

FUTURE DHARMA

Future Dharma Fund

A Charitable Incorporated Organisation
whose only voting members are its charity trustees

Trustees' annual report for the period
1st January 2025 to 31st December 2025

Charity name: Future Dharma Fund
Charity number: 1167344

Future Dharma Fund

Financial Statements
For the Year Ended 31st December 2025

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Legal and Administrative Information:

Charity Name:	Future Dharma Fund
Charity Registration Number:	1167344
Registered Office and Operational Address:	Adhisthana Coddington Court, Coddington Ledbury, Herefordshire HR8 1JL

Trustees in the year ending 31st December 2025:

Dr. Paramabandhu Groves (a.k.a. Paramabandhu), representing the Triratna Preceptor's College
Ms. Mary Healy (a.k.a Subhadramati), representing the Triratna Preceptor's College
Mr. Eliot Francis Franks (a.k.a. Arthavadin), representing the Triratna International Council
Mr. Alan Pennington Ashley (a.k.a Jnanagharba), representing the Triratna International Council
Mr. Karl Dettmarg (a.k.a Dharmadeva), representing the Triratna Chair's Assembly
Mr. Ksantikara Alexander Green (a.k.a. Ksantikara), representing the Triratna Chair's Assembly
Mr Benjamin Brewer (a.k.a Jnanadhara), representing the Triratna Chairs Assembly
Mr. Simon Harry Oliver Moss (a.k.a. Vajrapriya), representing the Triratna Trust (International Order Office)
Ms. Shirley Anny Robertson (a.k.a Shubhavyuha), representing the Triratna Trust (International Order Office)

Appointments in 2025

Mr. Alan Pennington Ashley (a.k.a Jnanagharba), representing the Triratna International Council
Ms. Shirley Anny Robertson (a.k.a Shubhavyuha), representing the Triratna Trust (International Order Office)

Resignations in 2025

Mr. Karl Dettmarg (a.k.a Dharmadeva), representing the Triratna Chair's Assembly
Mr. Eliot Francis Franks (a.k.a. Arthavadin), representing the Triratna International Council

Secretary:

Mr Xxx Nandavajra

Bankers:

Cooperative Bank, Head Office, PO Box 101, 1 Balloon Street, Manchester, M60 4EP.

FutureDharma Fund
Trustees Report for the year ended 31st December 2025
The trustees present their report and financial statements for the year ended 31st December 2025.

Objectives and Activities

The Object of the CIO is, for the public benefit, the advancement of the Buddhist religion, in particular by:

1. encouraging members and others to live in accordance with the teachings of Buddha;

2. supporting ordained members of the Triratna Buddhist community and other duly ordained Buddhists, at the discretion of the charity trustees of the CIO;

3. maintaining close communication with and working under the guidance of the Triratna Buddhist Order and in cooperation with other groups with the same or similar objects; and

4. using applications of the Buddha's teaching to promote the health and well-being of all.

Activities for Achieving Objectives

During the year this work was furthered through the following activities:

- Conducting fundraising through individual giving, major gifts and legacy gifts from ordained members and others within the Triratna Buddhist Community.
- Further development of the necessary infrastructure, processes, team and working practices for the effective functioning of the charity, including media production, database development and maintenance, developing the website infrastructure to enable project specific fundraising, and the development of international payment gateways for a range of currencies.
- Provision of funding for projects and initiatives resourcing the Triratna Buddhist Community, including activities that are for the public benefit. To this end, FutureDharma Fund continues to follow the strategic priorities of the Triratna International Council and uses them as guidance in making funding award decisions.
- Non-funding related initiatives to resource the Triratna Buddhist Community:
    - Providing consultancy and training services to Buddhist centres around the UK and Europe, helping them to increase their income and fundraising capacities.
    - Providing fundraising training and advice to a partner body based in India
- Continued development of the grant application process for rigour, simplicity and to gather a broader range of information, particularly local information, to support the prioritisation of funding awards.
- Recruiting new Trustees from our partner bodies to fill representative gaps and replace those stepped down or completed their 3-year term.

Grant making Policies

The income of FutureDharma Fund is made up of donations from individuals within the Triratna Buddhist Community. Applications for grants are invited from projects and organisations within the Triratna Buddhist Community whose aims and objectives are similar to those of the FutureDharma Fund and whose activities and initiatives will serve the strategy and priorities set by the FutureDharma Trustees every 3 to 5 years. Applications are assessed by a grants board, appointed by the trustees. Grants and annual budgets are discussed and reviewed at meetings of the trustees. A

report from the projects receiving grants are considered at a subsequent trustee meeting, especially if potential ongoing funding is to be considered.

Achievement and performance

Review of Activities

As stated the charity's income comes mainly from donations from individuals within the Triratna Buddhist Community. Effort has been made to maximise this income, including giving donors and prospective donors good information about the work of the fund and broadening the fundraising base with a mix of one-off major donations, regular standing order donations and legacies.

The budget for expenditure for the year is based on donations received and pledges made in relation to fundraising campaigns. The budget set allows for the non-payment of a percentage of the pledges. There is a reserves policy (see below) to cover the possibility of unforeseen expenditures, a number of donors not meeting a pledge or a fundraising campaign not reaching its target.

Public benefit

The Future Dharma Fund provides funding to a network of Triratna Buddhist Centres, Buddhist groups and other projects in the UK and beyond who work with the general public, promoting health and well-being through courses and events in meditation, mindfulness and Buddhism. The Charity also makes grants to projects that provide religious educational resources and online information on meditation and Buddhism as well as publications on meditation and Buddhism. The Charity also provides training, consultancy and support to help other charities associated with Triratna to raise funds to finance their activities.

Partnership with India Dhamma Trust

At the end of 2019, we entered into a partnership with India Dharma Trust (IDT), which is a sister charity, taking on their grant making commitments in return for donation receipts. Laura Hamilton (Vajratara), the chair of IDT, attended the trustee meetings through 2024, though she did not have voting rights.

