Trustees' Annual Report & Financial Statements for the period 1 January 2025 to 31 December 2025

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The Association for Cooperation and Transformation (UK)

Charity registration number: 1171731

Objectives and Activities

Purposes of the charity

The Association for Cooperation and Transformation (UK), known as "ACT (UK)", has the following purposes set out in its constitution:

In furtherance of the Christian principles, the Object of the CIO is, for the public benefit, the relief of those in need by reason of financial hardship, ill-health, disability, unemployment, war or natural disaster and such other social or economic disadvantage, including (but not limited to) such persons living in North Africa.

The charity's main activities

The charity seeks to inform and to raise funding for humanitarian and development projects in North Africa through:

- A regular newsletter,
- Emails to supporters of the charity,
- Updating individuals known to Trustees,
- Sales of ACT(UK) cards,
- Other fundraising activities such as concerts and coffee mornings.

The charity also seeks to network with other charities in order to publicise the needs of North Africa and to look for recruits to engage in such work.

Working for the public benefit

In the Charity's involvement in these projects and in all its activities, the Trustees have had full regard to the guidance issued by the Charity Commission as to the public benefit.

Grant-making

ACT (UK) has a grant-making policy, mandating the trustees to apply the funds of the charity at their discretion and in accordance with the charitable purposes and objectives of the charity. Specific clauses relate to:

- Priorities for Support,
- Principles in Determining Support,
- Applicant and Partner Due Diligence,
- Administrative and Decision-making Procedures.

Achievements and Performance

Main achievements this year

The Charity's work this year was reduced by the availability and health of trustees. Despite this, ACT (UK) was pleased to host three concerts by Tracy Fehr in September 2025, raising in excess of £1,700 and encouraging other donations for the same cause. There were also some sales of Christmas card.

Existing regular funding was received and processed and Trustee meetings continued; policies and procedures were updated as required, and all other administrative matters of the charity were attended to.

Performance against fundraising objectives

The Charity has an objective in normal times of raising around £10,000 each year. As mentioned above, Trustee time for fundraising was restricted this year. One application for funding to a third party funder was unsuccessful. All activities resulted in an income of £6,236. Although less than the agreed target, the Trustees are satisfied that this is a satisfactory performance, given the situations faced this year.

Financial Review

The charity's position at the end of the period

ACT (UK) was solvent and had cash reserves at the end of the financial year, despite not having engaged in any significant fund-raising activity. The trustees recognised their responsibilities in accordance with applicable law and regulation, and had prepared financial statements accordingly, being satisfied that they give a true and fair view of the state of affairs of the charity, and the incoming resources and application of those resources, including the income and expenditure, of the charity for the reporting period.

Reserves

Policy

The charity has no paid staff or premises. A sum is held against any unforeseen financial risks or possible legal costs. An updated investments and reserves policy was agreed in October 2019.

The charity holds as a minimum a reserve of £1,500, this having been judged by the trustees to be a suitable minimum amount, considering the potential demands on the charity.

Ongoing concern

The trustees have no concerns about the charity continuing as a going concern for the forthcoming period.

Principal source of funds

The charity seeks funds from:

- Fundraising events (none in the current year),
- A supporters of ACT (UK) scheme, contributing £15/person/year,
- Donations from individuals, organisations, churches and other charities,
- Specific appeals, as agreed by trustees,
- Occasional sales through an online shop.

Structure, Governance and Management

Structure

ACT (UK) is a Charitable Incorporated Organisation and has a CIO Foundation Constitution.

Governance and Management

According to the Constitution, new Trustees are appointed by the existing Trustees at a properly constituted meeting. This is done with regard to the skills and experience needed by the Board of Trustees to ensure the successful functioning of the Charity.

Trustees

The Charity started the year governed and managed by five Trustees. There have been two resignations by Trustees in the current year. ACT (UK) thanks Stephen and Ismay Green for their faithful service to the charity.

Names of the charity trustees who manage the charity

Trustee name	Office	Dates served *(if not for whole year)*
Howard Jones	Chair	
Martin Lawson	Treasurer	
Janet Jones	Safeguarding Officer	
Stephen Green		*resigned 21 Feb 2025*
Ismay Green		*resigned 21 Feb 2025*

There are no corporate trustees, and no trustees hold title to any property belonging to the charity.

Relationships with others

ACT (UK) is linked by a Memorandum of Understanding with ACT, a charity registered in Sweden and Tunisia. ACT works in association with a wide range of government departments and charities in Tunisia and provides local expertise in the use of project funds. ACT (UK) retains full control of which projects it chooses to fund and receives monitoring feedback concerning the use of funds and the achievement of project goals.

