ANY TIME, ANY PLACE: BE BEHIND SMILES

TRUSTEES' REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED

31 DECEMBER 2025

Time to Help UK

(A COMPANY LIMITED BY GUARANTEE)

REGISTERED CHARITY NUMBER: 1160467
REGISTERED COMPANY NUMBER: 08659663



TABLE OF

Contents

		Page
01	Legal and Administrative Information	3
02	Trustees' Report	4-26
03	Accountant's Report	27
04	Statement of Financial Activities	28
05	Balance Sheet	29
06	Statement of Cash Flows	30
07	Notes to The Financial Statements	31-39

Time to Help UK

Legal and Administrative Information

Time to Help (UK) is a charitable company limited by guarantee. It was incorporated on **27 August 2013** and registered as a charity on **12 February 2015**. The charity operates under its **Memorandum and Articles of Association**, which set out the charity's objectives, the powers of its trustees, and its governance arrangements.

Charity Name:	Time to Help (UK)
Charity Registration Number:	1160467
Company Registration Number:	08659663
Legal Structure:	Company limited by guarantee (no share capital)

Registered Office and Principal Address:
6th Floor, Alliance House
29–30 High Holborn
London
WC1V 6AZ
United Kingdom

Trustees Who Served During 2025:
- Bilal Karaduman – Chair of Trustees
- Mustafa Kasim Erol – Trustee
- Fatih Segmen – Trustee
- Ufuk Civelek – Trustee

Chief Operating Officer and Data Protection Officer:
Yusuf Kar – y.kar@timetohelp.org.uk

Independent Examiner:
AA Accountancy Services
244 Chase Road
London, N14 6HH, United Kingdom

Bankers:
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Barclays, Leicester LE87 2BB, United Kingdom



Message From The Chair

Dear Friends,

2025 has been a year of growth, not just in numbers, but in spirit. **We didn't just continue our work this year, we widened it, deepened it, and opened our doors to more people than ever before.**

We visited schools and talked to children about something many of them had never had to think twice about: clean water. Watching their curiosity and motivation to make a difference, reminded us that awareness is its own kind of aid. If a child in the UK understands why a well in Uganda matters, that understanding will outlast any single donation.

We also opened our doors the other way. **This year, we welcomed corporate teams into our work, not as distant sponsors writing cheques from afar, but as people rolling up their sleeves alongside us.** What started as a handful of partnerships turned into something bigger: a genuine sense of shared purpose, of people from very different walks of life discovering that volunteering isn't a task, it's a connection.

Our education-based projects grew too, and with them, a quiet kind of hope. Every classroom refurbished, every library shelf filled, every training session delivered, is a small act of faith in a future we won't personally witness but believe in completely.

None of this would have been possible without our volunteers, and **this year, there were more of them than ever. More hands, more hearts. More trips overseas, more evenings given up here at home**. Some travelled to places they'd never been, met people they'd never have otherwise met, and came back changed. Others gave their time closer to home, sitting with someone lonely, listening to someone struggling, showing up simply because someone needed them to.

If there's one word that captures what 2025 was about, it's inclusion. **We wanted to reach further this year, not just to more countries or more communities, but to more kinds of people: students, companies, families, individuals who had never volunteered before but wanted to start.** We wanted Time to Help (UK) to feel less like an organisation people donate to, and more like a community people belong to.

We know we haven't reached everyone yet. But we're closer than we were last year, and that's what keeps us going.

To every volunteer, every partner, every donor, and every person who trusted us with their time or their support this year, thank you. You didn't just help us grow bigger. You helped us grow better.

With sincere gratitude,

Bilal Karaduman
Chair of Trustees
Time to Help (UK)

3. Strategic Report

This Strategic Report is included as part of the Trustees' Annual Report, in line with the Companies Act 2006 and the Charities SORP (FRS 102) requirements for larger charitable companies.

This report sets out Time to Help (UK)'s objectives, activities, achievements, financial position, principal risks, and future plans for the year ended 31 December 2025, and explains how our work has delivered public benefit in line with our charitable purposes.

4. Constitution

Time to Help (UK) is a charitable company limited by guarantee. It was incorporated on 27 August 2013 and registered as a charity on 12 February 2015, and operates under its Memorandum and Articles of Association, which set out the charity's purposes and powers.

4.1. Trustee Appointment and Induction

A Board of Trustees governs the charity. Trustees are appointed under the Articles of Association, generally through nomination and approval by the existing Board. Each new trustee receives an induction pack containing the governing document, Charity Commission guidance, the most recent annual report and accounts, and key organizational policies, along with ongoing support and training so they understand their legal duties and responsibilities.

4.2. Governance and Decision-Making

Overall governance, strategy, and financial stewardship of the charity sit with the Board of Trustees, which meets regularly throughout the year to review progress, approve plans, and monitor risk. Certain responsibilities are delegated to the Chief Operating Officer (COO), who runs day-to-day operations, carries out Board decisions, oversees staff and volunteers, and ensures compliance with relevant laws and regulations.

Management and Key Personnel

The COO is the charity's sole key management position, reflecting operational responsibilities that include compliance, programme oversight, and volunteer coordination. Remuneration for this role is reviewed and approved by the Board in line with the charity's pay policy.

Volunteers

Volunteers are central to how Time to Help (UK) delivers its programmes, both at home and abroad, contributing across every area of the charity's work, from project delivery to fundraising and advocacy. The trustees gratefully acknowledge their invaluable contribution, without which the charity could not achieve its objectives.

Policy Review and Compliance

Governance and operational policies are reviewed by the Board each year, covering areas such as safeguarding, finance, fundraising, GDPR, data protection, and risk management. Trustees and staff undertake regular compliance and safeguarding training to maintain the highest standards of accountability and transparency.

5. Objectives and Activities

Charitable Objectives

Time to Help (UK)'s charitable objects, as set out in its Memorandum of Association, are:

"To relieve persons who are in need, hardship or distress in the UK and anywhere in the world as a result of local, national, or international disaster or by reason of their social and/or economic circumstances."