In 2025, balance brought forwards was £64,279, and we received a total of £84,922 from the IDT partnership. Of this amount, £26,887 was granted to projects, £22,599 was allocated to administrating the partnership and £96,280 was carried over into 2026 as funds restricted to Indian projects. The accumulation of funds is due to the difficulties in sending funds to Indian projects following the tightening of FCRA regulation in India.

Financial Review

During the year, Future Dharma Fund received a total income of £450,907 (2024: £410,066) and incurred total costs of £359,892 (2024: £404,770), resulting in a net positive income of £92,911 (2024: £5,296).

This significantly improved financial performance was driven by successes across both income and expenditure management. On the income side, the charity was the grateful beneficiary of two major legacies: one for £44,000 received via the India Dharma Trust (IDT), and another for £85,000 gifted directly to Future Dharma Fund.

On the expenditure side, the trustees and management took decisive action to address the challenging economic environment highlighted in the previous year's report. The core team was strategically restructured and reduced by half, moving from 6.4 to 3.2 Full-Time Equivalents (FTE). This substantial cost-reduction measure was implemented swiftly to ensure long-term sustainability. Crucially, despite these strict internal cost-cutting measures, the charity successfully protected its core mission, maintaining its grants program at £186,804 (2024: £186,747).

Following these changes, the trustees have high confidence that the charity's new structure puts it in a robust financial position to reliably fulfill its charitable objectives moving forward.

Going Concern

The financial statements have been prepared on a going concern basis. The trustees have reviewed the charity's financial forecasts for a period of at least 12 months from the date of approval of these financial statements.

In the 2024 annual report, the trustees noted a material uncertainty regarding the charity's ability to continue in its current form. In response, management successfully executed a comprehensive stabilization plan in 2025. By halving core staff costs and benefiting from substantial legacy income, the charity has successfully eliminated the structural deficit that prompted previous concerns.

The current forecasts demonstrate that the structural changes implemented have placed the charity on a firm, sustainable footing. The charity now possesses adequate reserves and a lowered cost base to comfortably meet its liabilities as they fall due. Accordingly, the trustees are satisfied that the previous material uncertainty has been successfully resolved and that it remains appropriate to adopt the going concern basis in preparing the financial statements.

Investment Policy

The Future Dharma Fund is a fundraising and grant awarding body and therefore has no plans for significant long-term investment. Aside from retaining a prudent amount in reserves each year, the majority of the charity's funds are spent in providing annual grants. However, the charity does, at times, hold reserves in savings accounts.

Reserves Policy

The trustees have examined the charity's requirements for reserves in the light of the major risks to the organisation. Currently the charity's policy is that uncommitted unrestricted funds should meet or exceed 3 months of the charity's annual expenditure, excluding grant liabilities. This reserve provides leeway and response time should one or more supporters not meet a major financial pledge or if significant unforeseen expenditure arises. This reserves policy will be regularly reviewed depending on circumstances and amended as required.

Structure, Governance and Management

Governing Document

The organization is a Charitable Incorporated Organisation, whose only voting members are its charity trustees and was registered as a charity on 25th May 2016. The company was established under a constitution which established the objects and powers of the charity and is governed under the articles of its constitution.

Organisational structure and appointment of trustees

Future Dharma Fund has a trustee body of up to 7 members who meet between 3 and 6 times a year and are responsible for the strategic direction and policy of the charity. The members of the CIO are its trustees and the only people eligible to be members of the CIO are the trustees. Trustees represent and are appointed by 'sister' charities within the Triratna Buddhist Community who share the same aims and objectives as the Future Dharma Fund. Currently these are the Triratna Trust, the Triratna Preceptors College Trust, The Triratna European Chairs Assembly and the Triratna International Council.

The trustees are elected and appointed by these partner bodies, not the existing FutureDharma Trustees board. The trustees serve for up to a three-year period, when they are required to stand down. They can be reappointed for further periods, if re-elected by their appointing charity. The Trustees are required to report back to their appointing charity on a regular basis and to represent the strategy and priorities of the charity that they are representing.

Drawing the trustees from the sister charities helps to ensure that trustees will have the necessary skills and perspective to guide and oversee Future Dharma Fund. All the trustees already have many years of involvement in the Triratna Buddhist Community and a number of years' experience of trusteeship of Buddhist charities.

Trustee Induction and Training

As indicated above, as members of existing charities the trustees will have a background in the governance of other Buddhist charities. In addition, resources are made available to them such as a Trustees Handbook and further guidance from the Charity Commission.

Responsibility of the Trustees

Charity law requires the trustees to prepare financial statements each year which give a true and fair view of the state of affairs of the charity at the balance sheet date, and of both incoming resources, and application of resources for the financial year. In preparing those financial statements, the trustees should follow best practice and:

- Select suitable accounting policies and then apply them consistently
- Make judgements and estimates that are reasonable and prudent; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to assume the CIO will continue on that basis.

The trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity. The trustees 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.

Members of the Trustee Body

The trustees, who served during the year and up to the date of this report, are set out on page 3.

FutureDharma Team

Over the course of the year the charity employed a team equivalent of 5.7 full time posts (FTE) on average, including team members who are self-employed, starting the year at 6.6FTE and ending it at 3.2FTE (more detail about the reduction in the team size in the financial review section). As many roles are part-time and there were a number of headcount changes, in total the charity employed 11 individuals during the course of the year. Collectively known as the Future Dharma Team, these people work under the Team Director to implement the aims, objectives, strategy and priorities of the charity and, in particular, to conduct fundraising and manage the grant application process. All team members, including the Team Director, are responsible to the trustees.

Risk Management

The Future Dharma team and trustees conduct an annual review of the major risks to which the charity is exposed, maintaining and updating a comprehensive risk register. Systems and procedures are continually monitored to mitigate likely and significant risks, including an expenditure authority limits policy to minimize internal financial controls risks.

In light of the financial challenges faced in recent periods, risk management in 2025 focused on financial resilience and cost control. The successful restructuring of the team to 3.2 FTE has lowered the charity's baseline financial risk and reduced its sensitivity to sudden fluctuations in fundraising income.