No funds are held as custodian trustees on behalf of others.

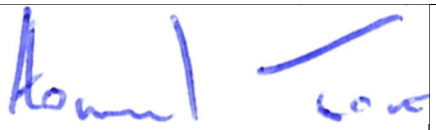
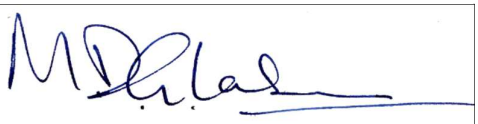
Administrative details

Charity name	**The Association for Cooperation and Transformation (UK)**
Other name the charity uses	**ACT (UK)**
Registered charity number	**1171731**
Charity's principal address	**3, Overbrook** **Great Ayton** **North Yorkshire** **TS9 6NX**

Declarations

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

Signed on behalf of the charity's trustees:

Signature:		
Full name:	Howard Robert Ralph Jones	Martin David Geoffrey Lawson
Position:	Chair	Treasurer
Date:	24 October 2026	24 October 2026

Statement of Financial Accounts

(Including summary income and expenditure account)

For the year ended 31st December 2025

Income (Note 3)	Unrestricted funds £ F01	Restricted income funds £ F02	Endowment funds £ F03	**Total funds £ F04**	*Prior year funds £ F05*
Income and endowments from:					
Donations and legacies	537	5,454	-	**5,991**	*5,447*
Charitable activities	-	-	-	**-**	*-*
Other trading activities	245	-	-	**245**	*274*
Investments	-	-	-	**-**	*-*
Separate material item of income	-	-	-	**-**	*-*
Other	-	-	-	**-**	*-*
Total	**782**	**5,454**	**-**	**6,236**	***5,720***
Expenditure (Notes 6)					
Expenditure on:					
Raising funds	215	-	-	**215**	*15*
Charitable activities:	-	-	-	**-**	*-*
- Grants to ACT (NA)	-	5,587	-	**5,587**	*7,290*
Separate material expense item	-	-	-	**-**	*-*
Other	15	-	-	**15**	*18*
Total	**230**	**5,587**	**-**	**5,817**	***7,323***
Net income/(expenditure) before tax for the reporting period	552	- 133	-	**419**	- *1,558*
Tax payable	-	-	-	**-**	*-*
Net income/(expenditure) after tax before investment gains/(losses)	552	- 133	-	**419**	- *1,558*
Net gains/(losses) on investments	-	-	-	**-**	*-*
Net income/(expenditure)	552	- 133	-	**419**	- *1,558*
Extraordinary items	-	-	-	**-**	*-*
Transfers between funds	-	-	-	**-**	*-*
Other recognised gains/(losses):					
Gains and losses on revaluation of fixed assets for the charity's own use	-	-	-	**-**	*-*
Other gains/(losses) *See note 7*	-		-	**-**	*-*
Net movement in funds	**552**	**- 133**	**-**	**419**	- *1,558*
Reconciliation of funds:					
Total funds brought forward	1,513	-	-	**1,513**	*3,070*
Total funds carried forward	**2,064**	**- 133**	**-**	**1,931**	*1,513*

All activities relate to continuing activities. The notes on the following pages form part of these financial statements.

Balance Sheet

As at 31st December 2025

		Unrestricted funds £ F01	Restricted income funds £ F02	Endowment funds £ F03	Total this year £ F04	Total last year £ F05
Fixed assets						
Intangible assets	(Note 15)	-	-	-	-	-
Tangible assets	(Note 14)	-	-	-	-	-
Heritage assets	(Note 16)	-	-	-	-	-
Investments	(Note 17)	-	-	-	-	-
Total fixed assets		**-**	**-**	**-**	**-**	**-**
Current assets						
Stocks	(Note 18)	-	-	-	-	-
Debtors	(Note 19)	-	-	-	-	
Investments	(Note 17.4)		-	-	-	-
Cash at bank and in hand	(Note 24)	1,932	-	-	**1,932**	1,958
Total current assets		**1,932**	**-**	**-**	**1,932**	**1,958**
Creditors: amounts falling due within one year	(Note 20)	-	-	-	-	444
Net current assets/(liabilities)		**1,932**	**-**	**-**	**1,932**	**1,513**
Total assets less current liabilities		**1,932**	**-**	**-**	**1,932**	**1,513**
Creditors: amounts falling due after one year	(Note 20)	-	-	-	-	-
Provisions for liabilities		-	-	-	-	-
Total net assets or liabilities		**1,932**	**-**	**-**	**1,932**	**1,513**
Funds of the Charity						
Endowment funds	(Note 27)	-			-	-
Restricted income funds	(Note 27)	-	-		-	4,300
Unrestricted funds		1,932		-	**1,932**	- 2,787
Revaluation reserve					-	-
Fair value reserve						
Total funds		**1,932**	**-**	**-**	**1,932**	**1,513**

Signed by two trustees on behalf of all the trustees.

