Charity registration number: 1181650

LOVING HUMANITY
TRUSTEES' REPORT AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

Mutu Accountancy

Loving Humanity
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Loving Humanity
Trustees' Report For The Year Ended 31 December 2025

The trustees present their report and the financial statements for the year ended 31 December 2025.

Objectives and Activities

Aims and Objectives

The trustees present their annual report together with the financial statements of the charity for the year ended 31 December 2025.

The financial statements have been prepared in accordance with the accounting policies set out in the notes to the financial statements and comply with the charity's governing document, the Charities Act 2011, FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland, and the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with FRS 102 (Charities SORP (FRS 102)).

Public Benefit

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

Our charity's purposes as set out in the objects contained in the company's articles are:

The purpose of the charity as set out in its governing document is to prevent or relieve poverty or financial hardship and to advance health in relation to the freedom of women, menstruation and incontinence for the public benefit anywhere in the world.

The trustees confirm that they have complied with the requirements of Section 17 of the Charities Act 2011 to have due regard to the Charity Commission's guidance on public benefit.

Achievements and Performance

Main Achievements

ACHIEVEMENTS AND PERFORMANCE
Jordan
Context and Need
Jordan remains one of the world's largest refugee-hosting countries. During 2025, the country hosted approximately **560,000 registered refugees and asylum seekers under UNHCR's mandate,** the majority of whom were Syrian refugees. Jordan is also home to around **2.4 million registered Palestine refugees** supported by the United Nations Relief and Works Agency (UNRWA), including more than **131,000 registered refugees living in Baqa'a Camp**, the largest Palestinian refugee camp in the country and one of Loving Humanity's distribution locations.

Many refugee and vulnerable Jordanian families continue to face significant financial hardship. The recurring cost of disposable menstrual products places additional pressure on already stretched household budgets, whilst women often encounter considerable barriers to securing stable and dignified employment.

Loving Humanity's Jordan programme addresses both challenges through a sustainable, community-led model that combines the local production of reusable sanitary pad kits with work for vulnerable women. By enabling women to manufacture essential hygiene products for other women and families within their own communities, the programme creates lasting social, economic and humanitarian benefit.

Activities and Public Benefit
During the year, Loving Humanity funded the wages for **11 women in Amman**. Four experienced production workers continued to work within the established workshop based at the church, while seven vulnerable Jordanian women joined the programme through a new community-based production hub in Marka in May. The Jordanian women included widows, divorced women and single mothers experiencing severe financial hardship.

Throughout 2025, the women-led production team **locally produced 6,961 reusable sanitary pad kits.** Through trusted partners including Messengers of Peace, Athman Al-Iman Charitable Association in Baqa'a Camp, churches and community organisations, **6,266 reusable sanitary pad kits** were distributed to vulnerable women and girls across Jordan. A further **781 washable nappies** were distributed to families caring for babies extending the programme's support beyond menstrual health to wider household hygiene needs.

The programme delivers a unique double impact. The women who work within the project receive an income, practical skills and renewed confidence whilst producing products that improve the health, dignity and financial resilience of other vulnerable women and families.

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Main Achievements - continued

Outcomes and Impact

The programme's greatest impact extends beyond the products themselves. Work provided vulnerable women with reliable income, restored confidence and enabled them to use their existing skills in meaningful work that directly benefited other women and families.

For many participants, the wages earned helped pay for essential household expenses including food, rent and daily living costs. Women consistently described the work as providing dignity, independence and purpose, knowing that the products they produced would improve the lives of others experiencing hardship.

One production worker reflected:

"This work helped me feel that my skills still have value. I was able to earn income and at the same time produce something that helps other women."

Another participant described the work as "respectful" that enabled her to meet important household needs, while another explained that producing the reusable pad kits gave her satisfaction because she knew she was supporting women who would otherwise struggle to afford menstrual products.

The benefits for recipients were equally significant. Women reported that the reusable pad kits relieved the recurring cost of purchasing disposable menstrual products whilst enabling them to manage menstruation with greater dignity and confidence.

Independent feedback from **Athman Al-Iman Charitable Association** in **Baqa'a Palestinian Refugee Camp** further demonstrated the programme's impact. Following distributions over six months, **Kifah Mahmoud**, President of the Association, reported that she had spoken with many women who had received the reusable sanitary pad kits. She wrote:

"I spoke with many women, and they all praised this product highly. Most of them use the correct method for washing these pads... Many thanks from the Athman Al-Iman Charitable Association, and from the administrative and general bodies. We wish you every success with your project."

