The Charity Registration Number is : 1181558

The Olive Trust

Report and Accounts

31 December 2025

The Olive Trust

Report and accounts for the year ended 31 December 2025

Contents

	Page
Charity information	1
Trustees' Annual Report	2 to 9
Independent Accountant's Report	10 to 11
Statement of Financial Activities	12
Income and Expenditure account	13
Balance sheet	14
Notes to the accounts	15 to 16
Detailed analysis of Income and Expenditure	17 to 18

The Olive Trust

Trustees' Annual Report for the year ended 31 December 2025

The Trustees present their Report and Accounts for the year ended 31 December 2025.

Reference and administrative details

The legal name of the charity is: The Olive Trust.

The charity is also known by its operating name, The Olive Trust.

The charity's UK charitable registration and areas of operation

The charity is registered in England & Wales with the Charity Commission in England & Wales (CCEW) with charity number 1181558.

.

The charity does not operate in any overseas jurisdictions.

Legal structure of the charity

The charity is constituted as a Charitable Incorporated Organisation (CIO) in England & Wales. The governing document of the charity is the constitution of the CIO as approved by the Charity Commission in England & Wales (CCEW) .

There are no restrictions in the governing documents on the operation of the Charity or on its investment powers other than those imposed by Charity Law.

The trustees are all individuals.

The principal operating address, telephone number, email and web addresses of the charity are:

The Phoenix Studios
253 to 255 Belgrave Gate, Leicester
LE1 3HU
Telephone 07702072722

Email Address hello@theolivetrust.org Web address www.theolivetrust.org

The Trustees in office on the date the report was approved were:

Mr Junaid Vindhani
Mr Abdul Gaffar Rafiq Vindhani
Mr Billal Rafiq Vindhani
Mr Zuber Rafiq Vindhani
Ms Shazia Rashida Osman
Ms Leah Hood
Ms Tonia Punter-Ojong

Objects and activities of the charity

The purposes of the charity is as set out in its governing document.

The Olive Trust is a Charitable Incorporated Organisation established to fulfil its charitable objective of 'the relief of those in need by reason of youth, age, ill-health, disability, financial hardship or other disadvantage'.

The Trust's work has developed over time in response to the needs identified within the communities it serves. In 2023, the Trust established its therapeutic branch, which has since become a central area of its charitable activity. Through the provision of accessible counselling and psychotherapy, the Trust furthers its charitable purpose by supporting individuals experiencing mental health difficulties, financial hardship and other forms of disadvantage.

During the reporting period, the Trust provided:

- Free or low-cost counselling and psychotherapy to adults aged 18 and over who may otherwise be unable to access therapeutic support due to their financial circumstances. Support is provided both face-to-face and online.

- Accessible therapeutic and wellbeing support for individuals from underserved or disadvantaged backgrounds, including peer support groups delivered within community settings.

- Signposting and referral support, helping individuals to access other appropriate services where their needs fall outside the support available from the Trust.

- Supervised clinical placements for trainee counsellors, at Level 5 and above, supporting the development of future professionals and contributing to the capacity of the local mental health workforce.

To ensure that financial circumstances do not prevent individuals from accessing support, the Trust operates a flexible fee structure. Individuals who are unable to contribute financially may access the service free of charge, while those who are able to contribute can do so through a sliding-scale contribution. This enables the Trust to respond to individual circumstances while making effective use of its available resources.

The Trust works closely with local voluntary and community sector organisations to develop effective referral pathways and identify individuals who may benefit from its services. We seek to avoid unnecessary exclusion based solely on the complexity of an individual's mental health needs, enabling us to consider referrals from people who may face barriers to accessing other services.

The Olive Trust seeks to fulfil its charitable purpose by providing therapeutic support to individuals in need, particularly those affected by financial hardship and other forms of disadvantage. the needs identified within

The main activities undertaken in relation to those purposes during the year.

The Trust's service delivery is supported by a small clinical and operational structure designed to provide appropriate oversight, supervision and support. During the reporting period, this included:

- Clinical Lead: one day per week, providing clinical oversight and governance.
- Practice Manager/Lead Coach: one day per week, supporting operational management and coaching provision.
- Clinical Supervisor: providing six hours of clinical supervision per month.
- Trainee therapists: nine student therapists undertaking supervised client work during the reporting period.