Date of approval: 24 October 2026

Howard Jones, Chair	Martin Lawson, Treasurer

Notes to the Financial Statements

Note 1 – Basis of Preparation

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:

- 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 the Charities Act 2011.

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

Going concern

The charity has sufficient income from general donations to support its own costs and meets the trustees' requirements for it to be considered a going concern.

Changes in the period and in prior periods

The accounts present a true and fair view and no changes have been made to the accounting policies.

No changes to accounting estimates have occurred in the reporting period.

No material prior year errors have been identified in the reporting period.

Note 2 – Accounting Policies

Income

Income is included in the Statement of Financial Activities (SoFA) when the charity becomes entitled to the resources; or it is more likely than not that the trustees will receive the resources; or the monetary value can be measured with sufficient reliability.

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

Grants and donations are only included in the SoFA when the general income recognition criteria are met. The charity has not received any government grants in the reporting period.

The charity did not receive any government grants in the reporting period.

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.

The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

Membership subscriptions received in the nature of a gift are recognised as Donations.

No material item of deferred income has been included in the accounts.

Note 3 – Analysis of income

	Unrestricted funds	Restricted income funds	Endowment funds	Total funds	Prior year
Donations and Legacies:				£	£
Donations and gifts	332	5,454	-	**5,786**	5,177
Gift Aid	-	-	-	**-**	-
Legacies	-	-	-	**-**	-
General grants provided by government/other charities	-	-	-	**-**	-
Membership subscriptions and sponsorships which are in substance donations	205	-	-	**205**	315
Donated goods, facilities and services	-	-	-	**-**	-
Other	-	-	-	**-**	-
Total	**537**	**5,454**	**-**	**5,991**	**5,492**
Other trading activities:					
Sale of items in online shop	245	-	-	**245**	274
	-	-	-	**-**	-
	-	-	-	**-**	-
Other	-	-	-	**-**	-
Total	**245**	**-**	**-**	**245**	**274**
TOTAL INCOME	**782**	**5,454**	**-**	**6,236**	**5,766**

Any sums denominated in foreign currency have been converted at source, by our payment processor, using the rate available to them. All foreign donations have been received and accounted for in Sterling.

Note 6 – Analysis of expenditure

	This year				Last year			
	Unrestricted funds	Restricted income funds	Endowment funds	Total funds	Unrestricted funds	Restricted income funds	Endowment funds	Total funds
Expenditure on raising funds:				£				£
Incurred seeking donations	16	-	-	**16**	*8*	-	-	*8*
Incurred seeking legacies	-	-	-	**-**	-	-	-	-
Incurred seeking grants	-	-	-	**-**	-	-	-	-
Operating membership schemes and social lotteries	5	-	-	**5**	*7*	-	-	*7*
Staging fundraising events	195	-	-	**195**	-	-	-	-
Fudraising agents	-	-	-	**-**	-	-	-	-
Operating charity shops	-	-	-	**-**	-	-	-	-
Operating a trading company undertaking non-charitable trading activity	-	-	-	-	-	-	-	-
Advertising, marketing, direct mail and publicity		-	-	-		-	-	-
Start up costs incurred in generating new source of future income	-	-	-	-	-	-	-	-
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 maintenance charges	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
Total expenditure on raising funds	**215**	**-**	**-**	**215**	*15*	-	-	*15*
TOTAL EXPENDITURE	**215**	**-**	**-**	**215**	**15**	**-**	**-**	**15**

Other information:

Analysis of expenditure on charitable activities

	This year				Last year			
Activity or programme	Activities undertaken directly	Grant funding of activities	Support Costs	Total this year	Activities undertaken directly	Grant funding of activities	Support Costs	Total last year
	£	£	£	£	£	£	£	£
- Grants to ACT (NA), general funds	-	2,000	- 367	**1,633**	-	6,800	490	*7,290*
- Grants to ACT (NA), projects	-	3,954	-	**3,954**	-	-	-	-
Other	-	-	-	**-**	-	-	-	-
Total	**-**	**5,954**	**- 367**	**5,587**	**-**	**6,800**	**490**	*7,290*

Note 7 – Extraordinary items

		This year	Last year
Extraordinary items	Description	£	£
Extraordinary item 1			
Total extraordinary items		**-**	-

There were no extraordinary items during the year 2024.