While the charity naturally remains reliant on the continued generosity of partners and future fundraising success to expand its programs, the current leaner operational model reduces risk exposure. The trustees continue to focus on diversifying income streams and rebuilding strategic reserves to protect the charity against future economic volatility.

Plans for future periods

Future Developments

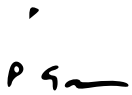
The Charity will continue with the work and activities that fulfil its objectives and principle activities namely, (i) encouraging members and others to live in accordance with the teachings of Buddha, (ii) supporting ordained members of the Triratna Buddhist community and other duly ordained Buddhists, at the discretion of the charity trustees of the CIO, (iii) maintaining close communication with and working under the guidance of the Triratna Buddhist order and in cooperation with other groups with the same or similar objects, and (iii) using applications of the Buddha’s teaching to promote the health and well-being of all.

Subject to fundraising success grants will be awarded to a range of projects throughout the Triratna Buddhist Community internationally who share the same aims and objectives as the Future Dharma Fund and whose purpose and activities serve the strategy and priorities of the charity.

Declarations

The trustees declare that they have approved the trustees' report above

Signed on behalf of the charity's trustees

Signature		
Full name(s)	Paramabandhu Groves	
Position	Chair	
Date	08/09/2026	

2024 versions history (just in case)

v0-0	intial version direct copy of 2024 accounts with all hadrcoded cel
V0-1	N28 partially completed awaiting NV info, N27.1 partially complet
Vo-2	N28 completed,~~TODO accrued income Stripe~~
V0-3	N19 completed, N14 completed, N13 completed, N12 completed
V0-4	N2.2 finished TODO clarify support costs with Bodhiketu
V0-5	N6 finished, N3 finished
V0-6	N1 finished. B sheet finished
V0-7	Moved gains on interest from N3 C12 to SOFA D25
V0-8	Corrected N19 b40 tcorrect cash at bank and in hand value
v0-1	intial version direct copy of 2023 accounts
v0-2	Populate prior year columns and info in SOFA, balance sheet, N3
v0-3	Progress sheet N3 - prior year restricted income, investment incc
v0-4	Depreciation N14 completed
v0-5	Balance sheet details N19 completed
v0-6	part complete B Sheet tab 2024, note N10 completed, start note
v0-7	TODO note N11 staff costs
v0-9	completed note N11, N12
v1-0	completed note 27.2
v1-1	fill in last year on N27-3, progress note N28
v1-2	progress note 6 analysis of expenses - populate last year
v1-3	progress note 6 analysis of expenses - populate this year Begin
v1-4	N13 completed, N27.1 first draft
v1-5	complete note N27.3
v1-6	compete note N3
v1-7	update validation
v1-8	note 6 use SVs work, apply related party info
v1-9	rework note 3, check income portion of SOFA
v2-0	TODo - check expenditure portion of SOFA and note 6
v2-1	changes to N6 - N6 now complete
v2-2	check N27.1 analysis of funds
v2-3	rework N3, income in 27.1
v2-4	rework SOFA, correct formulae
v2-5	Appears to be complete and consistent, review validation formula
v2-6	remove cell colouring
v2-7	tweak validation
v2-8	amendments made after input from IE
v2-9	SV modification of Note 1 in line with new going concern m

TODOs - note that exchange gain/loss needs to go on analysis o
TODOs - analysis of expenses needs (a) split between operating

3 analysis of income, N2.2
ome for current year

N11

N13 This year

ae

aterial uncertainty comment (following Trsutees decision and Utpalavajri advice)

f expenses as a restricted fund operating expense
and fundraising team costs (b) split into restricted/unrestricted (india trip team expenses)

SOFA to Balance sheet

OK	182,932	182,932	
OK	71,613	71,613	prior year restricted funds
OK	111,319	111,319	prior year unrestricted funds
OK	170,808	170,808	
OK	103,080	103,080	

SOFA to analysis of income

OK	348,839	348,839	total unrestricted before investments
OK	102,068	102,068	Total restricted income
OK	410,066	410,066	prior year total income

SOFA to analysis of expenditure

OK	91,859	91,859	
OK	295,279	295,279	
OK	17,632	17,632	
OK	46,468	46,468	
OK	65,886	65,886	
OK	197,790	197,790	
OK	49,748	49,748	

N11 to N12

OK	4,097	4,097	
OK	5,059	5,059	

N6 to N13

OK	186,804	186,804	
OK	186,804	186,804	
OK	186,747	186,747	

Balance sheet to N14

OK	530	530	

Balance sheet to N19

OK	27,102	27,102
OK	250,663	250,663
OK	4,406	4,406

SOFA to N27.1

funds brought forward

OK	111,319	111,319
OK	182,932	182,932

funds carreid forward

OK	170,808	170,808
OK	273,888	273,888

N6 analysis of expenditure to N27.1 Funds and movements in funds

OK	313,423	313,423
OK	359,892	359,892

CHARITY COMMISSION FOR ENGLAND AND WALES

Future dDharma Fund			1167344	
Annual accounts for the period				
Period start date	1/1/2025	To	12/31/2025	

Section A Statement of financial activities

activity	funds £	funds £	Total funds £	funds £
Incoming resources (Note 3)	F01	F02	F04	F05
Income and endowments from:				
Donations and legacies	302,281	92,068	394,349	296,161
Charitable activities	-	-	-	-
Other trading activities	-	-	-	-
Investments	-	-	-	-
Separate material item of income	-	-	-	-
Other	46,558	10,000	56,558	113,905
Total	348,839	102,068	450,907	410,066
Resources expended (Note 6)				
Expenditure on:				
Raising funds	65,886	-	65,886	91,859
Charitable activities	197,790	46,468	244,258	295,279
Other	49,748	-	49,748	17,632
Total	313,423	46,468	359,892	404,770
Net income/(expenditure) before investment gains/(losses)	35,415	55,600	91,015	5,296
Net gains/(losses) on investments	1,896	-	1,896	
Net income/(expenditure)	37,312	55,600	92,911	5,296
Extraordinary items	-	-	-	-
Transfers between funds	22,599	- 22,599	-	-
Gains and losses on revaluation of fixed assets for the charity's own use	-	-	-	-
Other gains/(losses)	- 423	- 1,533	- 1,955	-
Net movement in funds	59,489	31,467	90,956	5,296
Reconciliation of funds:				
Total funds brought forward	111,319	71,613	182,932	177,636
Total funds carried forward	170,808	103,080	273,888	182,932

