**Company registration number 07141262 (England and Wales)**

**Charity registration number 1141320 (England and Wales)**

# LIV (UK)

# ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

# FOR THE YEAR ENDED 31 JANUARY 2026

# LIV (UK)

## LEGAL AND ADMINISTRATIVE INFORMATION

| | | |
|---|---|---|
| **Trustees** | J Smith<br>M McLean<br>Dr H Crow<br>S Hepper | <br><br><br>(Appointed 17 February 2026) |
| **Country of incorporation** | United Kingdom<br>(England and Wales) | 07141262 |
| **Charity registration** | England and Wales | 1141320 |
| **Registered office** | 35 Riffhams Drive<br>Great Baddow<br>Chelmsford<br>Essex<br>CM2 7DE | |
| **Independent examiner** | John Wilson FCA ATII<br>Howard Wilson Chartered Accountants<br>36 Crown Rise<br>Watford<br>Hertfordshire<br>WD25 0NE | |
| **Bankers** | CAF Bank<br>25 Kings Hill Avenue<br>West Malling<br>Kent<br>ME19 4JQ | |

# LIV (UK)

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# LIV (UK)

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

## *FOR THE YEAR ENDED 31 JANUARY 2026*

The trustees present their annual report and financial statements for the year ended 31 January 2026.

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, 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)".

**Objectives and activities**

The Objects as set out in the Charity's memorandum of association, its governing document, being primarily undertaken in South Africa but not restricted to this area, are

(i) The relief of sickness and the promotion of good health
(ii) The advancement of education
(iii) The relief or prevention of poverty and financial hardship
(iv) The advancement of Christian faith

LIV exists to raise the next generation of leaders in our nation. It is our mission, our purpose and our passion. We place vulnerable, parentless children into a family environment where they receive unconditional love, spiritual discipleship, care and nurturing and where all their physical needs are met.

LIV is partnering with government, business and the church to provide urgently needed holistic residential care, on a large scale, for the thousands of vulnerable and parentless children, with the core vision to 'Rescue a child, Restore a life, Raise a leader and Release a star'.

The Charity has continued to raise funds and develop awareness amongst people in the UK, through links with churches and schools.

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

**Achievements and performance**

As trustees of LIV UK, we remain committed to raise awareness and funds to support the crucial work to rescue, restore, raise and release the children who are placed in the care of LIV Durban. In the last year, LIV Durban has:

- Provided a home for 188 foster children, including 33 new children in 2025, cared for by 46 foster mothers.
- Supported 224 learners in the LIV School and Early Childhood Development Centre.
- Employed 129 people.
- Served 6,269 consultations at the Cottonlands community through LIV Clinic.

Since 2018, over 80 children from LIV Durban have progressed into further opportunities, including internships, tertiary education, work opportunities and gap years.

The team at LIV Durban continue to support children with learning barriers, ensuring they receive transformative learning opportunities. Educational psychology assessments strengthen support structures, including interventions and learning support services.

LIV School's inclusive classrooms and pathways into Technical Occupation continue to develop. Some children face challenges adapting to change, so the multi-disciplinary team remains actively engaged with the children and their educators to ensure that every child is supported to engage in learning, enjoy being part of LIV School and reach their potential.

One of the key goals of LIV Durban is to find a healthy balance between children's psychological, social, emotional and spiritual growth. The team work hard to ensure that children at LIV are raised to be creative, independent and well-rounded individuals who will find their place both in their community and in the world.

**A statement from our LIV Durban village leaders:**

As we always say at LIV, together we can!

We're incredibly thankful for our amazing partners who invest in the lives of our mothers and children. From faithful monthly givers to supportive companies, vehicle donors, fundraising sports teams, and schools collecting food - the list is endless.

Some highlights of the last year include:

- The Come Together Youth Festival in June, attended by over 400 young people and supported by 50 volunteers.
- Following our Living Off the Grid fundraising campaign, our solar power system to generate our own electricity was fully installed and is now helping us to almost totally reduce on-grid electricity use on the village
- Sports achievements including our girls' team being runners up in the Val Fowler Basketball Tournament, 2 of our children going to America to play Basketball and three boys making the KZN rugby squad.
- Raising Sons camps for boys aimed at fostering growth and positive identity.
- Vehicle Provision - After a hijacking at the end of 2025, a donor replaced the 16-seater with a brand-new 22-seater.
- LIV Business growing stronger by partnering with Farming God's Way to increase our agriculture programme.
- We installed a borehole and purifying system, and are almost off the grid for water on the village.

Throughout the year, we welcomed numerous mission teams and corporates volunteer teams from around the world, including South Africa, the UK, and the USA. We deeply appreciate these volunteers who help with home renovations, painting, building projects, holiday clubs and so much more.

Reflecting on 2025, we're filled with deep gratitude. Thank you for partnering with us on this journey. Though it's not always easy, together we're committed to rescuing, restoring, raising, and releasing the future stars of tomorrow.

**Financial review**

During the year the charity returned a deficit of £18,023 (2025 deficit of £4,400). At the balance sheet date reserves were £13,533 (2025: £31,556).