The primary activity during the reporting period was the delivery of free or low-cost counselling and psychotherapy to adults aged 18 and over experiencing emotional distress, trauma and other mental health difficulties. Services were provided both face-to-face and online, helping to improve accessibility for individuals who may experience financial, mobility or other barriers to accessing support.

Alongside one-to-one therapy, the Trust developed and delivered peer support groups within community settings. These groups provided opportunities for individuals, particularly those from underserved communities, to share experiences, reduce isolation and access informal support within a safe and supportive environment.

The Trust also worked in partnership with local voluntary and community organisations to establish and strengthen referral pathways. These partnerships enabled professionals and community organisations to identify individuals who may benefit from our services and make appropriate referrals. Where the needs of an individual fell outside the support available from the Trust, signposting was provided to other relevant services.

The Trust continued to support the development of future mental health professionals by providing supervised clinical placements to trainee counsellors at Level 5 and above. This provides trainees with practical experience of working within a professional, trauma-informed service while contributing to the longer-term development of therapeutic provision within the local community.

The main activities undertaken during the year to further the charity's purpose for the public benefit.

During the reporting period, The Olive Trust expanded its referral pathways by establishing and strengthening partnerships with local voluntary and community sector organisations. These partnerships enabled the Trust to reach a wider range of individuals, including people from underserved and disadvantaged communities who may experience barriers to accessing appropriate mental health support.

In keeping with our inclusive approach, the service continued to operate without restrictive exclusion criteria. This enabled the Trust to consider supporting individuals presenting with complex mental health needs who may not meet the thresholds for, or may otherwise fall through gaps in, statutory provision.

During the year, the Trust also introduced a coaching service as an alternative to therapy for clients for whom coaching was considered appropriate. This is a time-limited project providing structured, goal-focused support and an opportunity for early intervention. Coaching helps individuals identify achievable personal goals, develop practical coping strategies, build confidence and identify positive steps towards improving their wellbeing and circumstances.

The coaching project also provides an opportunity to support individuals at an earlier stage, before difficulties become more established, where a therapeutic intervention may not be required. The Trust will evaluate feedback and learning from the project to determine whether coaching can be incorporated into the wider service provision in the future.

The Trust also continued to provide peer support groups within local community settings, promoting social connection, mutual support and shared recovery among participants. Signposting to other appropriate services remained an important part of the Trust's approach, helping individuals to access wider health, social care and voluntary sector support where required.

The main achievements and performance of the charity during the year.

During the reporting period, The Olive Trust received 106 referrals from individuals seeking support with their mental health and emotional wellbeing.

Of these referrals, 86 individuals received direct one-to-one therapeutic support during the same reporting period. This represents approximately 81% of referrals resulting in direct therapeutic support.

Of the referrals received, 52 were made by other agencies or professionals, while 50 were self-referrals. The referral figures demonstrate continued demand for the Trust's services and the importance of maintaining both professional referral pathways and direct access for individuals seeking support themselves.

The Trust also continued to provide supervised placements for trainee therapists, supporting the development of clinical skills and contributing to the future capacity of the local mental health workforce.

Alongside direct service delivery, the Trust continued to develop its operational systems, referral partnerships, clinical governance and approach to monitoring outcomes and client feedback.

The difference the charity's performance during the year has made to the beneficiaries of the charity.

During the reporting period, The Olive Trust received 106 referrals from individuals seeking support with their mental health and emotional wellbeing. Of these, 86 individuals received direct therapeutic support, meaning that approximately 81% of referrals resulted in individuals accessing direct support from the Trust.

The impact of the Trust's work is evidenced through clinical outcome measures, client engagement and feedback collected throughout and at the end of support. Standardised measures, including the PHQ-9 for depression, GAD-7 for anxiety and CORE-10 for general psychological distress, are used to monitor changes in clients' psychological wellbeing and to inform therapeutic practice.

Clients receiving support reported improvements in emotional wellbeing, coping strategies, self-awareness and confidence in managing difficulties in their everyday lives. Individuals also reported that the service provided a safe and supportive environment in which they could better understand their experiences, develop strategies to manage distress and work towards meaningful personal goals.

Client feedback highlighted the importance of being listened to, understood and supported within a safe, compassionate and non-judgemental environment. Some clients reported improvements in their relationships, confidence, emotional stability and ability to manage everyday challenges. Some also reported feeling better able to engage with work, education and other aspects of daily life.