5.1. Sectors of Work

In 2025, our work focused on:



Humanitarian Relief
– responding to urgent needs for food, clothing, and shelter

Clean Water Access
– developing sustainable water sources for underserved communities

Education & Vocational Training
– widening opportunity through learning and skills development

Women's Empowerment & Menstrual Health
– addressing inequality and supporting girls' access to education

Community Wellbeing
– easing isolation, encouraging integration, and supporting mental health

5.2. Public Benefit Statement

The trustees confirm that our activities have been planned in compliance with the **Charity Commission's guidance on public benefit**. Every project we run is designed to deliver tangible, measurable benefits to people in need, without discrimination and regardless of background, ethnicity, or faith.



6. Achievements and Performance

6.1. UK-Based Programmes

Advancing Charitable Objects 4.1, 4.2, and 4.3: Relief of Hardship, Support for Informal Education, and Promotion of Mental and Social Wellbeing

During 2025, Time to Help (UK) grew its UK-based work to meet urgent needs linked to social isolation, displacement, and economic hardship. Our domestic projects reflected our commitment to creating inclusive, empowering spaces for vulnerable individuals, particularly refugees, asylum seekers, and women facing multiple barriers.



6.1.1. Talking Bubble

The **Talking Bubble Project** remained one of our most impactful initiatives, providing a safe, friendly space where lonely people could talk and build confidence. Run by a diverse team of trained volunteers, it helps tackle loneliness and reduce social isolation through regular, community-based interaction.

2025 Annualised Highlights

- **552 conversation sessions** hosted across the year
- **11,470 minutes** of structured dialogue-based learning
- **47 people** were supported through sustained weekly engagement
- **45 volunteers** involved, representing multicultural and multilingual backgrounds





Impact:

Through this project, isolated individuals were able to open up, feel less alone, and gain the confidence to connect with others. For many, it offered a safe first step towards overcoming social anxiety, improving mental wellbeing, and finding companionship at a time when they felt invisible. Elderly participants gained meaningful human contact, while newcomers were helped to settle into unfamiliar surroundings and feel a sense of belonging. Beyond conversation, the project gave people the reassurance of being seen, heard, and valued.



6.1.2. Coffee Mornings for Refugees and Asylum Seekers

We organised 12 welcoming coffee mornings, engaging 157 refugees and asylum seekers in creative, inclusive environments. These events combined conversation, and artistic expression to encourage community building and offer emotional relief in the face of dislocation and stress.

Impact:



Participants gained confidence speaking English in everyday situations, easing social anxiety and feelings of exclusion among newly arrived women. We offered culturally sensitive entry points into wider community life and reduced loneliness by building informal support networks that strengthened emotional resilience and peer support, improving participants' sense of empowerment and connection within their new communities.

The number of coffee mornings delivered this year was lower than in 2024, primarily due to a change in management at several of the hotels used as asylum/refugee accommodation. This transition disrupted our existing contacts and required us to re-establish relationships with new management from the outset before sessions could resume. Despite this setback, our team worked proactively to rebuild these connections and re-establish trusted access to the venues, ensuring the programme could continue.







6.1.3. Gift2Mum

In an effort to ease the hardships of **43** mothers, the **Gift2Mum campaign** distributed carefully assembled care packages. While the packages contained winter essentials and toiletries, they also expressed messages of unity and acknowledgement, which were intended to honour the struggles that often go unseen.

Impact:
We offered both emotional and practical support, recognising the immense effort and resilience shown by parents in difficult circumstances, and aimed to lighten their burdens by showing them they are valued, supported, and seen through seasonal excitement and a tangible gesture of care.

The impact of this project was similarly affected by the same change in hotel management referenced above, as the pregnant women we support are hosted at these locations. The disruption to our established contacts temporarily limited our ability to identify and reach this group, and it took time to rebuild recognition with the new management before outreach could resume at its previous level.

6.1.4. Homeless Food Outreach

Through **12 volunteer-led outreach sessions**, we distributed **641 hot meals** to rough sleepers and those in temporary accommodation across London. All events were designed to reaffirm the importance of each person served by incorporating food and conversation.

Impact:
We eased hunger by providing warm, comforting meals that nourished the body while also creating moments of human connection often missing during times of crisis. These shared experiences helped us build trust and point community members towards further resources, so that support extended well beyond the immediate meal provided.

6.1.5. OET Courses

Many internationally trained professionals face language barriers that limit their access to employment and further study in the UK. Our OET (Occupational English Test) courses were introduced to help bridge this gap, offering structured language support tailored to real-world professional needs.

What we did:

- Delivered total of 46 hours of OET training
- Supported 16 participants with OET lessons
- Provided 20 sets of learning materials to support independent study



Impact:

Participants gained the language confidence and exam readiness needed to pursue professional registration and employment opportunities in the UK.

6.1.6. Walk2Water

To bring the reality of the global water crisis closer to home, we launched Walk2Water, an initiative designed to help UK schoolchildren understand what daily life looks like for children who don't have easy access to clean water.

What we did:

- Visited 8 schools across the UK
- Engaged over 800 students in interactive water-awareness sessions



Impact:

Students left not just with facts, but with empathy. Many were visibly moved to learn that a walk they could complete as a fun challenge is, for other children their own age, a daily necessity. The initiative planted the seeds of long-term awareness and giving in a generation who may one day become our strongest advocates.







6.1.7. Corporate Volunteering

Recognising the value of bringing businesses directly into our work, we expanded our corporate volunteering programme this year, creating opportunities for employees to step away from their desks and into hands-on community action.

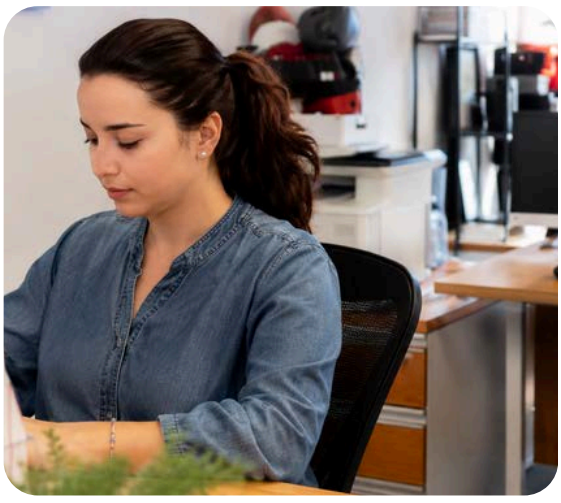
What we did:

- Partnered with **8 corporate organisations**
- Engaged **90 employee volunteers** in charitable activities

Impact:

What began as team-building days often became something more meaningful. Employees left with a genuine sense of connection to the causes we support, and several partnerships have already grown into ongoing relationships beyond a single volunteering day.