During this financial period the Charity made grants totalling £242,208 to Lungisisa Indlela Village in Durban, South Africa.

LIV UK will continue to predominantly raise funds for LIV Durban. Any funds received for other LIV sites will be clearly marked as such when grant monies are transferred.

**Reserves policy**

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The trustees considers that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

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.

**Structure, governance and management**

The Charity was established by Memorandum and Articles of Association under company number 07141262 and was recognised as a charity on 8th April 2011.

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:

| | |
|---|---|
| A Smith | (Resigned 9 February 2026) |
| J Smith | |
| C Strevens | (Resigned 26 February 2026) |
| M McLean | |
| Dr H Crow | |
| S Hepper | (Appointed 17 February 2026) |

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.

It has been agreed that, as part of the induction process for new trustees, before anyone considers appointment as trustee, they should familiarize themselves with the responsibilities of directors and charity trustees, read the Charity commission booklet on this subject and carefully read the Charity's Memorandum and Articles of Association and its latest financial statements.

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



**M McLean**
Trustee
Dated: 5 October 2026

# LIV (UK)

## STATEMENT OF TRUSTEES' RESPONSIBILITIES

## *FOR THE YEAR ENDED 31 JANUARY 2026*

The trustees, who are also the directors of LIV (UK) for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- 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 charity will continue in operation.

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

# LIV (UK)

## INDEPENDENT EXAMINER'S REPORT

## TO THE TRUSTEES OF LIV (UK)

I report to the trustees on my examination of the financial statements of LIV (UK) (the charity) for the year ended 31 January 2026.

**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.

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 145 of the Charities Act 2011. In carrying out my examination I have followed 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.

Campbell Wilson

**John Wilson FCA ATII**
Howard Wilson Chartered Accountants
36 Crown Rise
Watford
Hertfordshire
WD25 0NE
5 October 2026

# LIV (UK)

## STATEMENT OF FINANCIAL ACTIVITIES
**(INCLUDING INCOME AND EXPENDITURE ACCOUNT)**

## *FOR THE YEAR ENDED 31 JANUARY 2026*

| | Notes | Unrestricted funds 2026 £ | Restricted funds 2026 £ | Total 2026 £ | Unrestricted funds 2025 £ | Restricted funds 2025 £ | Total 2025 £ |
|---|---|---|---|---|---|---|---|
| **Income from:** | | | | | | | |
| Donations and legacies | **3** | 126,609 | 97,141 | 223,750 | 69,381 | 135,331 | 204,712 |
| Other trading activities | **4** | 5,391 | - | 5,391 | 7,270 | - | 7,270 |
| Investments | **5** | 28 | - | 28 | 47 | - | 47 |
| **Total income** | | 132,028 | 97,141 | 229,169 | 76,698 | 135,331 | 212,029 |
| **Expenditure on:** | | | | | | | |
| Raising funds | **6** | - | - | - | 228 | - | 228 |
| Charitable activities | **7** | 150,051 | 97,141 | 247,192 | 80,870 | 135,331 | 216,201 |
| **Total expenditure** | | 150,051 | 97,141 | 247,192 | 81,098 | 135,331 | 216,429 |
| **Net expenditure and movement in funds** | | (18,023) | - | (18,023) | (4,400) | - | (4,400) |
| **Reconciliation of funds:** | | | | | | | |
| Fund balances at 1 February 2025 | | 31,556 | - | 31,556 | 35,956 | - | 35,956 |
| **Fund balances at 31 January 2026** | | 13,533 | - | 13,533 | 31,556 | - | 31,556 |

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

# LIV (UK)

## BALANCE SHEET

### *AS AT 31 JANUARY 2026*

| | Notes | 2026 £ | 2026 £ | 2025 £ | 2025 £ |
|---|---|---|---|---|---|
| **Fixed assets** | | | | | |
| Tangible assets | **13** | | 1,579 | | - |
| **Current assets** | | | | | |
| Cash at bank and in hand | | 12,734 | | 33,116 | |
| **Creditors: amounts falling due within one year** | **14** | (780) | | (1,560) | |
| **Net current assets** | | | 11,954 | | 31,556 |
| **Total assets less current liabilities** | | | 13,533 | | 31,556 |
| **The funds of the charity** | | | | | |
| Unrestricted funds | **16** | | 13,533 | | 31,556 |
| | | | 13,533 | | 31,556 |

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 January 2026.

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 5 October 2026



M McLean
**Trustee**

## 1 Accounting policies

**Charity information**

LIV (UK) is a private company limited by guarantee incorporated in England and Wales. The registered office is 35 Riffhams Drive, Great Baddow, Chelmsford, Essex, CM2 7DE.

### 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.

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.

### 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.

### 1.5 Expenditure

Resources expended are included in the Statement of Financial Activities on an accruals basis inclusive of VAT.

### 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.

**1 Accounting policies** **(Continued)**

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:

| | |
|---|---|
| Fixtures and fittings | 25% 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.

