2026

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THE MADRINHA TRUST

Statement of Financial Activities
FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted funds £	Endowment fund £	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		378,149	-	378,149	138,200
Investment income	2	3,621	9,178	12,799	14,767
Total		381,770	9,178	390,948	152,967
EXPENDITURE ON					
Raising funds	3	-	2,361	2,361	2,076
Charitable activities					
Grant Funding of activities		426,254	-	426,254	228,331
Other		38,324	-	38,324	93,664
Total		464,578	2,361	466,939	324,071
Net gains/(losses) on investments		(15,294)	44,443	29,149	159,101
NET INCOME/(EXPENDITURE)		(98,102)	51,260	(46,842)	(12,003)
RECONCILIATION OF FUNDS					
Total funds brought forward		103,855	218,669	322,524	334,527
TOTAL FUNDS CARRIED FORWARD		5,753	269,929	275,682	322,524

The notes form part of these financial statements

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THE MADRINHA TRUST

Balance Sheet
31 DECEMBER 2025

	Notes	Unrestricted funds £	Endowment fund £	2025 Total funds £	2024 Total funds £
FIXED ASSETS					
Investments	6	327,038	1,217,555	1,544,593	1,518,455
CURRENT ASSETS					
Debtors	7	263	-	263	263
Cash at bank		47,851	4,754	52,605	35,079
		48,114	4,754	52,868	35,342
CREDITORS					
Amounts falling due within one year	8	(211,111)	-	(211,111)	(202,643)
NET CURRENT ASSETS		(162,997)	4,754	(158,243)	(167,301)
TOTAL ASSETS LESS CURRENT LIABILITIES		164,041	1,222,309	1,386,350	1,351,154
CREDITORS					
Amounts falling due after more than one year	9	(158,288)	(952,380)	(1,110,668)	(1,028,630)
NET ASSETS		5,753	269,929	275,682	322,524
FUNDS	10				
Unrestricted funds				5,753	103,855
Endowment funds				269,929	218,669
TOTAL FUNDS				275,682	322,524

The financial statements were approved by the Board of Trustees and authorised for issue on 26 October 2026..... and were signed on its behalf by:

.....
A Goulden - Trustee

The notes form part of these financial statements

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1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Taxation
The charity is exempt from tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits
The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

2. INVESTMENT INCOME

	2025	2024
	£	£
Dividend income	11,914	12,055
Interest received	885	2,712
	12,799	14,767

continued...

3. RAISING FUNDS

Investment management costs

	2025	2024
	£	£
Portfolio management	2,361	2,076

4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2025 nor for the year ended 31 December 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2025 nor for the year ended 31 December 2024.

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds	Endowment fund	Total funds
	£	£	£
INCOME AND ENDOWMENTS FROM			
Donations and legacies	138,200	-	138,200
Investment income	2,882	11,885	14,767
Total	141,082	11,885	152,967
EXPENDITURE ON			
Raising funds	-	2,076	2,076
Charitable activities			
Grant Funding of activities	228,331	-	228,331
Other	48,313	45,351	93,664
Total	276,644	47,427	324,071
Net gains on investments	42,759	116,342	159,101
NET INCOME/(EXPENDITURE)	(92,803)	80,800	(12,003)
Transfers between funds	(1,189)	1,189	-
Net movement in funds	(93,992)	81,989	(12,003)
RECONCILIATION OF FUNDS			
Total funds brought forward	197,847	136,680	334,527
TOTAL FUNDS CARRIED FORWARD	103,855	218,669	322,524

continued...

6. FIXED ASSET INVESTMENTS

	Listed investments £
MARKET VALUE	
At 1 January 2025	1,518,455
Additions	314,076
Disposals	(307,963)
Net gains/revaluations	20,025
At 31 December 2025	1,544,593
NET BOOK VALUE	
At 31 December 2025	1,544,593
At 31 December 2024	1,518,455

Investment assets are held in UK and EU quoted funds.

Cost or valuation at 31 December 2025 is represented by:

	Listed investments £
Cost	1,141,246
Unrealised gains	403,347
	1,544,593

7. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Other debtors and prepayments	263	263

8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Trade creditors	13,731	5,830
Other creditors	197,380	196,813
	211,111	202,643

continued...

9. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	2025	2024
	£	£
Other creditors	1,110,668	1,028,630

10. MOVEMENT IN FUNDS

	At 1.1.25	Net movement in funds	At 31.12.25
	£	£	£
Unrestricted funds			
General fund	103,855	(98,102)	5,753
Endowment funds			
Endowment Funds	218,669	51,260	269,929
TOTAL FUNDS	322,524	(46,842)	275,682

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Gains and losses	Movement in funds
	£	£	£	£
Unrestricted funds				
General fund	381,770	(464,578)	(15,294)	(98,102)
Endowment funds				
Endowment Funds	9,178	(2,361)	44,443	51,260
TOTAL FUNDS	390,948	(466,939)	29,149	(46,842)

Comparatives for movement in funds

	At 1.1.24	Net movement in funds	Transfers between funds	At 31.12.24
	£	£	£	£
Unrestricted funds	197,847	(92,803)	(1,189)	103,855
Endowment fund				
Endowment Funds	136,680	80,800	1,189	218,669
TOTAL FUNDS	334,527	(12,003)	-	322,524

continued...

10. MOVEMENT IN FUNDS - continued

Comparative net movement in funds included in the above are as follows:

	Incoming resources	Resources expended	Gains and losses	Movement in funds
	£	£	£	£
Unrestricted funds	141,082	(276,644)	42,759	(92,803)
Endowment fund				
Endowment Funds	11,885	(47,427)	116,342	80,800
TOTAL FUNDS	152,967	(324,071)	159,101	(12,003)

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.24	Net movement in funds	Transfers between funds	At 31.12.25
	£	£	£	£
Unrestricted funds	197,847	(190,905)	(1,189)	5,753
Endowment fund				
Endowment Funds	136,680	132,060	1,189	269,929
TOTAL FUNDS	334,527	(58,845)	-	275,682

Net movement in funds included in the above are as follows:

	Incoming resources	Resources expended	Gains and losses	Movement in funds
	£	£	£	£
Unrestricted funds	522,852	(741,222)	27,465	(190,905)
Endowment fund				
Endowment Funds	21,063	(49,788)	160,785	132,060
TOTAL FUNDS	543,915	(791,010)	188,250	(58,845)

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11. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2025.

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THE MADRINHA TRUST

Detailed Statement of Financial Activities
FOR THE YEAR ENDED 31 DECEMBER 2025

	2025 £	2024 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	378,149	138,200
Investment income		
Other fixed asset invest - FII	11,914	12,055
Interest received	885	2,712
	12,799	14,767
Total incoming resources	390,948	152,967
EXPENDITURE		
Investment management costs		
Portfolio management	2,361	2,076
Charitable activities		
Internship support funding	12,144	2,368
Fieldwork funding	1,046	2,281
Graduation ceremony costs	160	3,233
Laptop contributions	7,687	2,307
Grant giving and mentee support	396,157	218,142
	417,194	228,331
Other		
Wages	23,625	23,625
Pensions	522	522
Bank and other charges	1,371	1,567
Travel and subsistence	10	595
IT and software costs	1,120	1,290
Admin and office costs	3,033	4,203
Gifts and entertainment	541	1,120
Founder loan discount	-	45,352
Advertising & marketing costs	8,102	2,811
	38,324	81,085
Support costs		
Governance costs		
Governance costs		
Legal fees	9,060	12,669
	-	(90)
	9,060	12,579
Total resources expended	466,939	324,071
Net expenditure before gains and losses	(75,991)	(171,104)

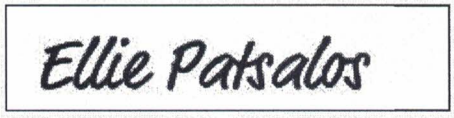
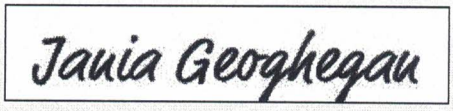
Detailed Statement of Financial Activities
FOR THE YEAR ENDED 31 DECEMBER 2025

	2025 £	2024 £
Realised recognised gains and losses		
Realised gains/(losses) on fixed asset investments	(21,189)	79,929
Net expenditure	(97,180)	(91,175)

CERTIFICATE *of* SIGNATURE

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27 OCT 2026 08:46:43
UTC

SIGNER	TIMESTAMP	SIGNATURE
ELLIE PATSALOS EMAIL EPATSALOS@OUTLOOK.COM	SENT 26 OCT 2026 20:14:12 VIEWED 27 OCT 2026 05:28:43 SIGNED 27 OCT 2026 05:29:00	 IP ADDRESS 104.28.131.24 LOCATION NICOSIA, CYPRUS
RECIPIENT VERIFICATION	EMAIL VERIFIED 27 OCT 2026 05:28:43	
JANIA GEOGHEGAN EMAIL JANIAGEOGHEGAN@YAHOO.CO.UK	SENT 26 OCT 2026 20:14:12 VIEWED 27 OCT 2026 08:46:27 SIGNED 27 OCT 2026 08:46:43	 IP ADDRESS 92.119.176.212 LOCATION CANARY WHARF, UNITED KINGDOM
RECIPIENT VERIFICATION	EMAIL VERIFIED 27 OCT 2026 08:46:27	