SIMPLY LIMITLESS

Financial Statements

for the year ended 31 December 2025

Company Number	**7442337**
Charity Number	**1142444**

Simply Limitless

Financial Statements

Year ended 31 December 2025

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Simply Limitless

Charitable Company Information

Trustees

R Zhu (appointed 01/05/25) (Chair)
LA Griffiths (appointed 01/05/25)
SA Lynch (appointed 15/01/26)
AS Okwu (appointed 05/01/26)
M Rasheed (appointed 05/01/26)
D Locke (appointed 29/12/25)

CS Dawes (resigned 07/04/26)
LT Marumahoko (resigned 31/01/26)
HL Webb (resigned 01/05/25)
F Rajah (resigned 16/05/25)
MA Zacaroli (resigned 1/7/25)
JA Keogan (appointed 05/01/26; resigned 23/07/26)

Principal Officers

P Raper
L Raper

Secretary

RP Pars

Reporting Accountant & Independent Examiner

Chi Wa Chan, ACCA
24 Heathside Drive, Birmingham, England
B38 9LP

Bankers

The Co Operative Bank PLC, PO Box 250, Skelmersdale. WN8 6WT

Registered Office

New Road, Kidderminster, Worcestershire. DY10 1AL

Company and Charity numbers

Charity registration number 1142444
Company number 7442337

Simply Limitless
Year ended 31 December 2025
DIRECTORS REPORT

The Trustees, who are also Directors of the charity for the purposes of the Companies Act 2006, have pleasure in presenting their report and the independently examined financial statements for the year ended 31 December 2025.
The Trustees have adopted the provisions of the statement of Recommended Practice (SORP) "Accounting and reporting by Charities" issued in 2005 in preparing the Annual Report and financial statements of the charity.

Structure, Governance and Management
Simply Limitless is a charitable company limited by guarantee and does not have any share capital. The company was incorporated on 17 November 2010 is governed by a Memorandum and Articles of Association. The Trustees are detailed on page 2 and any changes in Trustees during the year are noted there.

The Trustees, who are also Directors of the charitable company for the purposes of company law, are responsible for the strategic direction and governance of the charity. The Board meets regularly throughout the year to review performance, monitor financial sustainability, oversee risk management and ensure that the charity continues to pursue its charitable objectives effectively.

Day-to-day management is delegated to the Chief Executive and senior leadership team, who are responsible for delivering the charity's strategy, managing staff and volunteers, developing partnerships and ensuring the effective operation of services.

During the year the Board welcomed a number of new trustees, bringing additional expertise in governance, leadership, finance, community engagement and organisational development. This strengthening of the Board positions the charity well for future growth.

Funds and Activities
The funds of Simply Limitless have been applied for the purpose of the provision of facilities for recreation and leisure, the advancement of education and relieving the needs of the homeless in accordance with its objectives. An analysis of the expenditure is shown in the Statement of Financial Activities on page 7.
All of the assets of Simply Limitless are used in the support of its charitable objectives or for management administrative or income generating purposes.

The continuation and expansion of the charity's activities relies upon donations received which are either applied directly for the charity's activities or are invested (either at the discretion of the donor or at the discretion of the Trustees) to provide income in the ensuing years. The success of future plans and ongoing commitments, therefore, relies upon the income produced from these ongoing donations and funds.

Objectives and Public Benefit
The charity exists to improve the wellbeing of individuals and strengthen local communities by providing opportunities for recreation and leisure, advancing education and relieving hardship in ways that are charitable.

The Trustees have had due regard to the Charity Commission's guidance on public benefit when planning the charity's activities.

Simply Limitless delivers public benefit through:

- improving mental, physical and emotional wellbeing;
- reducing loneliness and social isolation;
- supporting vulnerable families;
- encouraging healthy lifestyles;
- providing volunteering and personal development opportunities;
- creating welcoming community spaces where people can build relationships, confidence and resilience.

The Trustees continually review the charity's activities to ensure that resources are directed towards areas of greatest community need.

Simply Limitless
Year ended 31 December 2025
DIRECTORS REPORT

Operations

The information provided below is a summary of the activities of the charity to date, including those occurring after the end of 2025.

Operations - Internet

All our operations are described on our website www.simply-limitless.org.
The website is updated regularly with news of events and reports of what has been happening.

