Charity registration number 1165059

AFFCAD UK

Trustees' Annual Report and Financial Statements

For the Year Ended 31 December 2025

1. Reference and administrative details

Charity name: AFFCAD UK

Charity registration number: 1165059

Principal address: 86 to 90 Paul Street, London EC2A 4NE

Governing document: Constitution dated 11 March 2017, being the Charity Commission Foundation model constitution for a Charitable Incorporated Organisation whose only voting members are its charity trustees.

Legal form: Charitable Incorporated Organisation registered under the Charities Act 2011 and the Charitable Incorporated Organisations (General) Regulations 2012. The charity is not a company and has no registration at Companies House.

The charity has no paid employees and no trading subsidiary. No trustee received any remuneration, payment or benefit from the charity during the year, and no trustee expenses were paid.

Trustees who held office during the year and up to the date of this report were:

- Martin Strube, Chair, appointed 20 February 2023
- Chi Jack-Osimiri, Company Secretary, appointed 13 January 2023
- Omer Kokou-Tchri, appointed 23 May 2023
- Joshua Lambie, Finance Officer, appointed 28 June 2023
- Claire Mutono, appointed 21 October 2022
- Giovanna Giuriolo, appointed 14 April 2025, ceased to hold office in June 2026
- Jan Lefley, appointed 11 August 2025
- Katie Stuart, appointed 1 September 2024, ceased to hold office in September 2025
- Grant Morton, appointed 26 September 2022, ceased to hold office during the year and recorded as having left at the meeting of 8 December 2025
- Jabina Rai, appointed 13 April 2026

The report for the year ended 31 December 2024 recorded the Company Secretary as Chi Jack-Osmiri. The correct spelling is Jack-Osimiri.

2. Structure, governance and management

Governing document and legal structure

AFFCAD UK is governed by its Constitution dated 11 March 2017. Under clause 16 the members of the charity are its charity trustees for the time being, so the charity has no separate membership.

Appointment of trustees

Under clause 10 of the Constitution, every trustee other than the first trustees must be appointed for a term of three years by a resolution passed at a properly convened meeting of the charity trustees. In selecting individuals for appointment the trustees must have regard to the skills, knowledge and experience needed for the effective administration of the charity. Appointments made during the year were made by resolution of the trustees in meeting, as recorded in the minutes of 14 April 2025 and 11 August 2025, and the appointment made after the year end is recorded in the minutes of 13 April 2026.

Under clause 12 a trustee ceases to hold office on resignation in writing, on death, on disqualification, on becoming incapable of acting, or where the trustee has been absent without permission from all meetings held within a period of six months and the trustees resolve that the office be vacated.

Induction and training

Under clause 11 of the Constitution the trustees make available to each new trustee, on or before appointment, a copy of the current Constitution and a copy of the charity's latest Trustees' Annual Report and statement of accounts. The charity maintains a set of induction documents for new trustees and volunteers, which were reviewed and updated during the year. The charity does not provide formal external trustee training.

Organisational structure and decision making

The trustees meet bi-monthly. Meetings are held in two parts, a combined session with staff and volunteers followed by a formal Board session for trustee business. During the year the Board met on 10 February, 14 April, 11 August, 13 October and 8 December 2025.

An Executive Committee consisting of the Chair, Vice-Chair, Finance Officer and Company Secretary was established by the Board on 12 August 2024 and operates between meetings on matters delegated to it.

Work is organised into teams, each led by a trustee or staff lead, covering fundraising, marketing and social media, education, networking, admin, finance, HR, legal, and website and systems. The charity operates through volunteers and has no paid employees.

Risk management

Risk assessment is carried out at least annually by the Board and relevant policy and procedure is introduced where necessary to limit any risk. The trustees have examined the areas of the charity's operations and have considered the major risks faced in each of them.

The principal risk identified during the year was financial. Income has fallen in each of the last three years, the charity has no reserves beyond its unrestricted cash funds, and grant income, which had historically been its main source of funds, was not secured in 2025. The trustees considered this risk at the meeting of 13 October 2025 and resolved to adopt a twelve month fundraising target of £10,000, and agreed that the position would be kept under review. This risk is addressed further in the financial review below.