This independent feedback provides encouraging evidence that the programme is reaching vulnerable women, that the products are being used correctly and that they are making a meaningful difference within refugee communities.

Use of Resources

Loving Humanity invested substantially in expanding employment opportunities and strengthening local production.

During the year the charity invested:

- **£38,394.58** in wages for **11 women** producing reusable sanitary pads: four experienced production workers employed at the established church workshop and seven vulnerable Jordanian women newly employed within the Marka community. This employment provided reliable income whilst strengthening local production capacity.
- **£3,305.92** to purchase cotton for continued production.
- **£16,310.00** to replenish specialist waterproof PUL fabric, ensuring the durability and quality of the reusable sanitary pad kits.
- **£1,576.77** to cover import clearance and customs duties associated with sourcing specialist production materials.

By investing in local production rather than importing finished products, Loving Humanity continues to create sustainable employment, build local skills and maximise the long-term impact of every charitable pound spent.

Future Plans

During the next phase, Loving Humanity will expand distributions to Syrian refugee women and girls living in **Azraq Refugee Camp**. The charity will introduce comprehensive baseline, midline and endline monitoring through KoboToolbox, enabling beneficiaries to be followed over time and provide robust evidence of changes in menstrual health, dignity, financial savings, school attendance and continued product use.

This enhanced monitoring framework will strengthen accountability, support continual programme improvement and provide high-quality evidence of impact for trustees, supporters and future funders.

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Main Achievements - continued

Overall Impact

Loving Humanity's work in Jordan demonstrates that tackling period poverty can also tackle poverty itself. Through a women-led social enterprise model, the charity creates dignified employment for vulnerable women whilst providing reusable menstrual products that improve health, dignity and financial resilience for thousands of women and girls.

The programme is more than a distribution initiative. It is a sustainable, locally led model that empowers women as both producers and beneficiaries, creating lasting change for families and communities across Jordan.

Burundi

Investing in Sustainable Solutions
Loving Humanity's work in Burundi builds upon a successful programme that supplied **3,500 reusable sanitary pad kits** manufactured in Jordan between 2021 and 2024. These distributions demonstrated both the effectiveness of the products and the significant demand across Burundi.

However, transporting finished kits internationally incurred substantial freight costs. Following careful review, the Trustees concluded that greater long-term impact could be achieved by investing directly within Burundi rather than continuing to allocate a significant proportion of programme funding to international shipping.

This strategic decision marked an important evolution in the charity's approach. Instead of exporting products, Loving Humanity invested in establishing local manufacturing capacity, enabling more charitable funds to remain within Burundi while creating sustainable livelihoods, developing vocational skills and strengthening local ownership.

During 2025 the charity established a women-led reusable sanitary pad manufacturing enterprise together with a complementary soap-making social enterprise. Together these initiatives provide sustainable livelihoods for **six women and three men**, enabling them to earn a reliable income, develop valuable vocational skills and support their families.

The soap enterprise has been designed around a sustainable commercial model. Approximately **seven weeks of annual production** will provide sufficient soap to accompany the planned annual manufacture of more than **5,000 reusable sanitary pad kits.** During the remaining **45 weeks** each year, soap will be produced for sale within the local market. Income generated through these commercial sales will contribute towards the ongoing operating costs of both enterprises, reducing dependence on grant funding and strengthening the long-term sustainability of the programme.

Establishing the Foundations for Growth

The Trustees regarded **2025 as a year of research, assessment, investment and programme establishment,** laying the foundations for Loving Humanity's long-term work in Burundi.

The first ten months of the year were dedicated to understanding local needs, strengthening partnerships, procuring specialist equipment and raw materials, establishing manufacturing systems, training local teams and implementing rigorous quality assurance procedures. Significant logistical work was also undertaken to transport equipment and materials to Burundi, ensuring that production could begin successfully.

Manufacturing of pads commenced at the end of **November 2025**. During the enterprise's first **six weeks of production,** the team produced **333 reusable sanitary pad kits,** all manufactured to Loving Humanity's quality standards from the outset. The speed with which the team mastered the manufacturing process and consistently produced products of an exceptionally high standard gave the Trustees considerable confidence in the future success of the enterprise.