The Trust's ability to provide direct support to 86 individuals during the reporting period demonstrates the practical benefit of its charitable activities. Through accessible, person-centred and trauma-informed support, The Olive Trust has enabled beneficiaries to work towards improved psychological wellbeing, greater resilience and positive changes in their lives.

The degree to which the achievements and performance during the year have benefited wider society.

The benefits of The Olive Trust's work extend beyond the individuals who receive direct therapeutic support. Improvements in mental health and emotional wellbeing can support individuals to maintain relationships, engage with family life, participate in their communities and manage everyday responsibilities. By supporting individuals to develop greater emotional resilience, self-awareness and coping strategies, the Trust contributes to healthier relationships and greater stability within families and communities.

The Trust also contributes to the wider development of mental health provision by offering supervised clinical placements to trainee counsellors. This provides trainees with valuable experience of working within a professional, trauma-informed service while receiving appropriate clinical supervision and support. In turn, this contributes to developing the skills and capacity of future therapists and supports the longer-term availability of accessible mental health services within the local community.

Our partnerships with local voluntary and community sector organisations are another important aspect of our wider public benefit. These relationships are based on shared objectives and enable organisations working directly with individuals and communities to identify people who may benefit from our support. By developing and maintaining these referral pathways, the Trust is able to reach individuals who may otherwise experience barriers to accessing mental health services.

Going forward, the Trust aims to strengthen and expand these partnerships, enabling us to extend our reach and provide support to more individuals and communities experiencing disadvantage or difficulty accessing appropriate mental health provision.

Structure, governance and management of the charity

The methods used to recruit and appoint new charity trustees.

There are currently seven trustees appointed to The Olive Trust.

Should a trustee resign from their position, the Trust's process for recruiting a replacement is:

1. Advertise the trustee vacancy through appropriate recruitment platforms, including Indeed and relevant social media channels.
2. Shortlist suitable applicants and conduct an interview process.
3. The successful candidate is appointed by a vote of the existing Board of Trustees.

The Trust seeks to appoint trustees with appropriate skills, experience and commitment to support the effective governance and development of the organisation.

How the charity makes decisions and how decisions are delegated.

The Olive Trust makes decisions collaboratively through its Board of Trustees. Trustees meet monthly, with an agenda prepared in advance and relevant matters discussed collectively.

Decisions relating to the strategic direction, governance and operational management of the Trust are considered by the trustees. Where appropriate, responsibility for specific operational matters is delegated to relevant individuals within the organisation, while overall accountability remains with the Board of Trustees.

Financial review

The charity's financial position at the end of the year ended 31 December 2025

The financial position of the charity at 31 December 2025 as more fully detailed in the accounts, can be summarised as follows:-

	2025 £
Net income	(20,808)
Unrestricted Revenue Funds available for the general purposes of the charity	7,248
Total Unrestricted Funds	**7,248**
Restricted Revenue Funds	4,500
Total Restricted Funds	4,500
Total Funds	11,748

Financial review of the position at the reporting date, 31 December 2025 .

The statement of financial activities shows a total income of £12,748 and expenditure of £33,556 leaving a deficit of £20,808 for the period.

At the end of the period the Olive Trust held reserves of £11,748 which will allow the charity to continue it's activities whilst it continues to raise funds for the long term.

Policies on reserves.

The Olive Trust maintains financial reserves to support financial stability and continuity of its charitable activities. The trustees aim to maintain a minimum of £9,000 in unrestricted reserves, representing approximately three months of operating expenditure.

The purpose of maintaining this level of reserves is to provide the Trust with sufficient financial capacity to meet essential operating costs and continue delivering its core services during periods of reduced income or unexpected expenditure.

The trustees regularly review the level of reserves required by considering expenditure, available income and the Trust's ongoing financial commitments. Operating costs are kept under review and expenditure is managed carefully to ensure that available resources are directed towards charitable activities while maintaining appropriate financial resilience.

The trustees remain committed to maintaining reserves at a level that supports the continuity and sustainability of the Trust's services.

Plans For the Future

The Olive Trust recognises that the cost of therapy remains a significant barrier for many people seeking mental health support. Financial circumstances can prevent individuals from accessing appropriate therapeutic services, particularly where they are unable to access timely statutory provision or afford private therapy.