3. Objectives and activities

Charitable objects

The objects of the charity as set out in clause 3 of its Constitution are, for public benefit, to relieve and prevent poverty in Bwaise, Kampala's largest and poorest slum area in the Kawempe Division of Kampala, Uganda, in such ways as the charity trustees think fit, including by:

- providing financial support to schools and vocational training centres in Bwaise
- empowering women by connecting people and organisations in the UK and worldwide with the community of Bwaise, such as selling handmade bags in the UK to provide an alternative source of income to commercial sex workers in Bwaise
- working together with AFFCAD, Action for Fundamental Change and Development, in Uganda to plan, manage and evaluate health initiatives, education and vocational training centres in Bwaise

Public benefit

The trustees have had regard to the Charity Commission's guidance on public benefit in deciding what activities the charity should undertake. The charity pursues its objects by raising funds in the United Kingdom and transferring them to AFFCAD in Uganda for application to education, vocational training and health initiatives in Bwaise. The beneficiaries are children and young people, and in particular young women, living in poverty in that community. The benefit is delivered without charge and the class of beneficiary is not restricted by any means other than need and location.

Activities undertaken during the year

The charity's sole activity is raising funds in the United Kingdom and transferring them to AFFCAD in Uganda for application to education, vocational training and health initiatives in Bwaise. It carries out no activity of its own in the United Kingdom beyond fundraising and the administration necessary to account for the funds raised, and it has no paid employees.

During the year the trustees adopted a Fundraising Strategy for 2025 covering trusts and foundations and public fundraising, agreed in February 2025 to concentrate grant applications on awards under £5,000, and continued to receive support from a small number of regular donors. Restricted appeals continued for school breakfasts, school equipment, child sponsorship and individual school fees, and funds raised were transferred to Uganda during the year.

Restricted appeals operating during the year were Pauline’s school fees, the school equipment donation, school breakfasts and sponsor a child. Funds raised were transferred to Uganda during the year and applied to those purposes.

The trustees met five times during the year and sought to recruit volunteers to fundraising roles.

4. Achievements and performance

The year was a quiet one and the trustees do not report significant new activity. Income continued the decline of recent years.

On 13 October 2025 the trustees resolved to adopt a twelve month fundraising target of £10,000. At that meeting the Finance Officer reported that the charity retained a small number of consistent donors but that grant income, historically its main source of funds, had not been secured for some time, and that the connections which had previously driven grant success had weakened following the departure of former trustees.

An application was made in September 2025 to the Brian Murtagh Charitable Trust for support for a project on empowering adolescent and young mothers in Kampala's slums through vocational and skills training. The outcome fell after the year end and is reported below.

AFFCAD in Uganda separately secured a grant of £6,000 from Kitchen Table during the year. Those funds did not pass through the charity's bank account and are not included in these financial statements.

The twelve month target set in October 2025 ran largely into the following financial year and performance against it is reported under events after the reporting date below.

5. Financial review

Results for the year

Total receipts for the year were £2,575, of which £1,850 was restricted and £725 unrestricted. Total payments were £5,934, comprising £4,101 of direct project costs met from restricted funds and £1,833 of general overheads met from unrestricted funds. Net payments exceeded receipts by £3,359.

Comparatives for 2024 were total receipts of £3,569, total payments of £6,250 and net payments of £2,681.

Receipts have fallen in each of the last three years, from £7,941 in 2023 to £3,569 in 2024 and £2,575 in 2025. All receipts in each of those years were donations. No grant income was received in 2025.

General overheads rose from £1,250 to £1,833. The increase is accounted for mainly by website costs, which rose from £233 to £734. The charity incurred no audit or accountancy fees in either year.

Funds held at the year end

Cash funds at 31 December 2025 were £1,376, being £1,070 in the bank account and £306 in the PayPal account. Of that total, £179 was restricted and £1,197 unrestricted. The comparable total at 31 December 2024 was £4,735, of which £2,431 was restricted and £2,304 unrestricted. The charity had no liabilities at either date.

