Charity Registration Number : 1165654

Company Registration Number: 09666871

RESTORE COMMUNITY

TRUSTEES REPORT AND FINANCIAL
STATEMENTS
FOR THE YEAR ENDED
31 DECEMBER 2025

RESTORE COMMUNITY

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RESTORE COMMUNITY

LEGAL AND ADMINISTRATIVE INFORMATION

FOR THE YEAR ENDED 31 DECEMBER 2025

Trustees	Andries Van Jaarsveld Ann Granger Mathew Greene (resigned Nov. 2025) Stephen Hale Pauline Doyle (appointed3 Oct 2025, resigned 6 Oct 2025)
Charity Number	1165654
Company Number	09666871
Registered Office	23 Canfield Road Woodford Green London IG8 8JL
Bankers	Barclays Bank Plc Nothinghill Gate Leicester Leicestershire LE87 2BB
Independent Examiner	Allen Robyn & Associates Ltd 367 Caledonian Road Islington London N7 9DQ

RESTORE COMMUNITY

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

Trustee's report and financial statements

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 December 2025. The trustees have adopted the provisions of 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) (effective 1 January 2019).

Objectives and activities

Background

The charity's aims are the prevention and relief of poverty and financial hardship in the UK and overseas in ways the Trustees from time to time think fit, but not exclusively by:

- providing emergency food, essential toiletries and household items to individuals and families in need
- such other means, including (but not limited to) the provision of support or signposting to relevant information and other advisory services.
- the funding and partnership for projects working with the inhabitants of Zambia (through Beyond Ourselves).

The charity promotes social inclusion for the public benefit by preventing people from becoming socially excluded, relieving the needs of those who are socially excluded and assisting them to integrate into society. Socially excluded means those excluded from society, or part of society, due to being a member of a socially and economically deprived community.

Project Deliveries

Restore Community delivers locally based projects, plus fund-raisers, and provides partnership direction (in the UK and in Zambia, using the Beyond Ourselves brand) for delivering objectives and projects in Zambia. The overseas projects are under the control of the charity Beyond ourselves Zambia, which is a separate organisation set up in Zambia to safely deliver the Beyond Ourselves vision.

Local Projects - Activities and Vision

Our vision is to initiate local projects that have long-term impact, are sustainable financially, in terms of personnel and have a joined-up approach that demonstrates the working together of church and community. These projects will demonstrate Jesus' love to the communities through the churches which operate in them.

Restore Community's underlying desire is to make difference by building relationships and creating opportunities and solutions for people to change their own lives, their families' lives and the communities in which they live.

Over the 2025 financial year, our projects have gone from strength to strength with increasing uptake from the community as well as the Church community helping us to deliver the support that is needed.

Albany projects have gone from strength to strength in 2025 due to the commitment of the team at Albany and our dedication to delivering projects that can impact the whole community.

Projects delivered at Albany include:

GrowBaby, Rainbow Club, Busy Little Bees, Holiday Club, Messy Church & Drop in Café.

Loughton projects have continued to strengthen with funding from Loughton Town Council and greater collaboration with Epping Forest District Council which has allowed us to widen the remit of programmes delivered at Oakwood Hill Community Centre that the local community can rely on.

Projects delivered in Loughton include:

Grow Community Garden, Noah's Ark, Table Tennis and our Community Hub.

Winchmore Hill continues to deliver More Than a Song for Choir.

All of the projects delivered meaningful changes to individuals in the communities we serve, and some highlights are set out below:

Grow Garden - is our Community Garden in Loughton run by Restore Community with the help of volunteers and workers from the local community. The garden is open on Wednesday's and Saturdays with students from nearby Oakview School and Essex Care Limited visiting our facilities on a Wednesday.

Noah's Ark/Rainbow Club - is our preschool playgroup which provides a safe environment for children to learn and develop whilst also giving parents the opportunity to connect with one another and us the opportunity to provide support.

Busy Little Bees/Noah's Ark SEND - are the additional preschool playgroups that have been put in place that provide a safe environment for children with additional needs.

Holiday Club - Funded by the Enfield council these are extremely popular and targeted at primary-age school children receiving benefits based free school meals. As the cost-of-living crisis worsens the demand has grown and places are usually taken up within just a few days of being advertised, especially at Albany. In 2025 we ran 9 days of Holiday club providing 231 places to children who would normally receive free school meals.

Community Hub - At the end of 2022 we set up our Community Hub at Oakwood Hill Community Centre on a Thursday morning, a collaboration between ourselves and the Epping Forest District Council aimed at bringing council services as well as other agencies closer to local residents and therefore providing greater access to those who need it most. We are also joined by external providers such as Peabody's, Phoenix Futures, Affordable Counselling and Open Road to deliver additional services on a Thursday morning.