Section B Balance sheet

		Total this year £ F04	Total last year £ F05
Fixed assets			
Intangible assets	**(Note 15)**	-	-
Tangible assets	**(Note 14)**	530	560
Heritage assets	**(Note 16)**	-	-
Investments	**(Note 17)**	-	-
	Total fixed assets	530	560
Current assets			
Stocks	**(Note 18)**	-	-
Debtors	**(Note 19)**	27,102	14,316
Investments	**(Note 17.4)**	-	-
Cash at bank and in hand	**(Note 24)**	250,663	203,337
	Total current assets	277,764	217,653
Creditors: amounts falling due within one year	**(Note 20)**	4,406	35,281
	Net current assets/(liabilities)	273,358	182,372
	Total assets less current liabilities	273,888	182,932
	Total net assets or liabilities	273,888	182,932
Funds of the Charity			
Restricted income funds	**(Note 27)**	103,080	71,613
Unrestricted funds		170,808	111,319
	Total funds	273,888	182,932

Signed by one or two trustees on behalf of all		Date of approval dd/mm/yyyy

- 0

Section C Notes to the accounts

Note 1 **Basis of preparation**

This section should be completed by all charities.

1.1 Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with:

• and with*	ü	the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014
• and with*	ü	the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102)

• and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.*	ü

* -Tick as appropriate

1.2 Going concern

If there are material uncertainties related to events or conditions that cast significant doubt on the charity's ability to continue as a going concern, please provide the following details or state "Not applicable", if appropriate:

An explanation as to those factors that support the conclusion that the charity is a going concern;	***Not applicable***
Disclosure of any uncertainties that make the going concern assumption doubtful;	***Not applicable***
Where accounts are not prepared on a going concern basis, please disclose this fact together with the basis on which the trustees prepared the accounts and the reason why the charity is not regarded as a going concern.	***Not applicable***

1.3 Change of accounting policy

The accounts present a true and fair view and the accounting policies adopted are those outlined in note { }.

Yes*	ü	
No*		

1.4 Changes to accounting estimates

No changes to accounting estimates have occurred in the reporting period (3.46 FRS 102 SORP).

Yes*	ü	
No*		

1.5 Material prior year errors

No material prior year error have been identified in the reporting period (3.47 FRS 102 SORP).

Yes*	ü	
No*		

Note 2 Accounting policies

2.2 INCOME

Recognition of income

These are included in the Statement of Financial Activities (SoFA) when:

- the charity becomes entitled to the resources;
- it is more likely than not that the trustees will receive the resources; and
- the monetary value can be measured with sufficient reliability.

Offsetting

There has been no offsetting of assets and liabilities, or income and expenses, unless rec or permitted by the FRS 102 SORP or FRS 102.

Grants and donations

Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP).

In the case of performance related grants, income must only be recognised to the extent that the charity has provided the specified goods or services as entitlement to the grant only occurs when the performance related conditions are met (5.16 FRS 102 SORP).

Legacies

Legacies are included in the SOFA when receipt is probable, that is, when there has been grant of probate, the executors have established that there are sufficient assets in the estate and any conditions attached to the legacy are either within the control of the charity or have been met.

Government grants

The charity has received government grants in the reporting period

Tax reclaims on donations and gifts

Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

Contractual income and performance related grants

This is only included in the SoFA once the charity has provided the related goods or services or met the performance related conditions.

Donated goods

Donated goods are measured at fair value (the amount for which the asset could be exchanged) unless impractical to do so.

The cost of any stock of goods donated for distribution to beneficiaries is deemed to be the fair value of those gifts at the time of their receipt and they are recognised on receipt. In the reporting period in which the stocks are distributed, they are recognised as an expense at the carrying amount of the stocks at distribution.

Donated goods for resale are measured at fair value on initial recognition, which is the expected proceeds from sale less the expected costs of sale, and recognised in 'Income from other trading activities' with the corresponding stock recognised in the balance sheet. On its sale the value of stock is charged against 'Income from other trading activities' and the proceeds from sale are also recognised as 'Income from other trading activities'.

Goods donated for on-going use by the charity are recognised as tangible fixed assets and included in the SoFA as incoming resources when receivable.

Gifts in kind for use by the charity are included in the SoFA as income from donations when receivable.

Donated services and facilities	Donated services and facilities are included in the SOFA when received at the value of the gift to the charity provided the value of the gift can be measured reliably. Donated services and facilities that are consumed immediately are recognised as income with an equivalent amount recognised as an expense under the appropriate heading in the SOFA.
Support costs	The charity has incurred expenditure on support costs.
Volunteer help	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.
Income from interest, royalties and dividends	This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.
Income from membership subscriptions	Membership subscriptions received in the nature of a gift are recognised in Donations and Legacies. Membership subscriptions which gives a member the right to buy services or other benefits are recognised as income earned from the provision of goods and services as income from charitable activities.
Settlement of insurance claims	Insurance claims are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP) and are included as an item of other income in the SoFA.

Investment gains and losses	This includes any realised or unrealised gains or losses on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

2.3 EXPENDITURE AND LIABILITIES

Liability recognition	Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.
Governance and support costs	Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice. Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.
Grants with performance conditions	Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.
Grants payable without performance conditions	Where there are no conditions attaching to the grant that enables the donor charity to realistically avoid the commitment, a liability for the full funding obligation must be recognised.
Redundancy cost	The charity made no redundancy payments during the reporting period.
Deferred income	No material item of deferred income has been included in the accounts.
Creditors	The charity has creditors which are measured at settlement amounts less any trade discounts
Provisions for liabilities	A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date
Basic financial instruments	The charity accounts for basic financial instruments on initial recognition as per paragraph 11.7 FRS102 SORP. Subsequent measurement is as per paragraphs 11.17 to 11.19, FRS102 SORP.