In response, the Trust remains committed to providing low-cost and, where appropriate, free counselling and psychotherapy to individuals across Leicester, Leicestershire and Rutland. Future plans are focused on increasing our capacity to respond to demand, strengthening referral pathways and developing sustainable partnerships with local voluntary, community and statutory organisations.

A key priority for the Trust is to secure sustainable funding that will enable us to maintain and develop our services over the longer term. This will allow us to continue supporting individuals who may otherwise face barriers to accessing appropriate mental health provision, while ensuring that services remain safe, clinically effective and responsive to the needs of the communities we serve.

The Trust also intends to build on its developing coaching provision and explore further opportunities for early intervention and preventative support alongside its core therapeutic services. Client feedback, outcome measures and learning from service delivery will be used to inform future development and help ensure that resources are directed towards areas of greatest need.

Through continued partnership working, development of our clinical workforce and sustainable growth, The Olive Trust aims to increase the number of people it can support while maintaining the quality and person-centred nature of its services.

Operations and Systems

The Trust has developed and implemented secure systems, processes and workflows to support safe and effective service delivery. Processes relating to information and data are managed with regard to relevant Information Commissioner's Office guidance and data protection requirements.

The Trust also benefits from dedicated IT oversight provided by a trustee with responsibility for monitoring the organisation's IT systems and supporting the secure management of information.

Marketing and Communication

The Olive Trust monitors a range of quantitative and qualitative indicators to evaluate the reach, effectiveness and public benefit of its services.

These include:

- Number of service users: monitoring the number of individuals receiving one-to-one therapeutic support, as well as participation in peer support groups and other community-based activities.

- Client satisfaction and feedback: clients are invited to provide feedback at the end of their support. This helps the Trust assess the quality and relevance of its services and identify areas for improvement.

- Referral rates: the Trust records the number and source of referrals, including self-referrals and referrals from voluntary sector partners and other professionals. This helps the Trust monitor accessibility and understand how effectively its referral pathways are operating.

- Social media engagement: the Trust monitors engagement with its digital communications, including interactions and follower growth, to understand how effectively it reaches and communicates with its wider community.

Together, these measures provide the Trust with information about its reach, effectiveness and areas for development and support ongoing evaluation of its charitable activities.

Funding Strategy

The Olive Trust recognises that long-term sustainability requires a diverse and proactive approach to income generation. During the reporting period, the Trust continued to develop a number of potential funding streams to support and expand its charitable activities.

These include:

- Client contributions and donations: individuals who are able to contribute towards the cost of sessions may do so through the Trust's low-cost sliding-scale model or through voluntary donations. These contributions help subsidise support for individuals who are unable to pay.

- Trustee-affiliated donations: some financial support is received from businesses connected to trustees, demonstrating continued support for the Trust's charitable work.

- Trust and foundation funding: the Trust is working with an experienced fundraiser to identify and apply for grants from charitable trusts and foundations whose funding priorities align with the Trust's focus on mental health and trauma-informed support.

- Corporate partnerships: the Trust is developing relationships with local businesses and organisations, including opportunities to become a nominated Charity of the Year partner. Income generated through these partnerships will contribute towards service delivery and organisational development.

By developing a balanced approach to income generation, The Olive Trust aims to strengthen its financial resilience and maintain continued access to free and low-cost mental health support for those most in need.

Equality and Diversity

The Olive Trust is committed to promoting equality, diversity and inclusion across all aspects of its work. We recognise that people accessing our services come from diverse backgrounds and may have different experiences, identities, circumstances and support needs. We therefore seek to ensure that everyone who engages with the Trust is treated with dignity, respect and fairness and has an equal opportunity to benefit from our services.

We view the people we support as active partners in their own wellbeing and recognise the importance of listening to their experiences, respecting their choices and working collaboratively with them. Our approach is person-centred and responsive to individual needs, with therapists taking account of factors such as culture, background, family circumstances, communication needs and individual experiences when providing support.

The Trust is committed to anti-discriminatory practice and to creating an environment in which people feel safe, welcomed and valued. We do not tolerate discrimination, prejudice or unfair treatment on the basis of protected characteristics or any other aspect of a person's identity or circumstances. Our policies and practices are informed by the principles of the Equality Act 2010, and we regularly review our approach to ensure that equality and inclusion remain central to our service delivery.