Trustees (and directors)

The trustees (and directors) of the charity during the period were:

R Zhu (appointed 01/05/25) (Chair)
LA Griffiths (appointed 01/05/25)
SA Lynch (appointed 15/01/26)
AS Okwu (appointed 05/01/26)
M Rasheed (appointed 05/01/26)
D Locke (appointed 29/12/25)

CS Dawes (resigned 07/04/26)
LT Marumahoko (resigned 31/01/26)
HL Webb (resigned 01/05/25)
F Rajah (resigned 16/05/25)
MA Zacaroli (resigned 1/7/25)
JA Keogan (appointed 05/01/26; resigned 23/07/26)

Board of Trustees responsibilities

The Trustees of the Charity as directors of the company are responsible for the preparation of financial statements for each financial year which give a true and fair view of the state of affairs of the charity at the financial year end and of the surplus or deficit for that year.

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

a) Select suitable accounting policies and apply them consistently;
b) Make judgments and estimates that are reasonable and prudent; and
c) Prepare the accounts on a going concern basis unless it is inappropriate to presume that the Charity will continue its operations.

The Board of Trustees are responsible for keeping proper accounting records to 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.

The Board of Trustees is also responsible for ensuring that the accounting records and the financial statements comply with the Charities Act 2011 and all other relevant governing documents.

Risk management

The Trustees maintain oversight of the principal risks facing the charity through regular review by the Board and senior leadership team. Key strategic risks include:

- maintaining sustainable funding levels;
- increasing operating costs;
- safeguarding children and vulnerable adults;
- recruitment and retention of staff and volunteers;
- health and safety;
- information governance and cyber security;
- maintaining appropriate governance arrangements;
- protecting the charity's reputation.

These risks are mitigated through robust financial monitoring, safeguarding procedures, staff and volunteer training, appropriate insurance cover, policy reviews, external professional advice and regular Board

The Trustees remain satisfied that appropriate systems are in place to identify, monitor and manage the principal risks facing the organisation.

Safeguarding

Safeguarding remains a fundamental priority.
The charity maintains safeguarding policies covering children, young people and vulnerable adults, supported by appropriate Disclosure and Barring Service (DBS) checks, staff and volunteer training, designated safeguarding leads and regular policy review.

The Trustees receive safeguarding updates as appropriate and remain committed to maintaining a safe, welcoming environment for everyone engaging with the charity.

Achievements and Performance

2025 was another significant year in the development of Simply Limitless.

Building upon previous years of growth, the charity continued to establish itself as an important community wellbeing organisation across Wyre Forest, delivering preventative health and wellbeing services alongside practical community support.

The Wellbeing Centre continued to serve as the hub for an expanding range of activities designed to improve health, reduce loneliness and strengthen community resilience.

Throughout the year the charity worked with people experiencing poor mental health, social isolation, financial pressures, long-term health conditions and family challenges. Support was delivered through a combination of one-to-one interventions, group programmes, physical activity, volunteering opportunities and community events.

The charity's work increasingly focused upon early intervention and prevention, recognising that timely community support can improve wellbeing whilst reducing demand upon statutory services.

Key areas of delivery during the year included:

- Mental health and emotional wellbeing programmes
- Physical activity and healthy lifestyle initiatives
- Family support services
- Community wellbeing events
- Volunteer development
- Partnership working with health, local authority and voluntary sector organisations.

The Trustees remain encouraged by the increasing recognition of the charity by local partners, with referral pathways and collaborative working continuing to develop throughout the year.

Volunteers
Volunteers remain at the heart of Simply Limitless.

During 2025 volunteers contributed across every aspect of the organisation, welcoming visitors, supporting wellbeing activities, mentoring participants, assisting with administration, maintaining the centre, fundraising

The Trustees wish to place on record their sincere appreciation to every volunteer whose commitment, compassion and generosity have enabled the charity to continue expanding its impact.

Partnerships
Partnership working remains fundamental to the charity's approach.

During the year Simply Limitless continued to strengthen relationships with local authorities, NHS organisations, Primary Care Networks, schools, churches, charities and community organisations.

These partnerships enable the charity to reach more people, develop integrated approaches to community wellbeing and maximise the impact of available resources.

The Trustees believe that collaborative working will become increasingly important as health and social care continue to move towards neighbourhood-based models of prevention and community support.

Impact

Behind every activity is a person whose life has been positively affected.

Individuals attending Simply Limitless frequently report improvements in confidence, emotional wellbeing, physical health and social connection.

The charity continues to witness people moving from isolation into community, from receiving support to becoming volunteers themselves, and from crisis towards increased independence and resilience.