6.1.8. Internships

Alongside our established volunteer network, we continued to welcome interns throughout the year, offering meaningful work experience opportunities to individuals looking to gain hands-on exposure to the charity sector.

What we did:

- Accommodated a steady flow of interns and volunteers on an ongoing basis throughout the year, supporting them with work experience placements, project-based volunteering, and day-to-day tasks across the organisation

Impact:

Interns gained practical, real-world experience in the charity sector, while their contributions supported our day-to-day operations and helped us deliver projects more effectively. For many, it was a first meaningful step into charitable work, and for us, an invaluable source of energy and fresh perspective.

6.2. International Programmes

6.2.1. Clean Water Projects



One in four people lack proper access to clean water, and this daily scarcity leaves millions exposed to waterborne disease, poor hygiene, and lost education, particularly among women and children who spend hours each day collecting it.

37
water wells
constructed in Chad, Tanzania and Kenya.

88,791
people
provided with clean and safe drinking water.



Impact: Communities now have reliable access to clean, safe water, reducing waterborne disease and improving health and hygiene.

Nearby water sources have also freed up time for education, livelihoods, and family life, while helping girls return to school with confidence. Although fewer wells were built than in 2024, this reflects a shift towards larger wells serving more people. As a result, beneficiaries per well increased.

6.2.2. Food Security – Ramadan & Qurbani Aid

For families living in poverty, fasting periods and religious celebrations can deepen hardship when resources are already stretched.



32,000
people
benefited from Ramadan food parcels.

211,426
people
received Qurbani meat packages.



Impact:

Our support eased food insecurity at a critical time, upheld cultural and religious traditions, and strengthened community bonds through shared meals and collective celebration.

6.2.3. Women's Empowerment & Hygiene Support

Without access to menstrual health products, many girls are forced to miss school, while women often lack opportunities for sustainable income.

What we did:

160 women
trained in tailoring in Uganda.

Reusable pads
produced lasting up to two years.

2,600 school girls
supported with menstrual kits across Uganda, Kenya, and Tanzania.





Impact:

Girls were able to attend school regularly and with confidence, no longer held back by limited access to menstrual health products. Women trained in tailoring gained new income opportunities and a sense of financial independence, creating a powerful cycle of empowerment that benefits families and future generations.

NHDA | TAILORING UGANDA | 2025



Stitching a New Destiny: How a Three-Month Journey Transformed Angella Nakanwagi's Life

For 29-year-old Angella, the future once felt as frayed as an old piece of cloth. Living in a vulnerable settlement, the young mother of two constantly worried about how she would provide her children with their next meal, let alone a stable education. With steady employment for her skills in data-entry, she felt trapped in a cycle of poverty.

Everything changed the day Nakanwagi Angella was accepted into the intensive three-month Fashion and Design training program at the Nile Humanitarian Development Agency (NHDA) Skilling Hub.

The three months that followed were intense but deeply empowering. Guided by dedicated instructors, Angella went from not knowing how to thread a needle to mastering pattern cutting, garment design, and advanced tailoring techniques. Her determination was fueled by the thought of her children, and she quickly emerged as one of the most dedicated students in her cohort.

Graduated with a **Vocational Certificate** in fashion and design.

Received a **Brand-new sewing machine** to start her business.

Equipped with both the skill and the tool, Nabirye lost no time. She set up a small tailoring workspace right outside her home. Word of her talent spread in the community. She makes and sells curtains, curtain legs, hair bonnets, puff holders and everyday alterations. On a good day, she approximately earns 30,000 UGX to 45,000 UGX that's 8.04 to 12.06 USD.

> *"Before the NHDA Skilling Hub, I depended on family well-wishers just to buy food," **Angella says** with a proud smile. "Today, I run my own small business. I earn an income every week. I can easily buy food, pay for my children's medical bills, and I am already saving up for their school fees. The sewing machine wasn't just a gift; it was the key to my independence."*

Nabirye's journey stands as a powerful testament to how targeted skill training can break the chains of poverty, turning vulnerable individuals into self-reliant entrepreneurs who can provide a brighter future for the next generation.





6.2.4 Pakistan Student Sponsorship Programme

Our sponsorship programme in Pakistan continued this year, providing sustained educational support to children who would otherwise face significant barriers to continuing their schooling.

What we did:

Provided **6 years** of sponsorship covering school fees, materials, and related educational costs for **25** students in Pakistan.



Impact: Sponsorship gave these children the stability and continuity that education requires, ensuring that a lack of family income didn't mean a lack of opportunity. For many families, it also lifted a financial burden that had previously placed their children's futures at risk.

6.2.5 Educational Infrastructure

In low resource areas, a shortage of facilities and learning materials limits children's educational prospects.

What we did:

Renovated a community library in Tanzania, benefiting over 4,845 children.



Impact: Children now have access to well-equipped learning spaces and essential educational materials, which have transformed their learning environments and broadened their academic opportunities.

6.2.6 Orphan Sponsorship and Support

What we did:

Provided ongoing support and visits to approximately **3,840 orphans**, to bring food and gifts to them and spend time with them.



Impact:

These visits offered something equally important: consistency, and care from people who kept showing up.

6.2.7 International Volunteer Missions

Hands-on volunteer involvement strengthens transparency, accountability, and cultural exchange.

Deployed 57 UK volunteers to Uganda, Tanzania, Bosnia, and beyond. Volunteers took part in well openings, food distributions, school visits, and community engagement.

Each project was delivered efficiently and monitored first-hand, and volunteers came home with deeper cultural awareness and advocacy skills that strengthened our support networks in the UK.