Our commitment to accessible and inclusive services means that we seek to work with individuals who may experience barriers within mainstream provision, including those experiencing social or economic disadvantage. Where appropriate, we work with partner organisations to identify needs and facilitate access to our services.

Through this approach, The Olive Trust aims to ensure that people are not excluded from receiving support because of their background, circumstances or identity. We remain committed to learning from the experiences and feedback of those who use our services and to continually developing our practice so that our provision remains inclusive, respectful and responsive to the diverse communities we serve.

Details of The Independent Examiner

G Sattar

Member of Institute of Financial Accountants

1 Cradock Street

Leicester

LE5 3AW

The Olive Trust

Trustees' Annual Report for the year ended 31 December 2025

Statement of Trustees' Responsibilities

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities Act 2011 and the Charities (Accounts and Reports) Regulations 2008. Notwithstanding the explicit requirement in the extant statutory regulations,the Charities (Accounts and Reports) Regulations 2008, to prepare the financial statements in accordance with the SORP 2005, in view of the fact that the SORP 2005 has been withdrawn, the Trustees determined to interpret this responsibility as requiring them to follow current best practice and prepare the accounts according to the FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2015, (as amended by the Bulletin issued in October 2018 and applicable to all accounting periods beginning on or after 1st January 2019), (The SORP), .

In particular, charity law requires the Trustees, if they prepare accounts on an accruals basis, to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity as at the end of the financial year and of the surplus or deficit of the charity. In preparing those financial statements the Trustees are required to :-

- to prepare the accounts in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).
- select suitable accounting policies and apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements;

The law requires that the trustees must not approve the accounts unless they are satisfied that they give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for the year.

The Trustees are also responsible for maintaining adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which are sufficient to show and explain the charity's transactions and enable them to ensure that the financial statements comply with regulations made under the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are also responsible for the contents of the Trustees' report, and the statutory responsibility of the Independent Examiner in relation to the Trustees' report is limited to examining the report and ensuring that , on the face of the report, there are no material inconsistencies with the figures disclosed in the financial statements.

This report was approved by the board of trustees on 13 October 2026.

Junaid Vindhani
Trustee

The Olive Trust

Report of the Independent Examiner to the Trustees of the charity on the accounts for the year ended 31 December 2025

I report to the Trustees on my examination of the financial statements of the charity on pages 12 to 18 for the year ended 31 December 2025 which have been prepared in accordance with the Charities Act 2011 (the Act) and with the Financial Reporting Standard 102, (effective 1st January 2016) as modified by FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2015, (as amended by the Bulletin issued in October 2018 and applicable to all accounting periods beginning on or after 1st January 2019), (The SORP), published by the Charity Commission in England & Wales (CCEW) , and under the historical cost convention and the accounting policies set out on page 17.

Respective responsibilities of the Trustees and the Independent Examiner and the basis of the report

As described on page 7, you, the charity's Trustees, are responsible for the preparation of the financial statements in accordance with the Charities Act 2011 and all other applicable law and with United Kingdom Generally Accepted Accounting Practice, applicable to smaller entities, and for being satisfied that the financial statements give a true and fair view.

The Trustees consider that the audit requirement of Section 144(1) of the Charities Act 2011 (the Act) does not apply, and that there is no requirement in the Governing Document for the conducting of an audit. As a consequence, the Trustees have elected that the financial statements be subject to independent examination.

Having satisfied myself that the financial statements are not required to be audited under any legal provision, or otherwise, and are eligible for independent examination, it is my responsibility to:-

a) examine the financial statements of the charity under Section 145 of the Act;

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

Basis of Independent Examiner's Statement and scope of work undertaken

I report in respect of my examination of the charity's financial statements carried out under s145 of the Act. 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 setting out the duties of an independent examiner in relation to the conducting of an independent examination. An independent examination includes a review of the accounting records kept by the charity and of the accounting systems employed by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations from you, as Trustees, concerning such matters. The purpose of the examination is to establish as far as possible that there have been no breaches of charity legislation and that, on a test basis of evidence relevant to the amounts and disclosures made, the financial statements comply with the SORP.