2.4 ASSETS

Tangible fixed assets for use by charity	These are capitalised if they can be used for more than one year, and cost at least £200 They are valued at cost. The depreciation rates and methods used are disclosed in note 9.2.
Intangible fixed assets	The charity has intangible fixed assets, that is, non-monetary assets that do not have physical substance but are identifiable and are controlled by the charity through custody or legal rights. The amortisation rates and methods used are disclosed in note 9.5 They are valued at cost.
Heritage assets	The charity has heritage assets, that is, non-monetary assets with historic, artistic, scientific, technological, geophysical or environmental qualities that are held and maintained principally for their contribution to knowledge and culture. The depreciation rates and methods used as disclosed in note 9.6.1.4.

	They are valued at cost.
Investments	Fixed asset investments in quoted shares, traded bonds and similar investments are valued at initially at cost and subsequently at fair value (their market value) at the year end. The same treatment is applied to unlisted investments unless fair value cannot be measured reliably in which case it is measured at cost less impairment. Investments held for resale or pending their sale and cash and cash equivalents with a maturity date of less than 1 year are treated as current asset investments
Stocks and work in progress	Stocks held for sale as part of non-charitable trade are measured at the lower or cost or n realisable value. Goods or services provided as part of a charitable activity are measured at net realisable based on the service potential provided by items of stock. Work in progress is valued at cost less any foreseeable loss that is likely to occur on the c
Debtors	Debtors (including trade debtors and loans receivable) are measured on initial recognition settlement amount after any trade discounts or amount advanced by the charity. Subsequ they are measured at the cash or other consideration expected to be received.
Current asset investments	The charity has has investments which it holds for resale or pending their sale and cash a cash equivalents with a maturity date less than one year. These include cash on deposit a cash equivalents with a maturity date of less than one year held for investment purposes r than to meet short term cash commitments as they fall due.
	They are valued at fair value except where they qualify as basic financial instruments.

(cont)

Yes	No	N/a
ü		

quired

Yes	No	N/a
ü		

Yes	No	N/a
ü		

Yes	No	N/a
		ü

Yes	No	N/a
ü		

Yes	No	N/a
	ü	

Yes	No	N/a
ü		

Yes	No	N/a
		ü

Yes	No	N/a
		ü

Yes	No	N/a
		ü

Yes	No	N/a
		ü

Yes	No	N/a
		ü

Yes	No	N/a
		ü

Yes	No	N/a
		ü

Yes	No	N/a
ü		

I think that the correct answer is

Yes	No	N/a
ü		

Yes	No	N/a
ü		

Yes	No	N/a
		ü

Yes	No	N/a
		ü

Yes	No	N/a
		ü

Yes	No	N/a
		ü

Yes	No	N/a
ü		

Yes	No	N/a
ü		

Yes	No	N/a
	ü	

Is it ok to do that?

Yes	No	N/a
ü		

Yes	No	N/a
		ü

Yes	No	N/a
	ü	

Yes	No	N/a
ü		

Yes	No	N/a
ü		

Yes	No	N/a
ü		

Yes	No	N/a
		ü

Yes	No	N/a
ü		

Yes	No	N/a
		ü

Yes	No	N/a
		ü

Yes	No	N/a
		ü

Yes	No	N/a
		ü

Yes	No	N/a
		ü

Yes	No	N/a
		ü

et

Yes	No	N/a
		ü

value

Yes	No	N/a
		ü

contract.

Yes	No	N/a
		ü

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uently,

Yes	No	N/a
ü		

nd
and
rather

Yes	No	N/a
		ü

Yes	No	N/a
		ü

Note 3 Analysis of income

	Analysis	funds	income funds	Total funds £	Prior year £
Donations	Donations and gifts	268,923	91,374	360,297	288,842
	Gift Aid	33,358	694	34,051	7,319
	Grants from other charities	-	-	-	-
	Income from consultancy	-	-	-	-
	Income from funding partners	40,000	10,000	50,000	110,637
	Membership subscriptions and sponsorships	-	-	-	-
	Interest earned	-	-	-	3,108
	Other	6,558	-	6,558	160
	Total	348,839	102,068	450,907	410,066
Charitable	Third party appeals	-	-	-	-
	Other	-	-	-	-
	Total	-	-	-	-
Other trading activities:		-	-	-	-
		-	-	-	-
		-	-	-	-
	Other	-	-	-	-
	Total	-	-	-	-
Income from investments:	Interest income	-	-	-	-
	Dividend income	-	-	-	-
	Rental and leasing income	-	-	-	-
	Other	-	-	-	-
	Total	-	-	-	-
Separate material item of income:		-	-	-	-
		-	-	-	-
		-	-	-	-
		-	-	-	-
	Total	-	-	-	-
Other:	Conversion of endowment funds into income	-	-	-	-
	Gain on disposal of a tangible fixed asset held	-	-	-	-
	Gain on disposal of a programme related	-	-	-	-
	Royalties from the exploitation of intellectual	-	-	-	-
	Other	-	-	-	-
	Total	-	-	-	-
TOTAL INCOME		**348,839**	**102,068**	**450,907**	**410,066**

All income in the prior year was unrestricted except for: (please provide description and amounts)

ECA - Central Media Projects £10,000, India Dhamma Trust transfers £84,921, India Restricted donations £4,783. Third-party appeals: Sikkha propject £670 Translations £1,000

Section C Notes to the accounts (cont)