Restricted expenditure of £4,101 exceeded restricted receipts of £1,850 during the year because restricted balances carried forward from earlier years were applied to the purposes for which they had been raised. Restricted funds were accordingly reduced from £2,431 to £179.

Prior year comparatives

The fund analysis published with the accounts for the year ended 31 December 2024 showed total funds carried forward at 31 December 2024 of £3,902, which did not agree with the total cash funds of £4,735 shown in the statement of assets and liabilities for the same date. The difference of £833 arose from an error in balances brought forward from an earlier period.

That error has been corrected. The fund analysis for the current year opens at £4,735, which agrees with the cash funds held at 31 December 2024, and the restricted and unrestricted split of the 2024 comparative has been adjusted accordingly, from £2,133 restricted and £2,602 unrestricted as previously published to £2,431 restricted and £2,304 unrestricted. The total of funds held at 31 December 2024 is unchanged, and the figures reported for the current year are unaffected.

Reserves

Unrestricted funds held at 31 December 2025 were £1,197. The charity holds no fixed assets and has no funds designated for a particular purpose, so that figure represents the charity's free reserves. Annual running costs are in the order of £1,300 to £1,800, so free reserves at the year end stood at less than one year of running costs.

The trustees have reviewed the charity's reserves position and have adopted a policy of seeking to hold unrestricted free reserves equivalent to between six and twelve months of running costs. On the costs incurred in the year that range is approximately £900 to £1,800. Free reserves at 31 December 2025 of

£1,197 fall within that range but at the lower end of it, and the trustees recognise that on the current level of receipts the reserves will not be maintained at that level without an increase in unrestricted income.

Going concern

The charity is funded entirely by donations. Receipts have fallen in each of the last three years, payments have exceeded receipts in each of the last two, and free reserves at the year end were below one year of running costs.

At the meeting of 13 October 2025 the trustees considered whether the charity could continue to operate on its present level of income and resolved to keep the question under review. That review is continuing at the date of this report and the trustees have not yet reached a conclusion on whether the charity should continue in its present form.

The trustees have accordingly prepared these financial statements on the going concern basis, while recognising that the decline in receipts and the level of free reserves relative to annual running costs represent a material uncertainty which may cast significant doubt on the charity's ability to continue as a going concern. The charity has no borrowings and no liabilities, and its restricted funds are held for and applied to the purposes for which they were raised, so no liability would crystallise on the charity were it to cease operating.

Restricted funds

Restricted funds are funds raised for a specific purpose stated at the time of the appeal or imposed by the donor, and are applied only to that purpose. Movements on each restricted fund during the year are set out in the fund analysis.

6. Events after the reporting date

In September 2025 the charity applied to the Brian Murtagh Charitable Trust for support for a project on empowering adolescent and young mothers in Kampala's slums through vocational and skills training for self-reliance and poverty reduction. The application was successful. The award of £10,000 was confirmed in February 2026, received in March 2026 and transferred in full to AFFCAD in Uganda in the same month for application to the funded project. No part of the award was retained in the United Kingdom. The grant is restricted to that project and an end of project report is due to the funder in December 2026. The charity holds the funder's correspondence recording the award and its purpose, and no separate grant agreement was issued.

Receipts in the twelve months following the October 2025 target were materially higher than in 2025, but that increase is attributable to the single restricted grant described above. Donation income over the same period remained at a level comparable to 2025, so the trustees do not regard the target as having been met from fundraising.

Jabina Rai was appointed a Trustee on 13 April 2026. Giovanna Giuriolo resigned as Fundraising Lead and ceased to hold office as a Trustee in June 2026.

The trustees are conducting a review of the charity's fundraising position and of whether it should continue to operate, as described under going concern above. No decision had been taken at the date of this report.