GrowBaby- is a clothes bank that supports local families who are struggling by providing good quality new and second-hand baby clothes and equipment for children aged 0 to 5 years.

Overseas Activities and Vision

Restore Community charity (operating through its principal project, Beyond Ourselves) continued to advance educational development in 2025, using literacy as a key means of improving outcomes and transforming lives across Zambia and beyond.

In partnership with Jolly Learning, Jolly Futures and the Ministry of Education in Zambia, the charity supported the expansion of English literacy provision. During the year, the contextualized Jolly Phonics programme was delivered across three provinces; Central, Luapula and Northern, reaching both urban and remote rural communities. By the end of 2025, the total number of teachers trained in Zambia was 16,245, with an estimated reach of approximately 1,570,000 pupils.

During the year, the charity also explored opportunities to extend this work internationally. Following an invitation to Thailand, an adapted version of the programme was piloted to support Burmese migrant communities, where approximately 14,000 children are educated across more than 60 Migrant Learning Centres. Over 30 teachers were trained during the visit, with positive initial feedback. The charity is now working with local partners to assess opportunities for future delivery in Thailand and, subject to feasibility, online in Myanmar.

Alongside literacy programmes, the charity continued to deliver Dream and Dare Days in Zambia, supporting young people to explore identity, purpose and wellbeing. These workshops address key life skills, with additional provision of reusable sanitary products for girls. In 2025, 14 events were delivered, reaching 503 young people. The charity remains grateful for its ongoing partnership with the Dignity Campaign in Cape Town.

The charity maintained its long-standing partnerships with Kawama and Greater Joy Community Schools. During the year, bursaries were awarded to 30 students at Greater Joy and 50 graduating students from Kawama. Kawama Community School, which serves over 500 pupils, continued to provide both education and daily meals. As part of a planned transition towards increased local leadership, the charity commissioned PLAEP to undertake a needs assessment, informing the development of governance, operational structures and financial systems to support long-term sustainability.

Key partnerships with UK schools, including Cranleigh School, St Paul's School and Kingswood School, continued to contribute to the charity's work, raising a total of £79,452. In 2025, two student visits to Zambia were facilitated as part of structured programmes focused on mutual learning and global awareness.

Achievements and performance

Financial review

The total income for the year ended 31st December 2025 was £269,188 (2024: £244,763), representing an increase of 10% from the previous year. Expenditure for the year amounted to £302,460 (2024: £262,612); While net income over expenditure for the year is a deficit of (£33,272) 2024: (£17,849) and restricted reserves at the end of the financial year were £219,442 (2024: 254,080), whilst unrestricted reserves were £3,527 (2024: £2,161).

Restricted donations for the activities of Beyond Ourselves continued to represent most of the charity's income for the financial year. Unrestricted income comprised mainly of donations from our sister charity Restore Community Church for 2025: £10,542 (2024: Nil). This was used to fund local projects and assist with salary costs for staff.

Reserve Policy

The trustees aim to maintain unrestricted reserves at a level equivalent to two to four months of operational expenditure. This level is considered sufficient to ensure continuity of core activities, provide working capital, and protect the charity against unexpected income shortfalls or essential unplanned costs.

Reserves will be calculated annually based on the average monthly unrestricted operating expenditure. The trustees will review the reserves position at each year-end and take appropriate measures over the next two financial years to build reserves to the target level.

Structure, governance and management

Oversight of the charity's activities is provided by a Board of Trustees whose responsibility is to ensure the charity operates in accordance with its charitable purpose. Day-to-day leadership of the charity is provided by the project leaders.

The Trustees, who are also trustees of Restore Community Church, meet quarterly for regular business meetings and at other times as required. Trustees are drawn from members of the Restore Community Church, and their re-appointment is a matter for the members in the Annual General Meeting.

None of the Trustees has any beneficial interest in the company. All the Trustees are members of the company and guarantee to contribute £10 in the event of a winding up.

Although the day-to-day activities of the charity are delegated to paid staff, the Trustees take an active part in the administrative functions and exercise an independent check on financial and operational matters. The Trustees approve all staff appointments and are involved in the detailed oversight of the charity's financial activities.

The remuneration policy for staff members is set by the Trustees and this is comparable to other organisations with similar roles. Staff are also given the opportunity to participate in a defined contribution pension arrangement with the charity matching employee contributions up to a maximum of 5% of salary.