Note 6 Analysis of expenditure

Analysis	This year Unrestricted funds	This year Restricted income funds	This year Total funds	Last year Unrestricted funds	Last year Restricted income funds	Last year Total funds
Expenditure on raising funds:			£			£
Incurred seeking donations	65,374	-	65,374	90,404	-	90,404
Incurred seeking legacies	-	-	-	-	-	-
Incurred seeking grants	-	-	-	-	-	-
Operating membership schemes and	-	-	-	-	-	-
Staging fundraising events	-	-	-	-	-	-
Fudraising agents	-	-	-	-	-	-
Operating charity shops	-	-	-	-	-	-
Operating a trading company undertaking	-	-	-	-	-	-
Advertising, marketing, direct mail and	512	-	512	1,455	-	1,455
Start up costs incurred in generating new	-	-	-	-	-	-
Database development costs	-	-	-	-	-	-
Other trading activities	-	-	-	-	-	-
Investment management costs:	-	-	-	-	-	-
Portfolio management costs	-	-	-	-	-	-
Cost of obtaining investment advice	-	-	-	-	-	-
Investment administration costs	-	-	-	-	-	-
Intellectual property licencing costs	-	-	-	-	-	-
Rent collection, property repairs and	-	-	-	-	-	-
	-	-	-	-	-	-
Total expenditure on raising funds	65,886	-	65,886	91,859	-	91,859
Expenditure on charitable activities:						
Cost of grants made	149,247	37,557	186,804	164,512	22,235	186,747
Future Dharma Team	48,543	8,911	57,454	103,457	5,075	108,532
	-	-	-	-	-	-
	-	-	-	-	-	-
Total expenditure on charitable	197,790	46,468	244,258	267,969	27,310	295,279
Separate material item of expense						
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
Total	-	-	-	-	-	-
Other						
Governance	2,289	-	2,289	2,189	-	2,189
Operating expenses	47,459	-	47,459	13,088	2,356	15,443
Total other expenditure	49,748	-	49,748	15,277	2,356	17,632
TOTAL EXPENDITURE	**313,423**	**46,468**	**359,892**	**375,104**	**29,666**	**404,770**

Other information:

Analysis of expenditure on charitable activities

Activity or programme	This year undertaken	This year funding of	This year Total this year	Last year undertaken	Last year funding of	Last year Total last year
	£	£	£	£	£	£
Activity 1	-	-	-	-	-	-
Activity 2	-	-	-	-	-	-
Other	-	-	-	-	-	-
Total	-	-	-	-	-	-

Section C Notes to the accounts

Note 10 Details of certain items of expenditure

10.1 Fees for examination of the accounts

Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner. If nothing was paid please enter '0' in the appropriate box(es).

	This year £	Last year £
Independent examiner's fees	-	-
Assurance services other than audit or independent examination	-	-
Tax advisory fees	-	-
Other fees (for example: financial advice, consultancy, accountancy services) paid to the independent examiner	-	-

Section C Notes to the accounts

Note 11 Paid employees

Please complete this note if the charity has any employees.

11.1 Staff Costs

	This year £
Salaries and wages	106,751
Social security costs	2,322
Pension costs (defined contribution scheme)	4,097
Other employee benefits	-
Total staff costs	113,169

This year:

	No
Please provide details of expenditure on staff working for the charity whose contracts are with and are paid by a related party	

Last year:

	No
Please provide details of expenditure on staff working for the charity whose contracts are with and are paid by a related party	

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000	

	This year £
Please provide the total amount paid to key management personnel (includes trustees and senior management) for their services to the charity. For specific amounts paid to trustees, see Note 28.	43,770

Comment: Directors wages for the year

11.2 Average head count in the year

The parts of the charity in which the employees work	This year Number
Fundraising	2.7
Charitable Activities	3.0
Governance	-
Other	-
Total	5.7

11.3 Ex-gratia payments to employees and others (excluding trustees)
Please complete if an ex-gratia payment is made.

Please explain the nature of the payment	
This year	Ex gratia gifts to one mer employment with the cha
Last year	Ex gratia gifts to two mer employment with the cha

	This year
	£
Please state the amount of the payment (or value of any waiver of a right to an asset)	351

(cont)

Last year £
127,542
4,780
5,059
-
137,381

ne

ne

1

Last year £
41,942

Last year Number
3.4
4.0
-
-
7.4

mber of staff on leaving arity
mbers of staff on leaving arity

Last year
£
3,029

Note 12 Defined contribution pension scheme or defined benefit scheme accounted for as a defined contribution scheme.

12.1 Please complete this note if a defined contribution pension scheme is operated.

	This year	Last year
	£	£
Amount of contributions recognised in the SOFA as an expense	4,097	5,059

Please explain the basis for allocating the liability and expense of defined contribution pension scheme between activities and between restricted and unrestricted funds.	unrestricted	unrestricted

Note 13 Grantmaking

Please complete this note if the charity made any grants or donations which in aggregate form a material part of the charitable activities undertaken.

This year:

13.1 Analysis of grants paid (included in cost of charitable activities)

Analysis	Grants to institutions	Grants to individuals	Support costs	Total
			£	£
Major Projects	172,217	3,137	-	175,354
Small grants	9,700	1,750	-	11,450
Total	**181,917**	**4,887**	**-**	**186,804**

13.2 Grants made to institutions

Major Projects			
Names of institution	**Purpose**		**Total amount of grants paid £**
The Buddhist Centre Online	Ongoing funding of		52,057
Nagarjun Institute	Travel costs to Buddhist retreats		3,000
Preceptors College	Travel of Public Preceptors to UK		14,000
Preceptors College	Supporting meditation		5,000
International translation board	Ongoing funding of charity needs		2,396
Triratna Chairs Assembly - International Movement Co-ordinator	Supporting activities of a co-ordinator		10,594
Windhorse Publications	Ongoing funding of charity needs		28,000
Preceptors college - Sikkha project	supporting development of teaching resources		10,773
Preceptors college	Fund international		42,114
Chintamani Retreat Centre	Digital marketing support		4,283
Total Major grants to institutions in reporting period			**172,217**

