Registration number: 07871791

BCU UK TRUST LTD.

Annual Report and Unaudited Financial Statements

for the Year Ended 31 December 2025

Mr Satraj Suman ACMA
21 Babors Field
Bilston
Wolverhampton
West Midlands
WV14 9XS

BCU UK TRUST LTD.

Contents

Company Information	1
Directors' Report	2
Accountants' Report	3
Profit and Loss Account	4
Statement of Comprehensive Income	5
Balance Sheet	6
Statement of Changes in Equity	7
Notes to the Unaudited Financial Statements	8 to 11
iXBRL Detailed Profit and Loss Account	12

BCU UK TRUST LTD.

Company Information

Directors	Mr Vijay Kumar
	Mr Paul Nugent
	Mr Dimitrios Kamsaris
	Mrs Veena Kumar
Registered office	21 Babors Field Bilston Wolverhampton West Midlands England WV14 9XS
Accountants	Mr Satraj Suman ACMA 21 Babors Field Bilston Wolverhampton West Midlands WV14 9XS

BCU UK TRUST LTD.

Directors' Report for the Year Ended 31 December 2025

The directors present their report and the financial statements for the year ended 31 December 2025.

Directors of the company
The directors who held office during the year were as follows:

Mr Vijay Kumar

Mr Paul Nugent

Mr Dimitrios Kamsaris

Mrs Veena Kumar

Principal activity
The principal activity of the company is Education

Small companies provision statement
This report has 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.

Approved and authorised by the Board on 3 September 2026 and signed on its behalf by:

.....
Mr Vijay Kumar
Director

Chartered Accountants' Report to the Board of Directors on the Preparation of the Unaudited Statutory Accounts of BCU UK TRUST LTD. for the Year Ended 31 December 2025

In order to assist you to fulfil your duties under the Companies Act 2006, we have prepared for your approval the accounts of BCU UK TRUST LTD. for the year ended 31 December 2025 as set out on pages 4 to 11 from the company's accounting records and from information and explanations you have given us.

As a practising member firm of the Institute of Chartered Institute of Management Accountants (CIMA), we are subject to its ethical and other professional requirements which are detailed at http://www.cimaglobal.com/Professionalism/Ethics/

This report is made solely to the Board of Directors of BCU UK TRUST LTD., as a body, in accordance with the terms of our engagement letter dated 29 November 2016. Our work has been undertaken solely to prepare for your approval the accounts of BCU UK TRUST LTD. and state those matters that we have agreed to state to the Board of Directors of BCU UK TRUST LTD., as a body, in this report in accordance with ICAEW Technical Release 07/16 AAF. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than BCU UK TRUST LTD. and its Board of Directors as a body for our work or for this report.

It is your duty to ensure that BCU UK TRUST LTD. has kept adequate accounting records and to prepare statutory accounts that give a true and fair view of the assets, liabilities, financial position and profit of BCU UK TRUST LTD.. You consider that BCU UK TRUST LTD. is exempt from the statutory audit requirement for the year.

We have not been instructed to carry out an audit or a review of the accounts of BCU UK TRUST LTD.. For this reason, we have not verified the accuracy or completeness of the accounting records or information and explanations you have given to us and we do not, therefore, express any opinion on the statutory accounts.

.....

Mr Satraj Suman ACMA
21 Babors Field
Bilston
Wolverhampton
West Midlands
WV14 9XS

3 September 2026

BCU UK TRUST LTD.

Profit and Loss Account for the Year Ended 31 December 2025

	Note	2025 £	2024 £
Turnover		94,276	61,682
Cost of sales		(4,082)	(19,275)
Gross profit		90,194	42,407
Administrative expenses		(89,585)	(34,520)
Other operating income		1,550	500
Operating profit		2,159	8,387
Profit before tax	4	2,159	8,387
Profit for the financial year		2,159	8,387

The above results were derived from continuing operations.

The company has no recognised gains or losses for the year other than the results above.

BCU UK TRUST LTD.

Statement of Comprehensive Income for the Year Ended 31 December 2025

	2025 £	2024 £
Profit for the year	2,159	8,387
Total comprehensive income for the year	2,159	8,387

BCU UK TRUST LTD.

(Registration number: 07871791)
Balance Sheet as at 31 December 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible assets	5	33,755	34,011
Current assets			
Debtors	6	132,210	141,872
Cash at bank and in hand		1,629	201
		133,839	142,073
Total assets less current liabilities		167,594	176,084
Creditors: Amounts falling due after more than one year	7	(16,507)	(27,156)
Net assets		151,087	148,928
Capital and reserves			
Called up share capital	8	10	10
Retained earnings		151,077	148,918
Shareholders' funds		151,087	148,928

For the financial 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; 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 provisions applicable to companies subject to the small companies regime and FRS 102 ‘The Financial Reporting Standard Applicable in the UK and Republic of Ireland’.

Approved and authorised by the Board on 3 September 2026 and signed on its behalf by:

.....
Mr Vijay Kumar
Director

BCU UK TRUST LTD.