The procedures undertaken do not provide all the evidence that would be required in an audit, and information supplied by the Trustees in the course of the examination is not subjected to audit tests or enquiries and does not cover all the matters that an auditor would consider in arriving at an opinion. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide

Consequently, I do not express an audit opinion on the view given by the financial statements, and in particular, I express no opinion as to whether the financial statements give a true and fair view of the affairs of the charity, and my report is limited to the matters set out in the statement below.

I planned and performed my examination so as to satisfy myself that the objectives of the independent examination are achieved and before finalising the report I obtained written assurances from the Trustees of all material matters.

The Olive Trust

Independent Examiner's Statement, Report and Opinion

Subject to the limitations upon the scope of my work as detailed above, I have completed my examination: and can confirm that:-

This is a report in respect of an examination carried out under 145 of the Act and in accordance with Directions given by the Charity Commission under section 145(5)(b) of the Act which may be applicable;

and that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:-

accounting records were not kept in respect of the charity as required by with Section 130 of The Charities Act 2011;

the financial statements do not accord with those records; or

the financial statements 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;

have not been prepared in accordance with the methods and principles set out in the FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2015, (as amended by the Bulletin issued in October 2018 and applicable to all accounting periods beginning on or after 1st January 2019), (The SORP).

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 financial statements to be reached.

Signed:-

G Sattar - Independent Examiner

Institute of Financial Accountants

1 Cradock Street
Leicester
LE5 3AW

This report was signed on 13 October 2026

The Olive Trust - Statement of Financial Activities for the year ended 31 December 2025

Statement of Financial Activities for the year ended 31 December 2025

	SORP Ref	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
		2025	2025	2025	2024
		£	£	£	£
Income & Endowments from:					
Donations & Legacies	A1	7,748	4,500	**12,248**	29,012
Other trading activities	A3	-	-	**-**	-
Total income	**A**	**7,748**	**4,500**	**12,248**	**29,012**
Expenditure on:					
Raising funds	B1	-	-	**-**	-
Charitable activities	B2	16,256	16,800	**33,056**	36,637
Total expenditure	**B**	**16,256**	**16,800**	**33,056**	**36,637**
Net income for the year		**(8,508)**	**(12,300)**	**(20,808)**	**(7,625)**
Net income after transfers	**A-B-C**	**(8,508)**	**(12,300)**	**(20,808)**	**(7,625)**
Net movement in funds		**(8,508)**	**(12,300)**	**(20,808)**	**(7,625)**
Reconciliation of funds:-	**E**				
Total funds brought forward		15,756	16,800	**32,556**	40,181
Total funds carried forward		**7,248**	**4,500**	**11,748**	**32,556**

The 'SORP Ref' indicated above is the classification of income set out in the formal SORP documents. As required by paragraph 4.60 of the SORP, the brought forward and carried forward funds above have been agreed to the Balance Sheet.

A separate Statement of Total Recognised Gains and Losses is not required as this statement includes all recognised gains and losses.

All activities derive from continuing operations

The notes attached on pages 17 to 18 form an integral part of these accounts.

All activities derive from continuing operations

The notes attached on pages 17 to 18 form an integral part of these accounts.

The Olive Trust - Statement of Financial Activities for the year ended 31 December 2025

The Olive Trust
Income and Expenditure Account for the year ended 31 December 2025 as required by the Companies Act 2006

	2025 £	2024 £
Income		
Income from operations	12,248	29,012
Investment income		
Gross income in the year before exceptional items	**12,248**	**29,012**
Gross income in the year including exceptional items	**12,248**	**29,012**
Expenditure		
Charitable expenditure, excluding depreciation and amortisation	33,056	36,637
Fundraising costs	-	-
Total expenditure in the year	**33,056**	**36,637**
Net income before tax in the financial year	**(20,808)**	**(7,625)**
Tax on surplus on ordinary activities	-	-
Net income after tax in the financial year	**(20,808)**	**(7,625)**
Retained surplus for the financial year	**(20,808)**	**(7,625)**

All activities derive from continuing operations

In accordance with the provisions of the Companies Act 2006, the headings and subheadings used in the Income and Expenditure account have been adapted to reflect the special nature of the charity's activities.

The notes attached on pages 17 to 18 form an integral part of these accounts.