Note 13 – Analysis of grants paid

This year:

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

	Grants to institutions	Grants to individuals	Support costs	Total
			£	£
- Grants to ACT (NA), general funds	2,000	- -	367.20	**1,633**
- Grants to ACT (NA), projects	3,954	-	-	**3,954**
Activity or project 3	-	-	-	**-**
Activity or project 4	-	-	-	**-**
Total	**5,954**	**-** -	**367**	**5,587**

Last year:

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

Analysis	Grants to institutions	Grants to individuals	Support costs	Total
			£	£
Grant to ACT (Int)	6,800	-	489.50	**7,290**
Activity or project 2	-	-	-	**-**
Activity or project 3	-	-	-	**-**
Activity or project 4	-	-	-	**-**
Total	**6,800**	**-**	**490**	**7,290**

Note 19 – Debtors and pre-payments

	This year	*Last year*
Analysis of debtors	£	*£*
Trade debtors	-	*29.7*
Prepayments and accrued income	-	*-*
Other debtors	-	*-*
Total	**-**	*30*

Note 20 – Creditors

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year	*Last year*	This year	*Last year*
Analysis of creditors	£	*£*	£	*£*
Accruals for grants payable			-	*-*
Bank loans and overdrafts	-	*-*	-	*-*
Trade creditors	-	*408*	-	*-*
Payments received on account for contracts or performance-related grants	-	*-*	-	*-*
Accruals and deferred income	-	*-*	-	*-*
Taxation and social security	-	*-*	-	*-*
Other creditors		*30*	-	*-*
Total	**-**	*438*	**-**	*-*

Note 24 – Cash at bank and in hand

	This year	*Last year*
	£	*£*
Short term cash investments (less than 3 months maturity date)	-	*-*
Short term deposits	-	*-*
Cash at bank and on hand	1,932.1	*1,958*
Other	-	
Total	1,932	*1,958*

The trustees have discharged their duties to reduce funds through distribution to beneficiaries, to reduce the cash balance to closer to the agreed minimum.

Note 27 – Charity Funds

Restricted Funds

Some of the funds that ACT (UK) raises are restricted, and these are tracked through the accounts to ensure that they are used in line with the donors' requirements.

Details of Material Funds held and movements in the current year

Fund names	Type PE, EE R or	Purpose and Restrictions	Fund balances brought forward £	Income £	Expenditure £	Transfers £	Gains and losses £	**Fund balances carried forward £**
Restricted ACT (NA)	R	ACT (NA) projects or as needed	-	2,020	-	-	-	**2,020**
Restricted ACT (Mau)	R	ACT (Mau) projects or as needed	-	3,434	-	-	-	**3,434**
Other funds (balancing figure)	N/a	N/a	-	-	-	-	-	-
		Total Funds as per balance sheet	-	**5,454**	-	-	-	**5,454**

All fund balances carried forwards are denominated in UK Sterling, there are no funds carried forwards denominated in a foreign currency.

Details of material funds held and movements during the previous reporting period

Fund names	Type PE, EE R or	Purpose and Restrictions	Fund balances brought forward £	Income £	Expenditure £	Transfers £	Gains and losses £	**Fund balances carried forward £**
Restricted ACT (NA)	R	ACT (NA) projects or as needed	-	1,500	-	-	-	**1,500**
Restricted ACT (Mau)	R	ACT (Mau) projects or as needed	-	2,800	-	-	-	**2,800**
Other funds (balancing figure)	N/a	N/a	-	-	-	-	-	-
		Total Funds as per balance sheet	-	**4,300**	-	-	-	**4,300**

All fund balances carried forwards are denominated in UK Sterling, there are no funds carried forwards denominated in a foreign currency.

Note 28 – Transactions with trustees and related parties

Remuneration and benefits

In both the current period and the previous period none of the trustees have been paid any remuneration or received any other benefits from an employment with the charity or a related entity.

Expenses

The charity did not pay any expenses to the trustees in the current year for fulfilling their duties, nor reimburse any costs to trustees.

Related party transactions

In both the current period and the previous period none of the trustees, or entities with which they have an interest, have had any significant transactions with the charity.