8. Trustee & Staff Remuneration and Related Party Transactions

Time to Help (UK)'s **trustees** received no remuneration or other benefits from the charity in the year ended 31 December 2025 (2025: £nil), and no trustee expenses were reimbursed during the year (2025: £nil).

There were no related party transactions involving the charity during the reporting period.

The charity has employees, but none received total benefits (including salary, pensions, and other emoluments) exceeding £60,000 in the year (2025: none).

The Chief Operating Officer (COO) is regarded by the trustees as the charity's only key management personnel. The COO is paid on a National Minimum Wage (NMW) basis for operational delivery and compliance duties, with pay levels reviewed and approved by the Board of Trustees in line with the charity's pay policy and considered proportional to the role's nature and scale.

9. Financial Review

For the year ending **31 December 2025**, Time to Help (UK) showed strong financial stewardship in line with our Financial Policy and Charity Commission guidance, maintaining full compliance with SORP (FRS 102) accounting requirements and ensuring funds were managed transparently, effectively, and in support of our charitable objectives.

Despite donor fatigue, the cost-of-living crisis, and a difficult fundraising climate, careful cost control, targeted appeals, and prudent cash flow management allowed us to deliver all planned UK and overseas programmes, with trustees monitoring financial performance closely through quarterly reviews and risk assessments.

Income and Expenditure Summary

Total income is **£843,503** and total expenditure is **£837,049** and Net Surplus is **£6,454.**

9.1 | Reserves Policy and Position

In line with our Financial Reserve Policy, the trustees have set a target range of £80,000–£85,000, equivalent to approximately six months of core operating costs.

As of 31 December 2025, unrestricted cash reserves stood at £79,609.64 which is slightly below the agreed range. Reserve levels are reviewed quarterly by the Board and formally at year-end. Where reserves fall below the minimum threshold, a recovery plan is implemented; where they exceed the upper limit, trustees consider allocation to charitable projects, capacity building, or ethical investment.

9.2 | Investment Approach

Under our Investing Charity Funds Policy, surplus funds above our operational reserve are held in FSCS-protected, interest-bearing accounts with reputable, UK-regulated institutions. Our investment objectives are to:

- Preserve capital
- Generate modest, sustainable income to support charitable purposes
- Maintain liquidity to meet operational and emergency needs
- Maintain a low-risk investment profile, avoiding high-volatility instruments and steering clear of sectors that conflict with our mission

9.3 | Going Concern Statement

The trustees have reviewed forecasts, reserves, and commitments for the next 12 months. Despite donor fatigue and the cost-of-living crisis, the charity's protective reserves, diversified income streams, and stable volunteer network give confidence that Time to Help (UK) will remain a going concern for the foreseeable future.

9.4 | Fundraising Statement

In carrying out our fundraising, Time to Help (UK) follows the **Fundraising Regulator's Code of Fundraising Practice.** As part of this, we:

- Do not use commercial fundraising agencies
- Rely on volunteers for most fundraising activities
- Provide clear, honest appeals with evidence of impact
- Received zero complaints about fundraising in 2025

Seasonal campaigns such as Ramadan, Qurbani, and Winter Aid remained key contributors to our income, with volunteer-led overseas deployments not only raising funds but also strengthening transparency and donor confidence by delivering projects directly to communities in need.

10. Principal Risks and Uncertainties

The trustees recognise that operating in both domestic and international humanitarian settings carries inherent risk. Our approach is proactive: we identify potential threats early, assess their likely impact, and put mitigation measures in place to reduce exposure.

This process is guided by our Financial Policy, Financial Reserve Policy, and Investing Charity Funds Policy, together with sector best practice and Charity Commission guidance.

The following sets out the key risks and uncertainties faced during 2025, along with the measures put in place to address them.

1.1 Financial Sustainability and Donor Behaviour

Persistent cost-of-living pressures and donor fatigue continue to pose a risk to income, potentially reducing regular contributions, dampening seasonal campaign results, and softening corporate support. As households face ongoing economic strain, we may see unpredictable swings in cash flow that complicate our ability to maintain consistent programme delivery.

Mitigation:

- Keep unrestricted reserves within the £80,000–£90,000 target range, equivalent to 6–9 months of core costs.
- Reduce reliance on any single income source by diversifying across grants, corporate sponsorships, and regular giving.
- Strengthen donor engagement through transparency, impact reporting, and consistent communication.
- Develop lower-cost, high-impact campaigns that continue to appeal to donors during financially constrained periods.

1.2 Banking Access and De-Banking Risk

Several UK-based charities have experienced sudden account closures by banks, often with little explanation. This poses a risk to operational continuity, particularly for organisations involved in international aid.

Mitigation:

- Engage proactively with our banking provider, maintaining transparent communication about our activities and compliance standards.
- Maintain thorough documentation of financial transactions, due diligence on partners, and project delivery.
- We have opened an additional bank account as a contingency measure, ensuring this risk is now addressed and funds can be transferred quickly should the main account be closed.

10.1. Operational Delivery in Volatile Contexts

A number of the countries in which we operate face political instability, conflict, or sudden shifts in local conditions, any of which can disrupt supply chains, restrict access, or put staff and volunteers at risk.

Mitigation:

- Work with a wide network of local partners so we are not reliant on a single delivery channel.
- Build flexibility into project planning so that resources can be redirected if a region becomes inaccessible.
- Keep geopolitical developments under constant review and adjust field activity accordingly.
- Ensure insurance and safety protocols are in place for all international deployments.

10.2. Compliance and Regulatory Risk

Failure to comply with Charity Commission rules, Companies Act requirements, or data protection laws (UK GDPR) could result in fines, loss of public trust, or regulatory action.

Mitigation:

- Carry out annual reviews of all governance, safeguarding, and operational policies.
- Provide regular compliance and data protection training to trustees, staff, and volunteers.
- Assign the Chief Operating Officer (COO) as the Data Protection Officer to oversee compliance and respond to subject access requests.

