Company registration number: 9017447

Charity registration number: 1159320

TheGivingMachine

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 December 2025

Hopper & Co
Chartered Accountants & Registered Auditors
6 Doagh Road
Ballyclare
Co Antrim
BT39 9BG

TheGivingMachine

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Reference and Administrative Details

Trustees	Mr N Ahmed Mrs R Jackson Mr M J Manning
Senior Management / Leadership Team	Mr R Morris, CEO
Charity Registration Number	1159320
Company Registration Number	9017447 The charity is incorporated in England.
Registered Office	14A Grange Park Bishop's Stortford Hertfordshire CM23 2HX
Independent Examiner	Hopper & Co Chartered Accountants & Registered Auditors 6 Doagh Road Ballyclare Co Antrim BT39 9BG

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Trustees' Report

The trustees, who are directors 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.

Objectives and activities

Objects and aims

The charity's objectives are to enable giving to be an inclusive behaviour choice for everyone who buys online to generate free donations for the UK based charitable causes of their choice.

Public benefit

To promote the efficiency and effectiveness of charities, not for profit organisations and voluntary organisations in particular, but not exclusively, by promoting charitable giving through giving services which apply technology and behavioural science, providing training, advice and support to charities in the use of communication media and promoting volunteering by donors and prospective donors to charities for the public benefit.

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Going concern

At the time of approving the accounts, 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 these financial statements. The charity has a net liabilities position at the year end but the trustees remain confident that sufficient resources will be available as debt finance to fund any shortfalls.

Trustees and officers

The trustees and officers serving during the year and since the year end were as follows:

Trustees:	Mr N Ahmed
	Mrs R Jackson
	Mr M J Manning
Senior Management / Leadership Team:	Mr R Morris, CEO

Structure, governance and management

Nature of governing document

The Charity's governing document is the Memorandum and Articles of Association. In the event of the company being wound up Trustees are required to contribute £1.

Recruitment and appointment of trustees

Under the requirements of the Memorandum and Articles of Association the Trustees of the Charity are elected to serve for a period of up to three years after which they must be re-elected.

The Charity seeks to ensure that Trustees with a range of experience from within the business profession serve on the Board. In the event of particular skills and experience being lost due to retirement, individuals are approached to offer themselves for election to the Charity.

Trustees can serve up to 3 terms of 3 years after which they must stand down.

Induction and training of trustees

Most Trustees are familiar with the role of the charity through their Trusteeship of the charity. New Trustees are provided relevant information and are briefed on their legal obligations and responsibilities as Trustees of a charity

Organisational structure

The Charity is managed and directed by its Trustees. Once Trustees are elected, they serve for up to a term of 3 years and meet at least four times a year.

Major risks and management of those risks

Risk Management

The Charity has a risk management strategy in place which comprises an annual review of the major risks to which the charity is exposed, in particular those related to the operations and finances of the company, and the establishment of systems and procedures to mitigate those risks

The Trustees are satisfied that systems are in place to mitigate exposure to the major risks. A key element in the management of financial risk is the setting of a reserves policy and its regular review by trustees

Financial instruments

Objectives and policies

The charity's activities expose it to a number of financial risks including credit risk, cash flow risk and liquidity risk.

Cash flow risk

Interest bearing assets and liabilities are held at fixed rates to ensure certainty of cash flows.

Credit risk

The charity’s principal financial assets are bank balances and cash.

The credit risk on liquid funds is limited because the counterparties are banks with high credit-ratings assigned by international credit-rating agencies.

The charity has no significant concentration of credit risk, with exposure spread over a large number of counterparties and customers.

Liquidity risk

In order to maintain liquidity to ensure that sufficient funds are available for ongoing operations and future developments, the charity uses a mixture of long-term and short-term debt finance.

Funds held as custodian trustee on behalf of others

Included within current assets and creditors are amounts relating to beneficiary allocations held by the charity.

These amounts have been ring-fenced by the trustees and may be paid in line with the charity's policy on charitable payments.

Statement of trustees' responsibilities

The trustees (who are also the directors of TheGivingMachine for the purposes 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), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland". The report and accounts have been prepared in accordance with the provisions in the Companies Act 2006 relating to small companies.