The Trustees, together with the leadership of the charity, regularly review Restore Community's financial and operational risks, through scrutiny at quarterly Trustee meetings and monthly reports submitted to the Trustees.

Trustees

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Andries Van Jaarsveld Ann Granger

Mathew Greene **(resigned Nov. 2025)**

Stephen Hale

Key Risks

Risks for local projects include health and safety, safeguarding of children and vulnerable adults, continuation of grants and maintaining continued volunteer participation.

Beyond Ourselves key risks are reputational and financial integrity in the use of the charity's funds, especially those allocated to Beyond Ourselves Zambia.

There is also a risk of our dependency on certain individuals to deliver our vision and programmes as intended

Trustee's responsibilities statement

The trustees, who are also the directors of Charity For Restore Community for the purpose 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).

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

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards 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 charity will continue in operation.

Trustee's responsibilities statement(cont'd)

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity 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 charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by the trustees and signed on its behalf by:

Andries Van Jaarsveld (Chair)

Date: 7 Sept 26

RESTORE COMMUNITY

INDEPENDENT EXAMINER'S REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

Independent Examiner's Report to the Trustees of Restore Community.

I report to the Charity Trustees on my examination of the accounts of the charity for the year ended 31 December 2025 which consists of the statement of financial activities, balance sheet and the related notes.

Responsibilities and basis of report

As the charity's trustees 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 charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's Statement

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of Association of Chartered Certified Accountants.

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:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.

Signed: **Rolston Allen (FCCA)**

for and on behalf of **Allen Robyn & Associates Ltd**

Date: 10/9/2026

RESTORE COMMUNITY

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 DECEMBER 2025

Incoming Resources	Notes	Unrestricted funds £	Restricted funds £	Total Funds 2025 £	Total Funds 2024 £
Income and endowments from:					
Donations and legacies	2	16,886	229,226	246,112	229,919
Charitable activities	3	173	13,557	13,730	14,844
Other trading activities	4	9,346	-	9,346	-
Total		**26,405**	**242,783**	**269,188**	**244,763**
Expenditure on:					
Charitable activities	5	25,039	277,421	302,460	262,612
Total		**25,039**	**277,421**	**302,460**	**262,612**
Net income/expenditure		**1,366**	**(34,638)**	**(33,272)**	**(17,849)**
Reconciliation of funds:					
Total funds bought forward		2,161	254,080	256,241	274,090
Total funds carried forward		**3,527**	**219,442**	**222,969**	**256,241**

RESTORE COMMUNITY

BALANCE SHEET

FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Total Funds 2025 £	Total Funds 2024 £
Fixed Assets	9	-	-
Current assets			
Debtors	10	3,730	3,974
Cash at bank and in hand	11	225,744	257,092
Total current assets		229,474	261,066
Creditors: amounts falling due within one year	12	6,505	4,825
Total net assets		222,969	256,241
Funds of the Charity			
Unrestricted funds	13	3,527	2,161
Restricted funds	13	219,442	254,080
Total funds		222,969	256,241

For the year ended 31 December 2025 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476.

The trustees acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

These accounts have been prepared and delivered in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the trustees on ..... and signed on its behalf by:

Andries Van Jaarsveld
Chair

Date : 7 Sept 26

1. Accounting Policies

The principal accounting policies adopted by the Charity, which is a public benefit entity, in the preparation of the accounts are as follows.

1.1 Basis of preparation

These accounts have been prepared under the historical cost convention, as modified by the inclusion of charitable properties and fixed asset investments and investment properties at valuation.

These accounts 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)" (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

These accounts are presented in pounds sterling and rounded to the nearest pound.

1.2 Going concern

The Trustees have prepared financial projections, taking into consideration the current economic conditions and have, at the time of approving these accounts, a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus, they continue to adopt the going concern basis of accounting in preparing the accounts.

2. Income from Donations and Legacies

Analysis	Unrestricted funds	Restricted funds	Total funds 2025	Total funds 2024
	£	£	£	£
Donations and Legacies	786	214,331	215,117	182,210
Grants	16,100	6,000	22,100	47,709
Other	-	8,895	8,895	-
Total	**16,886**	**229,226**	**246,112**	**229,919**

3. Income from Charitable Activities

Analysis	Unrestricted funds	Restricted funds	Total funds 2025	Total funds 2024
	£	£	£	£
Gift Aid Claimed	173	13,557	13,730	14,844
Total	**173**	**13,557**	**13,730**	**14,844**

4. Income from Other Trading Activities

Analysis	Unrestricted funds	Restricted funds	Total funds 2025
	£	£	£
Activities Income - RC	9,346	-	9,346
Total	**9,346**	**-**	**9,346**