10.3 Safeguarding and Reputational Risk

Any harm to beneficiaries, volunteers, or stakeholders — or public allegations of misconduct — could seriously damage the charity's reputation and its ability to operate.

Mitigation:

- Apply a zero-tolerance safeguarding policy, backed by mandatory training for all project personnel.
- Maintain robust channels for reporting concerns or complaints, and ensure they are addressed promptly.
- Communicate openly with stakeholders in the event of any issue to preserve trust and transparency.

10.4 Investment and Reserves Risk

Loss of capital, reduced liquidity, or failure to maintain ethical alignment in our investment decisions.

Mitigation:

- Invest only in FSCS-protected, low-risk accounts, in line with our Investing Charity Funds Policy.
- Avoid sectors that conflict with our mission, such as tobacco, arms manufacturing, gambling, and environmentally harmful industries.
- Carry out an annual review of investment arrangements to ensure security, liquidity, and ethical compliance.

10.5 External Environment Risks

Global conflicts, natural disasters, pandemics, or rapid inflation can increase demand for our services at the same time as straining our capacity to deliver them.

Mitigation:

- Maintain a rapid response framework so priorities can be adjusted in an emergency.
- Strengthen donor engagement so that emergency appeals can be launched quickly when needed.
- Keep reserves at protective levels to allow flexibility in how we respond to a crisis.

11. Plans for Future Periods

Looking ahead to 2026, the trustees remain committed to strengthening the charity's long-term sustainability, deepening our impact, and extending our reach across the UK and internationally. Alongside our established programmes, we will focus on strategic developments that diversify income, deepen community engagement, and build organisational resilience.

11.1 UK-Based Initiatives

1

Opening a Charity Shop

Despite active efforts throughout 2025, we were unable to open our first charity shop in London or another suitable location. Identifying the right premises and securing the necessary resources proved more challenging than anticipated. This remains a priority target for 2026.

2

Roundtable Discussions on Responsible Impact

Following deep reflection on our work, we recognised that even the best intentions can sometimes carry unexpected or unwanted consequences for the very people we aim to support. In response, we have committed to holding roundtable discussions with relevant professionals to carefully examine sensitive topics within our programmes and develop clear action plans. The aim is to ensure that every project we deliver is continually assessed and refined so that its outcome is always genuinely in the best interest of those we serve.

11.2 International Programme Growth

1

Clean Water Expansion

Increase the number of water wells and tanks we provide, prioritising for regions facing the greatest health risks from unsafe water.

2

Women's Empowerment Projects

Extend the tailoring and reusable sanitary pad initiative to more countries, linking vocational training with direct health and education benefits for girls.

3

Education Infrastructure

Build more libraries, refurbish classrooms, and expand support facilities for special needs education in low resource areas.

11.3 Fundraising and Income Diversification

1. **Seasonal Campaign Growth**
   Grow the reach and impact of our Ramadan, Qurbani, and Winter Aid appeals by strengthening digital marketing and deepening donor engagement across each campaign.

2. **Corporate Partnerships**
   Build long-term relationships with businesses for sponsorships, payroll giving, and matched funding opportunities. We have started hosting and building connections with corporate partners, several of whom now visit us from time to time to volunteer their time, and have developed good relationships as a result.

3. **Digital Transformation**
   In 2025, we began investigating and comparing CRM and donor management platforms to improve efficiency, transparency, and reporting. Following this review, Beacon CRM was identified as a strong fit for our needs, and we aim to be fully transitioned onto the platform by 2026.

4. **Policy and Training Enhancement**
   Keep reviewing and strengthening governance, safeguarding, and compliance policies in line with Charity Commission and UK GDPR requirements.

12. Structure, Governance, and Management

Time to Help (UK) is a charitable company limited by guarantee. It was incorporated on **27 August 2013** and registered with the Charity Commission on **12 February 2015.** The charity is governed by its **Memorandum and Articles of Association,** which set out its charitable objects, the powers of its trustees, and the rules governing it.

12.1 Governing Document and Legal Form

1. - **Company number: 08659663**
   - **Charity number: 1160467**

   The charity operates as a non-profit entity with no share capital, and all income and assets are applied solely towards achieving its objectives. Trustees are also members of the charitable company, each guaranteeing to contribute a nominal sum (£1) in the event of winding up.

12.2 Trustee Recruitment and Appointment

2. Trustees are appointed following the procedures set out in the Articles of Association, with candidates selected on the basis of their skills, experience, and commitment to the charity's mission. New trustees are provided with an induction programme, which includes:

   A copy of the governing documents and key policies

   An overview of trustee duties as set out by the Charity Commission's guidance **(CC3)**

   Financial and safeguarding responsibilities

   Trustees serve voluntarily and receive no remuneration for their role.

12.3 Trustee Meetings and Decision-Making

The Board of Trustees meets at least **four times a year** to set strategy, monitor performance, and ensure compliance with statutory requirements, with additional meetings called as needed for urgent matters. Key decisions are made collectively and recorded in formal minutes.

12.4 Delegation of Day-to-Day Operations

Responsibility for day-to-day management is delegated to the **Chief Operating Officer (COO)**, who is responsible for:

Responsibilities:

- Overseeing project delivery in the UK and overseas
- Managing staff and volunteer coordination
- Ensuring compliance with UK GDPR, safeguarding, and financial controls

Project leads, programme managers, and volunteer coordinators all operate under the COO's supervision.

12.5 Policies and Governance Framework

The charity operates within a robust governance framework that includes, but is not limited to:

1. **Financial Policy –** for the prudent, transparent use of funds
2. **Financial Reserve Policy –** to maintain a safety net equivalent to 6-9 months of operational costs
3. **Investing Charity Funds Policy –** limiting investments to low-risk, ethical, FSCS-protected accounts
4. **Safeguarding Policy –** to protect children, vulnerable adults, volunteers, and staff
5. **UK GDPR and Data Protection Policy –** for the lawful and secure processing of personal data
6. **Volunteer Policy –** setting out standards for recruitment, training, and engagement
7. **Anti-Money Laundering Policy –** to prevent the charity being used for money laundering or other financial crime.