Small Grants			
Names of institution	**Purpose**		**Total amount of grants paid £**
Manchester Buddhist Centre	Triratna fathers group project communication		200
Triratna Tirana	Developing Buddhist activities		1,500
International translation board	Printing of booklets		1,000
Aryaloka	Design and printing of Buddhist publication		3,000
Cork Buddhist Centre	Developing Buddhist activities		3,000
Triratna Tokyo	Developing Buddhist activities		1,000
Returned grants			-
Total Small grants to institutions in reporting period			**9,700**

Total grants to institutions in reporting period	**181,917**
	-
Other unanalysed grants	
TOTAL GRANTS PAID TO INSTITUTIONS	**181,917**

Last year:

13.3 Analysis of grants paid (included in cost of charitable activities)

Analysis	institutions	Grants to individuals	Support costs	Total
			£	£
Major Projects	164,931	5,579	-	170,510
Small grants	5,615	10,623	-	16,237
Total	**170,545**	**16,202**	**-**	**186,747**

Grants made to institutions

Major Projects		
Names of institution	**Purpose**	**Total amount of grants paid £**
The Buddhist Centre Online (Dharmachakra)	Ongoing funding of charity needs	62,083
TBMSG Nagpur	Indian Movement co-ordinator	2,556
Nagarjun Institute	Fundraising training	1,250
Triratna Trust (Order Office)	Funding International Communications Officer	2,272
Triratna Chairs Assembly - International Movement Co-ordinator	Supporting activities of a co-ordinator internationally	14,125
Windhorse Publications	Ongoing funding of charity needs	28,000
Preceptors college - Sikkha project	supporting development of teaching resources	12,500
Preceptors college	Fund international Council convenor team	42,144
Returned grants		-
Total Major grants to institutions in reporting period		**164,931**

Small Grants		
Names of institution	**Purpose**	**Total amount of grants paid £**
Triratna Trust (Order Office)	Assist Indian Ordination team members to attend 2025 Convention	4,778
Ayr Buddhst Group	Developing Buddhist activities	840
Adhisthana	Support International Leadership Course	250
Returned grants		- 254
Total Small grants to institutions in reporting period		**5,615**

Total grants to institutions in reporting period	**170,545**
	-
Other unanalysed grants	
TOTAL GRANTS PAID TO INSTITUTIONS	**170,545**

Section C Notes to the accounts

Note 14 Tangible fixed assets

Please complete this note if the charity has any tangible fixed assets

14.1 Cost or valuation

	Computers	Total
	£	£
At the beginning of the year	1,845	1,845
Additions	266	266
Revaluations	-	-
Transfers *	-	-
At end of the year	2,111	2,111

14.2 Depreciation and impairments

****Basis**	Straight Line	Straight Line
**** Rate**	0.25	0.25
At beginning of the year	1,284	1,284
Disposals		-
Depreciation	296	296
Impairment	-	-
At end of the year	1,580	1,580

14.3 Net book value

Net book value at the beginning of the year	560	560
Net book value at the end of the year	530	530

Note 19 Debtors and prepayments

19.1 Analysis of debtors

	This year £	Last year £
Accrued Gift Aid	25,585	938
Prepayments and accrued income	1,517	13,378
Total	27,102	14,316

Note 20 Creditors and accruals

20.1 Analysis of creditors

	Amounts falling due within one year	
	This year £	Last year £
Accrued expenses	1,405	6,051
Other liabilities	-	25,866
Payroll liabilities	3,001	3,364
Total	4,406	35,281

Note 24 Cash at bank and in hand

	This year £	Last year £
Cash at bank and on hand	250,663	203,337
Total	250,663	203,337

Section C Notes to the accounts (cont)

Note 27 Charity funds

27.1 Details of material funds held and movements during the CURRENT reporting period

Please give details of the movements of material individual funds in the reporting period together with a balancing figure for 'Other funds'. The 'Total funds' figure below should reconcile to 'Total funds' in the balance sheet.

**** Key: PE - permanent endowment funds; EE - expendible endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds***

Fund names	Type PE, EE R or UR *	Fund balances brought forward £	Income £	Expenditure £	Transfers £	Gains and losses £	Fund balances carried forward £
General funds	UR	111,319	348,839	- 313,423	22,599	1,474	170,808
European Chairs Assembly	R	-	10,000	- 10,000	-	-	-
India Womens Wing	R	7,334	-	-	-	-	7,334
transfers	R	43,091	84,922	- 35,798	- 21,230	- 1,533	69,452
Trust)	R	21,188	5,476	0	- 1,369	-	25,295
Translations	R	-	1,000	-			1,000
Sikkha project	R	-	670	- 670			-
Other funds	**N/a**	-	-	-	-	-	-
	Total Funds	182,932	450,907	- 359,892	-	- 59	273,888

Section C Notes to the accounts (cont)

Note 27 Charity funds (cont.)

27.2 Details of material funds held and movements during the PREVIOUS reporting period

Please give details of the movements of material individual funds in the reporting period together with a balancing figure for 'Other funds'. The 'Total funds' figure below should reconcile to 'Total funds' in the blanace sheet.

**** Key: PE - permanent endowment funds; EE - expendible endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds***

Fund names	Type PE, EE R or UR *	Purpose and Restrictions	Fund balances brought forward £	Income £	Expenditure £	Transfers £	Gains and losses £	Fund balances carried forward £
General funds	UR	Unrestricted funds	132,289	342,418	- 375,104	11,716		111,319
European Chairs Assembly	R	Media projects (Buddhist Centre Online)	-	10,000	- 10,000	-	-	-
Global Pioneers	R	Supporting Dharma activities in new geographies	-	500	- 500	-	-	-
India Womens Wing	R	Supporting women practitioners in India		7,334	-	-	-	7,334
India Dhamma Trust - Legacy & transfers	R	Legacy & supporting ordination teams in India	27,525	42,055	- 14,165	- 10,474	- 1,851	43,091
India (inc. for India Dhamma Trust)	R	Supporting Dharma activities in India	17,547	4,854		- 1,214		21,188
Latin America	R		-	900	- 900			-
Sudarshanaloka	R	installing heating at retreat centre	4	5	-	- 9	-	- 0
International leadership course	R	low income countries to attend the 4 week international course at Adhisthana	250	-	- 250	-	-	-
Translations	R	Translations of dharma texts	-	1,000	- 1,000			-
Third party appeal: Welsh translation	R	Translation of dharma texts into Welsh	20	-	-	- 20		-
Small Grants Fund	**R**	**Supporting small projects**	-	1,000	- 1,000			-