The Olive Trust - Balance Sheet as at 31 December 2025

	Note	SORP Ref		2025		2024
				£		£
Current assets		B				
Debtors	4	B2	192		330	
Cash at bank and in hand		B4	11,556		32,226	
Total current assets			11,748		32,556	
Net current assets				11,748		32,556
The total net assets of the charity				**11,748**		**32,556**
The total net assets of the charity are funded by the funds of the charity, as follows:-						
Restricted funds						
Restricted Revenue Funds	8	D2	4,500		16,800	
				4,500		16,800
Unrestricted Funds						
Unrestricted Revenue Funds	8	D3	7,248		15,756	
				7,248		15,756
Designated Funds						
Total charity funds				**11,748**		**32,556**

The 'SORP Ref' indicated above is the classification of Balance Sheet items as set out in the formal SORP documents. As required by paragraph 4.60 of the SORP, the brought forward and carried forward funds above have been agreed to the SOFA..

The Trustees acknowledge their responsibilities for complying with the requirements of charity legislation with respect to accounting records and the preparation of accounts.

The charity is subject to Independent Examination under charity legislation, and the report of the Independent Examiner is on page 11.

The Trustees are satisfied that, although the charity is not registered under the Companies Acts, if it were so registered, it would be eligible to prepare accounts in accordance with the provisions in Part 15 of the Companies Act 2006. applicable to companies subject to the small companies regime.

Junaid Vindhani

Trustee

Approved by the board of trustees on 13 October 2026

The notes attached on pages 17 to 18 form an integral part of these accounts.

The Olive Trust

Notes to the Accounts for the year ended 31 December 2025

1 Accounting policies

Policies relating to the production of the accounts.

Basis of preparation and accounting convention

The accounts have been prepared on the accruals basis, under the historical cost convention, and in accordance with the Financial Reporting Standard 102, (effective 1st January 2016) and 'FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2015, (as amended by the Bulletin issued in October 2018 and applicable to all accounting periods beginning on or after 1st January 2019), (The SORP), published by the Charity Commission in England & Wales (CCEW) , effective January 2016, , and in accordance with all applicable law in the charity's jurisdiction of registration, except that the charity has prepared the financial statements in accordance with the FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2015, (as amended by the Bulletin issued in October 2018 and applicable to all accounting periods beginning on or after 1st January 2019), (The SORP), in preference to the previous SORP, the SORP 2005, which has been withdrawn, notwithstanding the fact that the extant statutory regulations, the Charities (Accounts and Reports) Regulations 2008 refer explicitly to the SORP 2005. This has been done to accord with current best practice.

2 Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

Designated funds are unrestricted funds earmarked by the Trustees for particular purposes. However, currently there are no designated funds.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal or as implied by law. Currently, there is £2,600 restricted funds.

There are no endowment funds.

3 Remuneration and payments to Trustees and persons connected with them

No trustees or persons connected with them received any remuneration from the charity, or any related entity.

4 Debtors

	2025	2024
	£	£
Prepayments and accrued income	192	330

5 Income and Expenditure account summary

	2025	2024
	£	£
At 1 January 2025	32,556	40,181
Surplus/ (Deficit) after tax for the year	(20,808)	(7,625)
At 31 December 2025	**11,748**	**32,556**

The Olive Trust

Notes to the Accounts for the year ended 31 December 2025

7 Particulars of how particular funds are represented by assets and liabilities

At 31 December 2025	Unrestricted funds	Designated funds	Restricted funds	Total Funds	Total Funds
	£	£	£	£	£
Current Assets	7,248		4,500	**11,748**	**11,748**
	7,248	**-**	**4,500**	**11,748**	**11,748**

At 1 January 2025	Unrestricted funds	Designated funds	Restricted funds	Total Funds	Total Funds
	£	£	£	£	£
Current Assets	15,756	-	16,800	**32,556**	**32,556**
	15,756	**-**	**16,800**	**32,556**	**32,556**

8 Change in total funds over the year as shown in Note 7 , analysed by individual funds

	Funds brought forward from 2024	Movement in funds in 2025	Transfers between funds in 2025	Funds carried forward to 2026	Funds carried forward to 2026
	£	£	£	£	£
Unrestricted and designated funds:-					
Unrestricted Revenue Funds	15,756	(8,508)	-	**7,248**	**7,248**
Total unrestricted and designated funds	**15,756**	**(8,508)**	**-**	**7,248**	**7,248**
Restricted funds:-					
Counselling Services	-	(12,300)	-	**(12,300)**	**(12,300)**
Total restricted funds	**16,800**	**(12,300)**	**-**	**4,500**	**4,500**
Total charity funds	**32,556**	**(20,808)**	**-**	**11,748**	**11,748**