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 the incoming resources and application of resources, including its income and expenditure, of the charitable company 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 accounting standards, comprising FRS 102 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 proper accounting records that can 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.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Small companies provision statement

This report has been prepared in accordance with the small companies' regime under the Companies Act 2006.

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Trustees' Report

The annual report was approved by the trustees of the charity on 10 September 2026 and signed on its behalf by:

.....
Mr N Ahmed
Trustee

TheGivingMachine

Independent Examiner's Report to the trustees of TheGivingMachine ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2025.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of Chartered Accountants Ireland, which is one of the listed bodies.

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:

1. accounting records were not kept in respect of TheGivingMachine as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts 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 accounts 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 accounts to be reached.

.....
S Hopper FCA
Chartered Accountants & Registered Auditors
Chartered Accountants Ireland

6 Doagh Road
Ballyclare
Co Antrim
BT39 9BG

10 September 2026

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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	7,940	7,940
Charitable activities	4	374,306	374,306
Investment income	5	43	43
Total income		382,289	382,289
Expenditure on:			
Charitable activities	6	(404,011)	(404,011)
Total expenditure		(404,011)	(404,011)
Net expenditure		(21,722)	(21,722)
Net movement in funds		(21,722)	(21,722)
Reconciliation of funds			
Total funds brought forward		78,242	78,242
Total funds carried forward	18	56,520	56,520

	Note	Unrestricted funds £	Total 2024 £
Income and Endowments from:			
Donations and legacies	3	59,796	59,796
Charitable activities	4	308,615	308,615
Investment income	5	145	145
Other income		539,138	539,138
Total income		907,694	907,694
Expenditure on:			
Charitable activities	6	(303,790)	(303,790)
Total expenditure		(303,790)	(303,790)
Net income		603,904	603,904
Net movement in funds		603,904	603,904
Reconciliation of funds			
Total funds brought forward		(525,661)	(525,661)
Total funds carried forward	18	78,243	78,243

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

The funds breakdown for 2024 is shown in note 18.

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(Registration number: 9017447)
Balance Sheet as at 31 December 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible assets	13	9,507	3,259
Current assets			
Debtors	14	8,273	3,285
Cash at bank and in hand	15	46,929	78,204
		55,202	81,489
Creditors: Amounts falling due within one year	16	(8,189)	(6,505)
Net current assets		47,013	74,984
Net assets		56,520	78,243
Funds of the charity:			
Unrestricted income funds			
Unrestricted funds		56,520	78,243
Total funds	18	56,520	78,243

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 financial statements have been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

The financial statements on pages 7 to 18 were approved by the trustees, and authorised for issue on 10 September 2026 and signed on their behalf by:

.....
Mr N Ahmed
Trustee

1 Charity status

The charity is limited by guarantee, incorporated in England, and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

The address of its registered office is:
14A Grange Park
Bishop's Stortford
Hertfordshire
CM23 2HX

These financial statements were authorised for issue by the trustees on 10 September 2026.

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)) (issued in October 2019) - (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
TheGivingMachine 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 financial statements have been prepared on a going concern basis.

The trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern. The trustees make this assessment in respect of a period of one year from the date of approval of the financial statements.

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.

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's' 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.

Goodwill

Goodwill is amortised over its useful life, which shall not exceed ten years if a reliable estimate of the useful life cannot be made.

Tangible fixed assets

Individual fixed assets costing £500.00 or more are initially recorded at cost.

Amortisation

Amortisation is provided on intangible fixed assets so as to write off the cost, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Amortisation method and rate
Goodwill	10% Straight Line

Depreciation and amortisation
Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
IT Systems	25% Straight Line
Fixtures & Fittings	25% Straight Line
Computers	25% Straight Line

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.

Pensions and other post retirement obligations
The charity operates a defined contribution pension scheme which is a pension plan under which fixed contributions are paid into a pension fund and the charity has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised in the Statement of Financial Activities when they are due. If contribution payments exceed the contribution due for service, the excess is recognised as a prepayment.