7. Plans for future periods

The trustees will conclude the review of the charity's fundraising position described above and will act on its outcome. Pending that conclusion the charity's plans are to continue its existing fundraising through regular donors and restricted appeals, to pursue grant applications where the charity has a realistic prospect of success, to complete the reporting obligations attaching to the Brian Murtagh Charitable Trust award, and to keep running costs under review. The trustees do not plan to commence any new area of activity in the coming year.

8. Statement of trustees' responsibilities

The trustees are required by the charity's constitution and the law applicable to charities in England and Wales to prepare financial statements for each financial year which give a true and fair view of the charity's financial activities during the year and its financial position at the end of the year.

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

- select suitable accounting policies and then apply them consistently
- make judgments and estimates that are reasonable and prudent
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and for ensuring that the financial statements comply with the charity's constitution. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The financial statements are prepared on the receipts and payments basis. The charity's gross income is below the threshold at which an independent examination is required, and the accounts have not been independently examined.

9. Approval

This report was approved by the trustees on 12 October 2026 and signed on their behalf by:

Martin Strube, Chair

Receipts and Payments Account

AFFCAD UK

For the year ended 31 December 2025

	2025			2024		
	Restricted	Unrestricted	Total	Restricted	Unrestricted	Total
Receipts						
Donations	1,850	725	2,575	2,182	1,386	3,569
Total Receipts	**1,850**	**725**	**2,575**	**2,182**	**1,386**	**3,569**
Payments						
Charitable Activities	4,101	0	4,101	4,987	13	5,000
General Overheads	0	1,833	1,833	0	1,250	1,250
Total Payments	**4,101**	**1,833**	**5,934**	**4,987**	**1,263**	**6,250**
Net Receipts	**(2,251)**	**(1,108)**	**(3,359)**	**(2,804)**	**123**	**(2,681)**

Statement of Assets and Liabilities

AFFCAD UK

As at 31 December 2025

	2025			2024		
	Restricted	Unrestricted	Total	Restricted	Unrestricted	Total
Cash Funds						
AFFCAD UK	179	891	1,070	2,431	1,210	3,641
GBP PayPal	0	306	306	0	1,094	1,094
Total Cash funds and other monetary assets	**179**	**1,197**	**1,376**	**2,431**	**2,304**	**4,735**

Detailed Receipts and Payments Account

AFFCAD UK

For the year ended 31 December 2025

	2025			2024		
	Restricted	Unrestricted	Total	Restricted	Unrestricted	Total
Receipts						
Donations	1,850	725	2,575	2,182	1,386	3,569
Total Receipts	**1,850**	**725**	**2,575**	**2,182**	**1,386**	**3,569**
Payments						
Direct Project Costs	4,101	0	4,101	4,987	13	5,000
General Overheads						
Admin costs	0	259	259	0	216	216
Insurance	0	421	421	0	409	409
IT Software and Consumables	0	371	371	0	332	332
PayPal fees	0	48	48	0	59	59
Website	0	734	734	0	233	233
Total General Overheads	**0**	**1,833**	**1,833**	**0**	**1,250**	**1,250**
Total Payments	**4,101**	**1,833**	**5,934**	**4,987**	**1,263**	**6,250**
Net Receipts	**(2,251)**	**(1,108)**	**(3,359)**	**(2,804)**	**123**	**(2,681)**

Fund Analysis
AFFCAD UK
For the year ended 31 December 2025

		2025		
	B/fwd Jan 25	Income	Expenditure	C/fwd Dec 25
Funds				
Restricted Funds	2,431	1,850	4,101	179
Unrestricted Funds	2,305	725	1,833	1,197
Total Funds	**4,735**	**2,575**	**5,934**	**1,376**

Restricted Funds
AFFCAD UK
For the year ended 31 December 2025

		2025		
	B/fwd Jan 25	Income	Expenditure	C/fwd Dec 25
Restricted Funds				
Pauline's school fees	935	368	1,284	19
School Equipment Donation	530	580	1,110	0
School breakfasts	560	713	1,112	160
Sponsor a Child	405	190	595	0
Total Restricted Funds	**2,431**	**1,850**	**4,101**	**179**