Based upon production achieved during this initial period, together with anticipated improvements in efficiency as the enterprise matures, the Trustees expect the programme to manufacture **more than 5,000 reusable sanitary pad kits annually**, enabling Loving Humanity to provide sustainable menstrual health products to over **5,000 women and girls each year,** while creating sustainable livelihoods and long-term economic opportunities within the local community.

Executive Summary

During the year the charity:

- Invested **£27,786.88** in Burundi.
- Distributed **325 reusable sanitary pad kits** to women and girls experiencing significant menstrual poverty.
- Completed detailed needs assessments across **two refugee camps** and **two Batwa communities.**
- **Identified more than 5,500 women and girls lacking reliable access to menstrual products within these camps.**
- Established **one reusable sanitary pad manufacturing enterprise** and **one soap-making social enterprise.**
- Created sustainable livelihoods for **six women and three men**.
- Produced **333 reusable sanitary pad kits** during the first six weeks of manufacturing.
- Established manufacturing systems capable of producing **more than 5,000 reusable sanitary pad kits annually,** enabling the programme to reach thousands of women and girls each year.

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Main Achievements - continued

The Trustees believe that the investments made during 2025 have established the foundations for a long-term, locally owned programme that combines immediate humanitarian assistance with sustainable development, creating lasting change for women, girls and their communities.

Understanding Before Investing

In March 2025, Loving Humanity's Chief Executive travelled to Burundi to undertake a comprehensive programme assessment. The visit formed part of the charity's commitment to understanding local needs before developing new programmes and ensured that future investments would be informed by first-hand evidence and strong local partnerships.

Working alongside **Association pour le Développement Intégré en Action (ADIA)**, Loving Humanity undertook detailed assessments in **Bwagiriza** and **Nyankanda Refugee Camps,** home to more than **21,000 refugees**, the majority having fled conflict in the Democratic Republic of Congo.

The assessments identified more than **5,500 women and girls of childbearing age**, many of whom lacked reliable access to menstrual products following significant reductions in humanitarian funding. Women and girls described relying on worn cloths during menstruation, often without sufficient underwear, soap or private washing facilities, resulting in discomfort, health concerns, reduced dignity and interrupted education.

The assessment also included visits to Batwa communities in **Buganda** and **Murwi Communes** in Cibitoke Province. We witnessed extremely poor housing, limited access to education and healthcare, chronic unemployment and widespread poverty. This visit reinforced the need not only for immediate humanitarian assistance but also for sustainable livelihood opportunities capable of creating lasting change.

Meeting Immediate Need While Building Long-Term Change

During the assessment visit, Loving Humanity distributed **325 reusable sanitary pad kits** supplied from the programme in Jordan to women and girls experiencing significant menstrual poverty. These kits provided an immediate response to urgent humanitarian need while demonstrating the charity's longer-term vision of enabling local manufacturing within Burundi.

Alongside this work, a generous donor provided a **restricted grant of £5,000** to construct **seven homes** for families from one of the Batwa communities visited during the assessment. We were deeply moved by the conditions in which many families were living and recognised that secure housing is fundamental to restoring health, safety, wellbeing and being able to access education with the stability of a home.

How Trustees Invested Programme Funds

During 2025, the Trustees invested **£27,786.88** in Burundi with the objective of delivering both immediate humanitarian assistance and long-term sustainable development. Rather than focusing solely on the distribution of aid, the Trustees deliberately invested in local infrastructure, skills development and enterprise creation to maximise the long-term impact of charitable funds.

Investment Area	***Amount***
Batwa housing project (restricted funding)	*£5,000.00*
Soap manufacturing social enterprise	*£8,000.00*
Programme assessment visit	*£1,700.00*
Reusable sanitary pad manufacturing enterprise	*£13,086.88*
Total Investment	***£27,786.88***

The programme assessment visit enabled Loving Humanity to undertake detailed needs assessments, strengthen its partnership with ADIA, oversee the distribution of reusable sanitary pad kits and lay the foundations for locally managed manufacturing enterprises. The Trustees considered this investment essential to ensuring that future activities would be evidence-led, appropriately targeted and built upon strong local partnerships.

Beneficiary Voices

IRAKOZE Emelyne, a student at Nyamirambo Municipal High School, described the impact of receiving a reusable sanitary pad kit:

"Many girls miss school because they cannot afford sanitary products. These reusable pads have changed our lives. We are very grateful to ADIA and Loving Humanity for giving us this opportunity."