12.6 Public Benefit Compliance

The trustees confirm that they have had regard to the **Charity Commission's guidance on public benefit** when setting the charity's objectives and planning its activities for the year. All programmes are designed to deliver tangible, measurable benefits to those in need, in the UK and internationally.

13. Trustee Responsibilities Statement

As directors of Time to Help (UK) for the purposes of company law, the trustees are responsible for preparing the **Trustees' Annual Report** and the **financial statements** in accordance with applicable law and United Kingdom Accounting Standards, including **FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".**

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

1

In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and apply them consistently
- Observe the methods and principles of the Charities SORP (FRS 102)
- Make judgments and estimates that are reasonable and prudent
- State whether applicable UK Accounting Standards have been followed
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation

2

The trustees are responsible for keeping accounting records that are adequate to:

- Show and explain the charitable company's transactions
- Disclose with reasonable accuracy, at any time, the financial position of the charitable company
- 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 taking reasonable steps to prevent and detect fraud and other irregularities.

3

In so far as the trustees are aware:

- There is no relevant audit information of which the charitable company's independent examiner is unaware

4

- They have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the independent examiner is aware of that information.

5

- The trustees are responsible for the maintenance and integrity of the charity's website. Legislation governing the preparation and dissemination of financial statements in the United Kingdom may differ from legislation in other jurisdictions.

14. Approval and Signature

This Trustees' Annual Report, including the Strategic Report, was approved by the Board of Trustees of **Time to Help (UK)** on **1 September 2026** and signed on its behalf by:

Signed: _____

Name: Bilal Karaduman

Position: Chair of Trustees

Date: 1 September 2026



ACCOUNTANT'S REPORT

INDEPENDENT EXAMINER'S REPORT TO TRUSTEES OF TIME TO HELP (UK)

I report to the trustees on my examination of the accounts of the above charity for the year ended 31 December 2025 which are set out on pages 28 to 39.

1

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 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

2

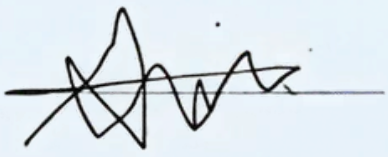
Independent examiner's statement

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

- accounting records were not kept in accordance with section 130 of the Act
- or the accounts do not accord with the accounting records

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

3



AA ACCOUNTANCY SERVICES
Chartered Certified Accountant

Date: 1 September 2026

TIME TO HELP (UK)
STATEMENT OF FINANCIAL ACTIVITIES
(Incorporating Income And Expenditure Account)
FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted Funds £	Restricted Funds £	2025 Total £	2024 Total £
INCOME AND EXPENDITURES					
INCOMING RESOURCES					
Incoming Resources From Generated Funds:					
Charitable Income	2	219383	623354	842,737	772,554
Activities For Generating Funds	3	0	0	0	0
Investment Income	4	0	0	0	0
Incoming Resources From Charitable Activities	5	0	0	0	0
Other Incoming Resources	6	766	0	766	588
TOTAL INCOMING RESOURCES		**220149**	**623354**	**843503**	**773142**
RESOURCES EXPENDED					
Charitable Activities	7	218826	618223	837049	768672
Other Resources Expended	9	0	0	0	0
TOTAL RESOURCES EXPENDED	**11**	**218826**	**618223**	**837049**	**768672**
NET INCOMING/(OUTGOING) RESOURCES					
Before Transfers	**21**	1323	5131	6454	4470
Transfers Between Funds				0	0
NET MOVEMENT IN FUNDS FOR THE YEAR		**1323**	**5131**	**6454**	**4470**
Total Funds At 1 January 2025		281010	0	281010	276540
Prior Year Adjustment (Note 19)		0	0	0	0
Total Funds At 31 DECEMBER 2025		**282333**	**5131**	**287464**	**281010**

The notes on pages **31-to 39** form part of these accounts.

TIME TO HELP (UK)
BALANCE SHEET
AS AT 31 DECEMBER 2025

	Notes	2025 £	2024 £
FIXED ASSETS			
Tangible assets	**15**	13920	13279
		13920	**13279**
CURRENT ASSETS			
Debtors	**16**	178653	101887
Cash At Bank And In Hand		97396	172482
		276049	**274369**
CREDITORS: Amounts Falling Due			
Within One Year	**17**	(2505)	(6638)
Net Current Assets / (Liabilities)		**273544**	**267731**
CREDITORS: Amounts Falling Due			
More Than One Year	**18**	0	0
Total Assets Less Current Liabilities		**287464**	**281010**
CHARITY FUNDS			
Restricted Funds	**20**	5131	0
Unrestricted Funds	**20**	282333	281010
		287464	**281010**

The notes on pages 29 to 37 form part of these accounts.
approved by the board of trustees on 1 september 2026 and signed on its behalf by Bilal Karaduman, trustee.

Bilal Karaduman
Chairman

Statement Of Cash Flows

	Total Funds £	Prior Year Funds £	Note
Cash Flows From Operating Activities:			
Net Income/(Expenses) For The Reporting Period (As Per The Statement Of Financial Activities)	6454	4470	
Adjustments For:			
Depreciation Charges	400	200	
(Gains)/Losses On Investments	0	0	
Dividends, Interest And Rents From Investments	0	0	
Loss/(Profit) On The Sale Of Fixed Assets	0	0	
(Increase)/Decrease In Stocks	0	0	
(Increase)/Decrease In Debtors	(76766)	(40031)	
Increase/(Decrease) In Creditors	(4133)	5076	
Net Cash Provided By (Used In) Operating Activities	**(74045)**	**(30285)**	
Cash Flows From Investing Activities:			
Dividends, Interest And Rents From Investments	0	0	
Proceeds From The Sale Of Property, Plant And Equipment	0	0	
Purchase Of Property, Plant And Equipment	(1041)	(117)	
Proceeds From Sale Of Investments	0	0	
Purchase Of Investments	0	0	
Net Cash Provided By (Used In) Investing Activities	**(1041)**	**(117)**	
Cash Flows From Financing Activities:			
Repayments Of Borrowing	0	0	
Cash Inflows From New Borrowing	0	0	
Receipt Of Endowment	0	0	
Net Cash Provided By (Used In) Financing Activities	**0**	**0**	
Change In Cash And Cash Equivalents In The Reporting Period	(75086)	(30402)	
Cash And Cash Equivalents At The Beginning Of The Reporting Period	172482	202884	(Table 1)
Change In Cash And Cash Equivalents Due To Exchange Rate Movements	0	0	
Cash And Cash Equivalents At The End Of The Reporting Period	**97396**	**172482**	(Table 1)