5. Expenditure on Charitable Activities

Analysis	Unrestricted funds	Restricted funds	Total funds 2025	Total funds 2024
	£	£	£	£
Community Projects	9,208	16,112	25,320	31,088
Zambia Projects	-	38,507	38,507	27,235
Training and Education	10,016	148,324	158,340	80,462
Welfare & Donation	-	1,246	1,246	1,656
Total	**19,224**	**204,189**	**223,413**	**140,441**
Support Costs	5,815	73,232	79,047	122,171
	25,039	**277,421**	**302,460**	**262.612**

6. Support Costs

	Total funds 2025	Total funds 2024
Analysis	£	£
Support Costs		
Premises Cost	14,808	21,204
Travel and Transport	19,676	16,883
Staff costs	1,655	7,427
Salaries and Wages	27,106	54,474
Employer Pensions Costs	-	3,002
Legal Fees	134	35
Memberships & Licenses	421	1,291
Bank Charges	758	837
Insurance	6,190	5,699
Depreciation	-	1,312
Publicity & Website	1,498	1,853
IT Subscriptions	1,475	2,543
PPS & General Office Costs	706	932
Governance Costs		
Audit & Accountancy Fees	4,620	4,620
	79,047	**122,171**

7. Staff Costs

	Total funds 2025	Total funds 2024
	£	£
Staff wages	27,106	54,476
Pension cost	-	3,002
Total	**27,106**	**57,478**

There were no employees whose annual remuneration was more than £60,000 for the year.

8. Trustee cost Fixed Assets:

Trustees expense re-imbursed 2025 - Nil (2024-Nil)

9. Tangible Fixed Assets

	Fixtures & Fittings	Computer Equipment
	£	£
Cost or valuation		
At 01 January 2025	13,876	1,345
Additions	-	-
Disposals	-	-
Revaluations	-	-
Transfers	-	-
At 31 December 2025	**13,876**	**1,345**
Depreciation and impairments		
At 01 January 2025	13,876	1,345
Charge for the year	-	-
Disposals	-	-
Revaluations	-	-
Transfers	-	-
At 31 December 2025	**13,876**	**1,345**
Net book value		
At 01 January 2025	-	-
At 31 December 2025	-	-

10. Debtors: Amounts falling due within one year

Analysis of Debtors	Total funds 2025	Total funds 2024
	£	£
Recoverable Gift Aid	1,290	1,335
Prepayments	1,931	1,422
Accounts Receivable	15	196
Accrued Income	-	1,021
PAYE payable - BO	494	-
Total	**3,730**	**3,974**

11. Cash at bank and in hand

Analysis	Total funds 2025	Total funds 2024
	£	£
Redwood - BO (Notice Deposit Account)	85,000	85,000
Barclays - Restore Community	7,198	1,764
Barclays-BO	102,599	121,182
Zambia General Account	20,431	24,697
Barclays-BO (Sponsorship)	6,655	15,236
Barclays- BO (Canada)	3,581	7,307
Beyond (Old Sponsor)	50	599
Barclays - Restore Community	-	1,155
Expend Account	230	152
Total	**225,744**	**257,092**

12. Creditors: Amounts falling due within one year

Analysis of Creditors	Total funds 2025	Total funds 2024
	£	£
Accruals	6,208	4,620
Pension payable	131	-
Accounts Payable	166	205
Total	**6,505**	**4,825**

13.1 Charity funds

13.1 Funds held and movements during the current reporting period

Fund names	Fund balances brought forward	Income	Expenditure	Fund balances carried forward
	£	£	£	£
Unrestricted funds				
	2,161	26,405	25,039	3,527
Restricted funds				
	254,080	242,783	277,421	219,442
Total	**256,241**	**269,188**	**302,460**	**222,969**

13.2 Funds held and movements during the previous reporting period

Fund names	Fund balances brought forward	Income	Expenditure	Fund balances carried forward
	£	£	£	£
Unrestricted funds				
	3,606	49,954	51,399	2,161
Restricted funds				
	270,484	194,809	211,213	254,080
Total	**274,090**	**244,763**	**262,612**	**256,241**

13. 3 Restricted Fund Zambia	Fund balances brought forward	Income	Expenditure	Fund balances carried forward
	£	£	£	£
General Funds	85,320	56,979	66,712	75,587
Sponsorship Funds	91,187	56,134	82,107	65,214
Educational Development	77,573	129,670	128,602	78,641
Total	**254,080**	**242,783**	**277,421**	**219,442**