9 Analysis of movements in funds over the year as shown in Note 8

	Income	Expenditure	Other Gains & Losses	Movement in funds	Movement in funds
	2025	2025	2025	2025	2025
	£	£	£	£	£
Unrestricted and designated funds:-					
Unrestricted Revenue Funds	7,748	(16,256)	-	**(8,508)**	**(8,508)**
Restricted funds:-					
Counselling Services	4,500	(16,800)	-	**(12,300)**	**(12,300)**
	12,248	**(33,056)**	**-**	**(20,808)**	**(20,808)**

The Olive Trust

Detailed analysis of income and expenditure for the year ended 31 December 2025 as required by the SORP 2015

This analysis is classified by conventional nominal descriptions and not by activity.

10 Donations, Grants and Legacies

	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
	2025	2025	2025	2024
	£	£	£	£
Donations and gifts from individuals				
Various	7,248	-	**7,248**	9,012
Total donations and gifts from individuals	**7,248**	**-**	**7,248**	**9,012**

Donations and gifts from individuals (Include HMRC refunds on gift aided donations) - Prior Year analysis

	Prior Year Unrestricted Funds	Prior Year Restricted Funds	Prior Year Total Funds
	2024	2024	2024
	£	£	£
Prior year	**9,012**	**-**	**9,012**

	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
	2025	2025	2025	2024
	£	£	£	£
Revenue grants from government and public bodies				
The National Lottery Community Fund	-	-	**-**	20,000
Other Organisations	500	4,500	**5,000**	-
Total public sector revenue grants	**500**	**4,500**	**5,000**	**20,000**

All the grants in the prior year were unrestricted.

Revenue grants from government and public bodies - Prior Year analysis

	Prior Year Unrestricted Funds	Prior Year Restricted Funds	Prior Year Total Funds
	2024	2024	2024
	£	£	£
Prior Year	-	20,000	**20,000**

The Olive Trust

Detailed analysis of income and expenditure for the year ended 31 December 2025 as required by the SORP 2015

Total Donations, Grants and Legacies

Current year		Unrestricted Funds 2025 £	Restricted Funds 2025 £	Current Year Total Funds 2025 £	Prior Year Total Funds 2024 £
Total Donations, Grants and Legacies	**A1**	**7,748**	**4,500**	**12,248**	**29,012**

All the donations and gifts in the prior year were unrestricted.

Prior year		Unrestricted Funds 2024 £	Restricted Funds 2024 £	Prior Year Total Funds 2024 £
Total Donations, Grants and Legacies	**A1**	**9,012**	**20,000**	**29,012**

Expenditure on charitable activities - Direct spending

Current Year		Current year Unrestricted Funds 2025 £	Current year Restricted Funds 2025 £	Current year Total Funds 2025 £	Prior Year Total Funds 2024 £
Counselling Services		13,020	16,800	**29,820**	**27,263**
Professional Indemnity insurance		357	-	**357**	**353**
Total direct spending	**B2a**	**13,377**	**16,800**	**30,177**	**27,616**

11 Expenditure on charitable activities- Grant funding of activities

Current Year		Current year Unrestricted Funds 2025 £	Current year Restricted Funds 2025 £	Current year Total Funds 2025 £	Prior Year Total Funds 2024 £
Grants made to organisations		375	-	**375**	**500**
Total grantmaking costs	**B2c**	**375**	**-**	**375**	**500**

12 Total Charitable expenditure

Current Year		Current year Unrestricted Funds 2025 £	Current year Restricted Funds 2025 £	Current year Total Funds 2025 £	Prior Year Total Funds 2024 £
Total direct spending	**B2a**	13,377	16,800	**30,177**	**27,616**
Total grantmaking costs	**B2c**	375	-	**375**	**500**
Total support costs	**B2d**	2,504	-	**2,504**	**8,521**
Total charitable expenditure	**B2**	**16,256**	**16,800**	**33,056**	**36,637**