***Basic financial assets***

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

***Basic financial liabilities***

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

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

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

***Derecognition of financial liabilities***

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

**1.9 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.

## 2 Critical accounting estimates and judgements

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

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

## 3 Income from donations and legacies

| | Unrestricted funds 2026 £ | Restricted funds 2026 £ | Total 2026 £ | Unrestricted funds 2025 £ | Restricted funds 2025 £ | Total 2025 £ |
|---|---|---|---|---|---|---|
| Donations and gifts | 126,609 | 92,141 | 218,750 | 69,381 | 135,331 | 204,712 |
| Grants | - | 5,000 | 5,000 | - | - | - |
| | 126,609 | 97,141 | 223,750 | 69,381 | 135,331 | 204,712 |
| **Grants** | | | | | | |
| Goodnews Evangelical Mission Grant | - | 5,000 | 5,000 | - | - | - |
| | - | 5,000 | 5,000 | - | - | - |

## 4 Income from other trading activities

| | Unrestricted funds 2026 £ | Unrestricted funds 2025 £ |
|---|---|---|
| Fundraising events | - | 11 |
| Clothing and Craft Sales | 5,391 | 7,259 |
| Fundraising activities income | 5,391 | 7,270 |

## 5 Income from investments

| | Unrestricted funds 2026 £ | Unrestricted funds 2025 £ |
|---|---|---|
| Interest receivable | 28 | 47 |

## 6 Expenditure on raising funds

| | Unrestricted funds 2026 £ | Unrestricted funds 2025 £ |
|---|---|---|
| **Fundraising and publicity** | | |
| Advertising | - | 228 |

## 7 Expenditure on charitable activities

| | Charitable Activities 2026 £ | Charitable Activities 2025 £ |
|---|---|---|
| **Direct costs** | | |
| Depreciation and impairment | 527 | - |
| Insurance | 681 | - |
| Office costs | 1,024 | 484 |
| Travel costs | 326 | 49 |
| General expenses | 39 | 175 |
| Events and festival costs | - | 8,794 |
| Bank charges and other finance costs | 1,607 | 486 |
| Governance costs | 780 | 810 |
| | 4,984 | 10,798 |
| Grant funding of activities (see note 8) | 242,208 | 205,403 |
| | 247,192 | 216,201 |
| **Analysis by fund** | | |
| Unrestricted funds | 150,051 | 80,870 |
| Restricted funds | 97,141 | 135,331 |
| | 247,192 | 216,201 |

**8 Grants payable**

| | Charitable Activities 2026 | Charitable Activities 2025 |
|---|---|---|
| | £ | £ |
| Grants to institutions: | | |
| LIV South Africa | 242,208 | 205,403 |

**9 Net movement in funds**

| | 2026 | 2025 |
|---|---|---|
| | £ | £ |
| The net movement in funds is stated after charging/(crediting): | | |
| Fees payable for the independent examination of the charity's financial statements | 780 | 810 |
| Depreciation of owned tangible fixed assets | 527 | - |

**10 Trustees**

None of the trustees (or any persons connected with them) received any remuneration during the year, but 1 of them was reimbursed a total of £326 travelling expenses and £40 general expenses.

**11 Employees**

The average monthly number of employees during the year was:

| | 2026 Number | 2025 Number |
|---|---|---|
| Directors / Trustees | 4 | 5 |

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

**12 Taxation**

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

## 13 Tangible fixed assets

| | Fixtures and fittings |
|---|---|
| | £ |
| **Cost** | |
| Additions | 2,106 |
| At 31 January 2026 | 2,106 |
| **Depreciation and impairment** | |
| Depreciation charged in the year | 527 |
| At 31 January 2026 | 527 |
| **Carrying amount** | |
| At 31 January 2026 | 1,579 |

## 14 Creditors: amounts falling due within one year

| | 2026 | 2025 |
|---|---|---|
| | £ | £ |
| Other creditors | - | 780 |
| Accruals and deferred income | 780 | 780 |
| | 780 | 1,560 |

## 15 Restricted funds

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

| | At 1 February 2025 | Incoming resources | Resources expended | At 31 January 2026 |
|---|---|---|---|---|
| | £ | £ | £ | £ |
| LIV Project Funding | - | 97,141 | (97,141) | - |

| **Previous year:** | At 1 February 2024 | Incoming resources | Resources expended | At 31 January 2025 |
|---|---|---|---|---|
| | £ | £ | £ | £ |
| LIV Project Funding | - | 135,331 | (135,331) | - |

LIV Project Funding is where funds are received to be allocated and used for specific projects in South Africa and to funds specific items of expenditure as specified by the donor.

## 16 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 February 2025 | Incoming resources | Resources expended | At 31 January 2026 |
|---|---|---|---|---|
| | £ | £ | £ | £ |
| General funds | 31,556 | 132,028 | (150,051) | 13,533 |

| Previous year: | At 1 February 2024 | Incoming resources | Resources expended | At 31 January 2025 |
|---|---|---|---|---|
| | £ | £ | £ | £ |
| General funds | 35,956 | 76,698 | (81,098) | 31,556 |

## 17 Related party transactions

There were no disclosable related party transactions during the year (2025 - none).