Statement of Changes in Equity for the Year Ended 31 December 2025

	Share capital £	Retained earnings £	Total £
At 1 January 2025	10	148,918	148,928
Profit for the year	-	2,159	2,159
At 31 December 2025	10	151,077	151,087

	Share capital £	Retained earnings £	Total £
At 1 January 2024	10	140,531	140,541
Profit for the year	-	8,387	8,387
At 31 December 2024	10	148,918	148,928

The notes on pages 8 to 11 form an integral part of these financial statements.

BCU UK TRUST LTD.

Notes to the Unaudited Financial Statements for the Year Ended 31 December 2025

1 General information

The company is a private company limited by share capital, incorporated in England.

The address of its registered office is:
21 Babors Field
Bilston
Wolverhampton
West Midlands
WV14 9XS
England

These financial statements were authorised for issue by the Board on 3 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
These financial statements have been prepared in accordance with Financial Reporting Standard 102 Section 1A smaller entities - 'The Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland' and the Companies Act 2006 (as applicable to companies subject to the small companies' regime).

Basis of preparation
These financial statements have been prepared using the historical cost convention except that as disclosed in the accounting policies certain items are shown at fair value.

Going concern

Revenue recognition
Turnover comprises the fair value of the consideration received or receivable for the sale of goods and provision of services in the ordinary course of the company’s activities. Turnover is shown net of sales/value added tax, returns, rebates and discounts.

The company recognises revenue when:
The amount of revenue can be reliably measured;
it is probable that future economic benefits will flow to the entity;
and specific criteria have been met for each of the company's activities.

Tangible assets
Tangible assets are stated in the balance sheet at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

The cost of tangible assets includes directly attributable incremental costs incurred in their acquisition and installation.

Depreciation
Depreciation is charged so as to write off the cost of assets, other than land and properties under construction over their estimated useful lives, as follows:

Asset class	Depreciation method and rate
Furniture and Fittings	20% Reducing Balance
Land and Buildings	0% Reducing Balance

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 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 company will not be able to collect all amounts due according to the original terms of the receivables.

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 profit and loss account 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 company has an unconditional right to defer settlement of the liability for at least twelve months after the reporting date.

Share capital
Ordinary shares are classified as equity. Equity instruments are measured at the fair value of the cash or other resources received or receivable, net of the direct costs of issuing the equity instruments. If payment is deferred and the time value of money is material, the initial measurement is on a present value basis.

3 Staff numbers

The average number of persons employed by the company (including directors) during the year, was 5 (2024 - 5).

4 Profit before tax

Arrived at after charging/(crediting)

	2025	2024
	£	£
Depreciation expense	256	319

5 Tangible assets

	Land and buildings £	Furniture, fittings and equipment £	Total £
Cost or valuation			
At 1 January 2025	32,733	3,900	36,633
At 31 December 2025	32,733	3,900	36,633
Depreciation			
At 1 January 2025	-	2,622	2,622
Charge for the year	-	256	256
At 31 December 2025	-	2,878	2,878
Carrying amount			
At 31 December 2025	32,733	1,022	33,755
At 31 December 2024	32,733	1,278	34,011

Included within the net book value of land and buildings above is £32,733 (2024 - £32,733) in respect of freehold land and buildings.

6 Debtors

	2025 £	2024 £
Current		
Trade debtors	42,392	42,392
Other debtors	89,818	99,480
	132,210	141,872

7 Creditors

Creditors: amounts falling due after more than one year

	Note	2025 £	2024 £
Due after one year			
Loans and borrowings	9	16,507	27,156

8 Share capital

Allotted, called up and fully paid shares

	2025		2024	
	No.	£	No.	£
Ordinary Shares of £1 each	10	10	10	10

9 Loans and borrowings

Non-current loans and borrowings

	2025 £	2024 £
Bank borrowings	16,507	27,156

10 Ultimate Controlling Party

The company is a company limited by guarantee and became registered as a charity with charity registration number 1159500.

BCU UK TRUST LTD.

iXBRL Detailed Profit and Loss Account for the Year Ended 31 December 2025

	2025 £	2024 £
Turnover/revenue	94,276	61,682
Purchase of raw materials and consumables	(2,828)	(19,275)
Vehicle costs	(1,254)	-
Gross profit	90,194	42,407
Distribution costs		
Administrative expenses		
Audit and accountancy other services	(813)	(625)
Rent, rates and services costs	(19,251)	(10,198)
Other repairs and maintenance costs	(219)	(6,298)
Depreciation of property, plant and equipment	(256)	(319)
Other staff costs	(983)	(181)
Wages and salaries excluding directors	(21,379)	(2,300)
Travel and subsistence	(1,397)	144
Legal and professional costs	(42,996)	(13,148)
Bank charges	(219)	(194)
Insurance costs	(1,621)	(1,215)
Telecommunications	(22)	(103)
Printing, postage and stationery	(17)	-
Other costs	(412)	(83)
Other operating income		
Other operating income	1,550	500
Other items		
Profit for the financial year	2,159	8,387