Table 1: Analysis Of Cash And Cash Equivalents

	Current Year £	Prior Year £
Cash In Hand	97396	172482
Notice Deposits (Less Than 3 Months)	0	0
Overdraft Facility Repayable On Demand	0	0
Total Cash And Cash Equivalents	**97396**	**172482**

Table 2: Analysis Of Changes In Net Debt

	At Start Of Year £	Cashflows £	Acquisition/ Disposal Of Subsidiaries	New Leases	Fair Value Movements	Foreign Exchange Movements	Other Non Cash Changes	At End Of Year £
Cash	172482	(75086)	-	-	-	-	-	97396
Cash Equivalents	0	0	-	-	-	-	-	0
Overdraft Facility Repayable On Demand	0	0	-	-	-	-	-	0
Loans Falling Due Within One Year	0	0	0	-	-	-	0	0
Loans Falling Due After More Than One Year	0	0	0	-	-	-	0	0
Lease Obligations	0	0	0	0	-	-	-	0
TOTAL	**172482**	**(75086)**	**0**	**0**	**0**	**0**	**0**	**97396**

1. ACCOUNTING POLICIES

1.1 Basis Of Preparation Of Financial Statements

The financial statements have been prepared under the historical cost convention, with the Exception of investments which are included at market value, and in accordance with the Financial Reporting Standard . The financial statements have been prepared in accordance with the Statement of Recommended Practice (SORP),
Accounting and Reporting by Charities' (FRS102).

1.2 Going Concern And Fund Accounting

Accounts have been prepared on going concern basis. Trustees assess the charity's ability to continue as a going concern for a period of twelve months from the date the accounts are authorised for issue including available resources, and foreseeable obligations.

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

1.3 Incoming Resources

All incoming resources are included in the Statement of financial activities when the charity has entitlement to the funds, certainty of receipt and the amount can be measured with sufficient reliability.

Donated services or facilities, which comprise donated services, are included in income at a valuation which is an estimate of the financial cost borne by the donor where such a cost is quantifiable and measurable No income is recognised where there is no financial cost borne by a third party.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

1.4 Resources Expended

Expenditure is accounted for on an accruals basis and has been included under expense categories that aggregate all costs for allocation to activities. Where costs cannot be directly attributed to particular activities they have been allocated on a basis consistent with the use of the resources.

Governance costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

Grants payable are charged in the year when the offer is made except in those cases where the offer is conditional, such grants being recognised as expenditure when the conditions attaching are fulfilled. Grants offered subject to conditions which have not been met at the year end are noted as a commitment, but not accrued as expenditure.

1. ACCOUNTING POLICIES (Continued)

1.5 Tangible Fixed Assets And Depreciation

All assets costing more than £100 are capitalised.

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Fixtures and fittings	20% reducing balance

1.6 Foreign Currencies

Monetary assets and liabilities denominated in foreign currencies are translated into sterling at rates of exchange ruling at the balance sheet date.

Transactions in foreign currencies are translated into sterling at the rate ruling on the date of the transaction.

Exchange gains and losses are recognised in the Statement of financial activities.

1.7 Programme Related Investment

Programme related investments are stated at the cost of investment.

2. VOLUNTARY INCOME

	Unrestricted Funds	Restricted Funds	2025 Total	2024 Total
	£	£	£	£
Donations	219383	601381	820764	752554
Grants	0	21973	21973	20000
Voluntary Income	**219383**	**623354**	**842737**	**772554**

3. TRADING ACTIVITIES

	Unrestricted Funds	Restricted Funds	2025 Total	2024 Total
	£	£	£	£
Charity Trading Income				
Charity Trading Income-Domestic	0	-	0	-
Net Income From Trading Activities	**0**	**0**	**0**	**0**

4. INVESTMENT INCOME

	Unrestricted Funds £	Restricted Funds £	2025 Total £	2024 Total £
Rental Income	0	0	0	0

5. INCOMING RESOURCES FROM CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	2025 Total £	2024 Total £
Charitable Activities			0	0

6. OTHER INCOMING RESOURCES

	Unrestricted Funds £	Restricted Funds £	2025 Total £	2024 Total £
Other Incoming Resources	766	0	766	588

7. EXPENDITURE BY CHARITABLE ACTIVITY

SUMMARY	Unrestricted Funds £	Restricted Funds £	2025 Total £	2024 Total £
Investment	0	0	0	0
Charitable Activities	218826	618223	837049	750524
	218826	**618223**	**837049**	**750524**

SUMMARY	Staff Costs £	Other Costs £	2025 Total £	2024 Total £
Investment			0	0
Charitable Activities	118064	718985	837049	750524
	118064	**718985**	**837049**	**750524**

8. GOVERNANCE COSTS

(CHARITABLE-ACTIVITY SUPPORT COSTS)	Unrestricted Funds £	Restricted Funds £	2025 Total £	2024 Total £
Governance- Accountants Fees	2165		2165	1695
Governance - Premises Costs For Head Office	3289		3289	3958
Governance - Telephone	17		17	18
Governance Expense - Computer Expenses	0		0	145
Governance Expense - Wages And Salaries	11684		11684	9354
Governance Expense - NI	2948		2948	2778
Governance - Depreciation - Tangible Fixed Assets	400		400	200
Total	**20503**	**0**	**20503**	**18148**

9. OTHER RESOURCES EXPENDED

	Unrestricted Funds £	Restricted Funds £	2025 Total £	2024 Total £
Loss/(Profit) On Disposal Of Fixed Asset	0	0	0	0
Total	**0**	**0**	**0**	**0**