3 Income from donations and legacies

	Unrestricted funds General £	Total funds £
Donations and legacies;		
Donations from individuals	7,940	7,940
Total for 2025	7,940	7,940
Total for 2024	59,796	59,796

4 Income from charitable activities

	Unrestricted funds General £	Total funds £
Charitable Activities	374,306	374,306
Total for 2025	374,306	374,306
Total for 2024	308,615	308,615

5 Investment income

	Unrestricted funds General £	Total funds £
Interest receivable and similar income;		
Interest receivable on bank deposits	43	43
Total for 2025	43	43
Total for 2024	145	145

6 Expenditure on charitable activities

	Note	Unrestricted funds General £	Total funds £
Charitable Activities		330,933	330,933
Depreciation, amortisation and other similar costs		3,752	3,752
Staff costs		60,247	60,247
Allocated support costs	7	7,079	7,079
Governance costs	7	2,000	2,000
Total for 2025		404,011	404,011
Total for 2024		303,790	303,790

	Total expenditure £

In addition to the expenditure analysed above, there are also governance costs of £2,000 (2024 - £2,000) which relate directly to charitable activities. See note 7 for further details.

7 Analysis of governance and support costs

Support costs allocated to charitable activities

Basis of allocation	Finance costs £	Administration costs £	Other support costs £	Total funds £
Total for 2024	7,709	3,295	3,665	14,669

Governance costs

	Unrestricted funds General £	Total funds £
Independent examiner fees		
Examination of the financial statements	2,000	2,000
Total for 2025	2,000	2,000
Total for 2024	2,000	2,000

8 Net incoming/outgoing resources

Net (outgoing)/incoming resources for the year include:

	2025 £	2024 £
Depreciation of fixed assets	3,752	1,252
Amortisation of goodwill	-	13,013

9 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

10 Staff costs

The aggregate payroll costs were as follows:

	2025 £	2024 £
Staff costs during the year were:		
Wages and salaries	58,857	28,509
Pension costs	1,390	723
	60,247	29,232

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

11 Independent examiner's remuneration

	2025 £	2024 £
Examination of the financial statements	2,000	2,000

12 Taxation

The charity is a registered charity and is therefore exempt from taxation.

13 Tangible fixed assets

	Furniture and equipment £	Total £
Cost		
At 1 January 2025	407,263	407,263
Additions	10,000	10,000
At 31 December 2025	417,263	417,263
Depreciation		
At 1 January 2025	404,004	404,004
Charge for the year	3,752	3,752
At 31 December 2025	407,756	407,756
Net book value		
At 31 December 2025	9,507	9,507
At 31 December 2024	3,259	3,259

14 Debtors

	2025 £	2024 £
Trade debtors	-	600
VAT recoverable	8,273	2,685
	8,273	3,285

15 Cash and cash equivalents

	2025 £	2024 £
Cash at bank	46,929	78,204

16 Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	1,453	-
Other taxation and social security	92	-
Other creditors	851	827
Accruals	5,793	5,678
	8,189	6,505

17 Pension and other schemes

Defined contribution pension scheme

The charity operates a defined contribution pension scheme. The pension cost charge for the year represents contributions payable by the charity to the scheme and amounted to £1,391 (2024 - £723).

18 Funds

	Balance at 1 January 2025 £	Incoming resources £	Resources expended £	Balance at 31 December 2025 £
Unrestricted funds				
General	78,242	382,289	(404,011)	56,520

	Balance at 1 January 2024 £	Incoming resources £	Resources expended £	Other recognised gains/(losses) £	Balance at 31 December 2024 £
Unrestricted funds					
General	(525,661)	368,556	(303,790)	539,138	78,243

19 Analysis of net assets between funds

20 Analysis of net funds

	At 1 January 2025 £	Financing cash flows £	At 31 December 2025 £
Cash at bank and in hand	78,204	(31,275)	46,929
Net debt	78,204	(31,275)	46,929

	At 1 January 2024 £	Financing cash flows £	At 31 December 2024 £
Cash at bank and in hand	33,322	44,882	78,204
Net debt	33,322	44,882	78,204

21 Related party transactions

There were no related party transactions in the year.