During 2025 the charity:

- supported approximately 870 individuals
- 92% saw a positive change in their mental health
- engaged 60 active volunteers
- secured funding from a growing range of charitable trusts and grant makers to sustain and develop services.

The Trustees are committed to continuing to strengthen impact measurement to ensure that outcomes for beneficiaries are effectively monitored and reported.

Financial review

Review of financial position

Total income for the year amounted to £387,626 (2024: £414,615).Total expenditure amounted to £388,140 (2024: £414,352). This resulted in a small deficit of £514 compared with a surplus of £263 in the previous year. The Trustees consider this to represent a satisfactory financial performance given the continuing economic pressures affecting both charitable income and operating costs.

Income continued to be derived from a diverse range of sources including charitable grants, donations, fundraising activities and community partnerships.

Careful financial management throughout the year enabled services to continue without interruption while maintaining investment in the charity's facilities, staff, volunteers and programme delivery.

The Trustees continue to monitor financial performance closely through regular management accounts, budget monitoring and cashflow forecasting.

Reserves Policy

The Trustees recognise the importance of maintaining sufficient unrestricted reserves to ensure the charity can continue operating during periods of financial uncertainty.

The current aim is to maintain unrestricted reserves equivalent to between one and two months of operating expenditure.

Maintaining this level of reserves enables the charity to respond to unexpected financial pressures, invest in service development where appropriate and provide continuity for beneficiaries.

The Trustees review the reserves policy annually alongside the charity's financial position and strategic plans.

Plans for the future

The Trustees remain optimistic about the future of Simply Limitless.

During 2026 and beyond the charity will continue to build upon its strong community reputation by:

- expanding preventative health and wellbeing services;
- strengthening partnerships with health and community organisations;
- increasing opportunities for volunteering;
- improving evidence of impact and outcomes;
- developing new sources of sustainable income;
- making full use of the Wellbeing Centre as a community hub;
- continuing to support individuals and families experiencing disadvantage, poor health and social isolation.

The Trustees remain committed to ensuring that Simply Limitless continues to be a trusted, innovative and compassionate organisation serving the communities of Wyre Forest.

Independent Examiner

The Trustees confirm that, so far as each Trustee is aware, there is no relevant audit information of which the charity's Independent Examiner is unaware. The Trustees have taken all reasonable steps to ensure that they themselves are aware of any relevant examination information and to establish that the Independent Examiner is aware of that information.

The resolution to appoint Chi Wa Chan as independent examiner will be proposed at the next annual general meeting.

Signing on behalf of the Trustees

Trustee

28/09/26

Simply Limitless
Year ended 31 December 2025
Independent examiner's report to the trustees of Simply Limitless

I report on the accounts of the company for the year ended 31 December 2025 set out on the following pages.

Respective responsibilities of directors 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.
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.

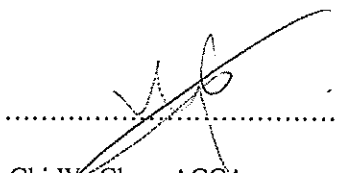
Independent examiner's statement
In connection with my examination, no matter has come to my attention:

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

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records, comply with the accounting requirements of the 2011 Act and with the methods and principles of the Statement of Recommended Practice: Accounting and

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.



.....

Chi Wa Chan, ACCA

24 Heathside Drive, Birmingham, England
B38 9LP

28/09/26

Simply Limitless
STATEMENT OF FINANCIAL ACTIVITIES
Year to 31 December 2025

	Notes	Restricted Funds	Unrestricted Funds	Total Funds	Total Funds
			2025		2024
		£	£	£	£
Incoming Resources					
Incoming resources from generated funds					
Voluntary Income	2	168,400	178,965	347,365	364,717
Fundraising Income			39,796	39,796	48,863
Investment Income					
Bank Interest			465	465	1,035
Total Incoming resources		168,400	219,226	387,626	414,615
Resources Expended					
Charitable activities	3	170,463	195,368	365,831	394,323
Support Costs					
Fundraising costs			22,309	22,309	20,029
Governance Costs					
Total Resources Expended	3	170,463	217,677	388,140	414,352
Net incoming/outgoing resources before transfers		(2,063)	1,549	(514)	263
Funds Brought forward		21,000	3,234	24,234	23,971
Gross transfers between funds					
Total funds carried forward		18,937	4,783	23,720	24,234