10. DIRECT COSTS

All Charitable Activities	Basis of Allocation	Unrestricted Funds £	Restricted Funds £	2025 Total £	2024 Total £
Charitable Contributions	Direct		3090	3090	0
Clean Water Appeal	Direct		82599	82599	122310
Community Projects	Direct		32875	32875	85636
Total Disaster Relief	Direct		36632	36632	10000
Homeless Project	Direct		15768	15768	1085
Orphan Care Project	Direct		64574	64574	19116
Qurban Appeal	Direct		267594	267594	250201
Ramadan Appeal	Direct		46668	46668	29661
Refugee Appeal	Direct		28983	28983	20412
Empowerment Expenses	Direct		39440	39440	0
Grant Giving	Direct		0	0	19600
Cleaning	Direct	276	0	276	0
Staff Training And Welfare	Direct	1774	0	1774	1339
Premises	Direct	29604	0	29604	35623
Insurance	Direct	38	0	38	790
Fundraising Expenses	Direct	21803	0	21803	12271
Professional Fees	Direct	9881	0	9881	4459
Printing, Postage And Stationary	Direct	623	0	623	310
Volunteers Expenses	Direct	875	0	875	841
Office / Admin Expenses	Direct	1137	0	1137	1830
Telephone And Internet	Direct	152	0	152	156
Travel And Substance	Direct	5453	0	5453	25408
Repairs and Renewals	Direct	128	0	128	0
Bank Charges	Direct	4028	0	4028	1822
Credit Card Charges	Direct	0	0	0	0
Subscriptions	Direct	2009	0	2009	1639
Miscellaneous	Direct	50	0	50	642
Advertising	Direct	15427	0	15427	17302
Software	Direct	0	0	0	1302
Wages And Salaries	Direct	102212	0	102212	84187
Pension	Direct	1220	0	1220	1192
Purchases	Direct	1633	0	1633	1390
Total		**198323**	**618223**	**816546**	**750524**

11. ANALYSIS OF RESOURCES EXPENDED BY EXPENDITURE TYPE

	Staff Costs £	Depreciation £	Other Costs £	2025 Total £	2024 Total £
Investment Income	0	0	0	0	0
Charitable Activities	103432	0	713114	816546	750524
Charitable Activities	**103432**	**0**	**713114**	**816546**	**750524**
Governance	14632	400	5471	20503	18148
Loss On Disposal Of Fixed Assets	0	0	0	0	0
	118064	**400**	**718585**	**837049**	**768672**

12. ANALYSIS OF RESOURCES EXPENDED BY ACTIVITIES

	Activities Undertaken		Total	Total
	Directly £	Support Costs £	2025 £	2024 £
Investment Income	0	0	0	0
Charitable Activities	618223	198323	816546	750524
Charitable Activities Support Costs (Governence Costs)	0	20503	20503	18148
Total	**618223**	**218826**	**837049**	**768672**

13. NET INCOMING RESOURCES

This Is Stated After Charging:	2025 £	2024 £
Depreciation Of Tangible Fixed Assets: Owned By Charity	400	200
Auditor's Remuneration	0	0
Governance Accountant Fees	2165	1695

During The Year, No Trustees Received Any Remuneration (2024 -£NIL).
During The Year, No Trustees Received Any Benefits In Kind (2024 -£NIL).
During The Year, No Trustees Received Any Reimbursement Of Expenses (2024 -£NIL).

14. STAFF COSTS

Staff Costs Were As Follows:	2025 £	2024 £
Wages And Salaries	113896	93541
Social Security Costs	4168	3970
	118064	**97511**

The Average Monthly Number Of Employees During The Year Was As Follows:	2025 No.	2024 No.
	14	12

No employee received remuneration amounting to more than £60,000 in either year.

15. TANGIBLE FIXED ASSETS

	TOTAL £
Cost	
At 01.01.2025	14479
Additions	1041
At 31.12.25	**15520**
Depreciation	
At 01.01.2025	1200
Charge For Period	400
At 31.12.25	**1600**
Net Book Values	
At 31.12.25	**13920**
At 31.12.24	13279

Depreciation applied partially about 3%.





NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

16. DEBTORS

	2025 £	2024 £
Due After More Than One Year		
Other Debtors	0	0
Due Within One Year		
Trade Debtors	0	0
Other Debtors	178653	101887
Total	**178653**	**101887**

17. CREDITORS: Amount Falling Due Within One Year

	2025 £	2024 £
Other Tax	1285	1285
Other Creditors	1220	5353
Total	**2505**	**6638**

18. CREDITORS: Amount Falling Due After One Year

	2025 £	2024 £
Bank Loan	0	0
Other Creditors	0	0
Total	**0**	**0**

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

19. PRIOR YEAR ADJUSTMENT

There is no prior year adjustment this year.

20. STATEMENT OF FUNDS

	Brought Forward £	Incoming Resources £	Resources Expended £	Transfers In/Out £	Carried Forward £
Designated Funds					
General Funds					
General Funds - All Funds	281010	220149	(218826)	0	282333
Total Unrestricted Funds	**281010**	**220149**	**(218826)**	**0**	**282333**
Restricted Funds					
Restricted Funds - All Funds	0	623354	(618223)	0	5131
Total Of Funds	**281010**	**843503**	**(837049)**	**0**	**287464**

SUMMARY OF FUNDS

	Restated Brought Forward £	Incoming Resources £	Resources Expended £	Transfers In/Out £	Carried Forward £
General Funds	281010	220149	(218826)	0	282333
Restricted Funds	0	623354	(618223)	0	5131
	281010	**843503**	**(837049)**	**0**	**287464**

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

22. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Tangible Fixed Assets	13920	0	13920	13279
Debtors Due After More Than 1 Year	0	0	0	0
Current Assets	276049	0	276049	274369
Creditors Due Within One Year	(2505)	0	(2505)	(6638)
Creditors Due In More Than One Year	0	0	0	0
Total Net Assets	**287464**	**0**	**287464**	**281010**

23. RELATED PARTY TRANSACTIONS

There was not any related party transaction with any of the trustees this year and last year.









Time to Help UK

timetohelpuk

www.timetohelp.org.uk

Charity No: 1160467