Other funds	**N/a**	**N/a**	-	-	-	-	-	-
		Total Funds	177,635	410,067	- 402,919	-	- 1,851	182,932

Note 27 Charity funds (cont)

27.3 Transfers between funds

This year

	Reason for transfer and where endowment is converted to income, legal power for its conversion
From restricted to unrestricted funds	Transfer of 25% fundraising & supporter care costs from donations to India Dhamma Trust & other donations for activities in India.
Between endowment and restricted funds	
Between endowment and unrestricted funds	

Last year

	Reason for transfer and where endowment is converted to income, legal power for its conversion
From restricted to unrestricted funds	Transfer of 25% fundraising & supporter care costs from donations to India Dhamma Trust & other donations for activities in India.
Between endowment and restricted funds	
Between endowment and unrestricted funds	

nt)

Amount
£ 22,599

Amount
£ 11,687

Note 28 Transactions with trustees and related parties

If the charity has any transactions with related parties (other than the trustee expenses explained in g in this note. If there are no transactions to report, please enter "True" in the box or "False" if there are

28.1 Trustee remuneration and benefits

This year

None of the trustees have been paid any remuneration or received any other benefits from an employr (True or False)

In the period the charity has paid trustees remuneration and benefits. Please give the amount of, and trustee by the charity or any institution or company connected with it.

Name of trustee	Legal authority (eg order, governing document)

Please give details of why remuneration or other employment benefits were paid.

Where an ex gratia payment has been made to a trustee, provide an explanation of the nature of the payment.

Last year

None of the trustees have been paid any remuneration or received any other benefits from an employr (True or False)

In the period the charity has paid trustees remuneration and benefits. Please give the amount of, and trustee by the charity or any institution or company connected with it.

Name of trustee	Legal authority (eg order, governing document)

Please give details of why remuneration or other employment benefits were paid.

Where an ex gratia payment has been made to a trustee, provide an explanation of the nature of the payment.

28.2 Trustees' expenses

If the charity has paid trustees expenses for fulfilling their duties, details of such transactions should please enter “True” in the box below. If there are transactions to report, please enter "False".

No trustee expenses have been incurred (True or False)

Type of expenses reimbursed
Travel
Subsistence
Accommodation

Please provide the number of trustees reimbursed for expenses or who had expenses paid by the cha

28.3 Transaction(s) with related parties

Please give details of any transaction undertaken by (or on behalf of) the charity in which a related pa held as agent for related parties. If there are no such transactions, please enter 'true' in the box provi

This year

There have been no related party transactions in the reporting period (True or False)

Name of the trustee or related party	Relationship to charity	Description of the transaction(s)
Arthavadin (Eliot Franks)	Future Dharma Trustee	was paid to the Preceptors College
Jnanagarbha (Alan Ashley)	Future Dharma Trustee	XX . A grant was paid to the
Jnanadhara (Benjamin Brewer)	Future Dharma Trustee	Movement Coordinator. A grant was paid to the Triratna Chairs'

Last year

There have been no related party transactions in the reporting period (True or False)

Name of the trustee or related party	Relationship to charity	Description of the transaction(s)
Arthavadin (Eliot Franks)	Future Dharma Trustee	was paid to the Preceptors College
Jnanadhara (Benjamin Brewer)	Future Dharma Trustee	Movement Coordinator. A grant was paid to the Triratna Chairs'

In relation to the transactions above, please provide the terms and conditions, including any security and the nature of any payment (consideration) to be provided in settlement.

For any related party, please provide details of any guarantees given or received.

nt)

guidance notes) details of such transactions should be provided
e transactions to report.

nent with their charity or a related entity	**1**

legal authority for, any remuneration or other benefits paid to a

Amounts paid or benefit value				
Remuneration	**Pension contribution**	**Redundancy (including loss of office)/ex gratia**	**Other**	**TOTAL**
£	**£**	**£**	**£**	**£**
£ -	-	-	-	**-**
£ -	-	-	-	**-**
£ -	-	-	-	**-**
£ -	-	-	-	**-**

nent with their charity or a related entity	**1**

legal authority for, any remuneration or other benefits paid to a

Amounts paid or benefit value

Remuneration	Pension contribution	Redundancy (including loss of office)/ex gratia	Other	TOTAL
£	£		£	£
£ -	-	-	-	-
£ -	-	-	-	-
£ -	-	-	-	-
£ -	-	-	-	-

' be provided in this note. If there are no transactions to report,

0

	This year		Last year
	£		£
	529		861
		213	187
		-	236
TOTAL	742		1,284

rity	7	7

rty has a material interest, including where funds have been ded.

0

Amount	Balance at period end	Provision for bad debts at period end	during
£	£	£	£
14,038			
28,076			
10,594			

0

Amount	Balance at period end	Provision for bad debts at period end	during
£	£	£	£
42,144			
14,125			

NA

NA

Independent examiner's report to the trustees of Future Dharma Fund

I report to the trustees on my examination of the accounts of Future Dharma Fund for the year ended 31 December 2025.

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 all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

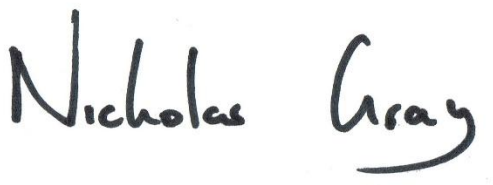
Independent examiner's statement

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

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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 to enable a proper understanding of the accounts to be reached.

Signed:



Nicholas Gray, FMAAT

Adhisthana
Coddington Court
Ledbury
Herefordshire HR8 1JL

29th May 2026