Simply Limitless
BALANCE SHEET
as at 31 December 2025

	Note	2025 £	2025 £	2024 £	2024 £
Fixed Assets					
Tangible Assets for use by the charity	8		20,693		1,040
Current Assets					
Bank & Cash	4	80,913		79,661	
Debtors		7,051		11,970	
Total		87,964		91,631	
Creditors : amounts falling due within one year		84,937		68,437	
Net Current Assets			3,027		23,194
Total assets less current liabilities			23,720		24,234
Net Assets			23,720		24,234
Funds					
Unrestricted Funds			4,783		3,234
Restricted Funds	5		18,937		21,000
Total			23,720		24,234

For the year ending 31 December 2025 the company 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 company to obtain an audit of its accounts for the year in question in accordance with section 476,
- 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.

Approved by the directors on 28 Sept. 2026 and signed on their behalf

(Trustee/Director)

Simply Limitless
Notes to the accounts
Year ended 31 December 2025

1. Accounting Policies

(a) Basis of Accounts Preparation
The financial statements are prepared under the Historic Cost Convention and in accordance with Accounting and Reporting by Charities - Statement of Recommended Practice (SORP 2005) and Accounting Standards and the Charities Act 2011. The charity has taken advantage of the exemption in FRS 1 from the requirement to produce a cashflow statement on the grounds that it qualifies as a small charity.

(b) Incoming Resources

Recognition of incoming resources
These are included in the Statement of Financial Activities (SoFA) when:
- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

Incoming resources with related expenditure
Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.

Grants and donations
Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.

Investment income
This is included in the accounts when receivable.

(c) Expenditure and Liabilities

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

Governance costs
Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.

Support Costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources.

(d) Tangible fixed assets for the use by the charity and depreciation
Tangible fixed assets for use by the charity are stated at cost less depreciation
Depreciation is provided at rates calculated to write off the cost or valuation of fixed assets less estimated residual value, over their expected useful lives.

Simply Limitless
NOTES TO THE ACCOUNTS
Year ended 31 December 2025

2. Voluntary Income

	2025			2024		
	Restricted	Unrestricted	Total	Restricted	Unrestricted	Total
	£	£	£	£	£	£
Donations from other charities	5,000	15,859	20,859	30,000	0	30,000
Gift Aid Tax receipts		23,397	23,397		13,921	13,921
Other appeals and gifts	163,400	139,709	303,109	136,083	184,713	320,796
	168,400	178,965	347,365	166,083	198,634	364,717

3. Charitable Activities

		2025			2024	
	£	£	£	£	£	£
Charitable donations/activities	170,463	######	365,831	172,418	241,934	414,352
	170,463	195,368	365,831	172,418	241,934	414,352

Representing the cost of charitable activities and donations to other charities with similar aims

	2025	2024
4. Bank and Cash		
Bank Accounts	80,913	79,661
	80,913	79,661

5. Restricted Fund Movements

	Fund balances Brought Forward	Incoming Resources	Outgoing Resources	Fund Balances carried forward	Fund balances Brought Forward	Incoming Resources	Outgoing Resources	Fund Balances carried forward
	£	£	£	£	£	£	£	£
Donations for specific projects	21,000	168,400	170,463	18,937	27,335	166,083	172,418	21,000
	21,000	168,400	170,463	18,937	27,335	166,083	172,418	21,000

6.Analysis of Net Assets by Fund

	2025			2024		
	Unrestricted Funds	Restricted Funds	Total Funds	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£	£	£	£
Fixed Assets	693	20,000	20,693	1,040		1,040
Net Current Assets	4,090	- 1,063	3,027	2,194	21,000	23,194
Net Assets	4,783	18,937	23,720	3,234	21,000	24,234

As noted in the Directors' Report, the income for the year was £ (2024: £414,615) and expenditure was £ (2024: £414,352) giving a surplus of £ (2024: surplus £263).

7 Related Party transactions - Trustees

No transactions to note.

8 Fixed Assets

	COST			DEPRECIATION			NET BOOK VALUE	
	Brought forward	Additions /Disposals	Carried forward	Brought forward	Additions/ Disposals	Carried forward	2025	2024
	£	£	£	£	£	£	£	£
Office equipment	1,387		1,387	347	347	694	693	1,040
Minibus	25,000	-	25,000	24,999	- 19,999	5,000	20,000	1
	26,387	0	26,387	25,346	(19,652)	5,694	20,693	1,041