Another beneficiary, **NDAYISENGA Adeline,** shared how poverty had left her vulnerable to exploitation. Unable to afford menstrual products, she accepted sanitary towels from a boy in exchange for sex, resulting in pregnancy and her leaving school.

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Main Achievements - continued

Her story illustrates the devastating consequences that period poverty can have on education, safety and future opportunities. While no single intervention can address every challenge, access to reusable sanitary products removes one significant barrier preventing girls from continuing their education with dignity.

Looking Ahead

The Trustees believe that **2025 marks the beginning of a significant new chapter** in Loving Humanity's work in Burundi.

The investments made during the year have established strong local partnerships, created sustainable livelihoods and laid the foundations for locally led social enterprises capable of improving the lives of thousands of women and girls each year.

During 2026, the charity looks forward to increased manufacturing capacity as skills grow, strengthen both enterprises, create further opportunities for women and men to earn sustainable incomes and extend distributions into additional refugee camps and vulnerable communities.

Alongside programme consolidation, the Trustees are committed to establishing a comprehensive monitoring and evaluation framework to measure programme effectiveness and inform future development. During 2026, Loving Humanity will introduce **baseline, midline and endline beneficiary surveys** to assess changes in menstrual health, education, wellbeing, confidence, household finances and wider social impact. In addition to collecting robust quantitative data, the charity will place equal emphasis on gathering qualitative feedback through beneficiary interviews, testimonies and community engagement.

By listening carefully to the experiences and perspectives of the women and girls we serve, the Trustees aim to ensure that future programme decisions remain evidence-based, responsive to local needs and continually informed by the voices of the communities themselves.

Through continued investment in local leadership, sustainable enterprise and community partnerships, Loving Humanity aims not only to address immediate humanitarian need but also to build resilient local businesses that support thousands of women and girls while creating lasting opportunities for families to thrive.

Sierra Leone – Menstrual Health and Women's Empowerment

During the year, Loving Humanity continued its partnership with Re-Evolution Worldwide in Sierra Leone to improve menstrual health, reduce period poverty and increase dignity for vulnerable women and girls. Working across schools, health clinics and farming communities in the Western Area Rural District, the programme combined the distribution of reusable sanitary pad kits with menstrual health education and local skills training.

Loving Humanity invested **£4,288** in supporting the programme during the year. This included **£2,087** to replenish essential cotton supplies for reusable sanitary pad production, **£1,600** to fund stipends for ten local trainers, provide materials for pad bags and cover distribution costs, and an annual £600 stipend for Project Manager **Aruna Mansaray**. This investment enabled more than **70 women and girls** to receive training in reusable pad production and supported the distribution of reusable sanitary pad kits to approximately **1,000 beneficiaries** across schools, healthcare facilities and rural communities.

Public Benefit and Impact

The programme responded to significant barriers faced by women and girls in Sierra Leone, where menstruation continues to be surrounded by stigma and misinformation. Many beneficiaries reported previously relying on scraps of cloth or other unsuitable materials because commercial sanitary products were unaffordable or unavailable. Teachers and community leaders explained that this often resulted in embarrassment, reduced confidence and girls missing school during menstruation.

Feedback from beneficiaries demonstrated that access to reusable sanitary pads provided important improvements in dignity and wellbeing. Women and girls consistently described feeling cleaner, more comfortable and better able to manage their periods with confidence. Many explained that the reusable pads were significantly more comfortable than the materials they had previously relied upon and gave them greater confidence to participate in everyday activities during menstruation.

The programme also contributed to improved educational participation. School leaders reported that girls frequently missed lessons because they lacked menstrual products or feared embarrassment while at school. Following the distributions, school staff expressed confidence that increased access to reusable sanitary pads would reduce absenteeism and enable more girls to remain in education throughout their menstrual cycle. One beneficiary shared that she previously remained at home for the duration of her period, affecting her education, highlighting the significant barriers many girls continue to face.

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Main Achievements - continued

Healthcare professionals also reported important benefits. Staff at Grafton Community Clinic explained that they had previously been unable to support vulnerable young mothers who lacked appropriate menstrual products after childbirth. They described the donation as meeting an important unmet need within the clinic and enabling them to provide greater dignity and care for vulnerable women accessing their services.

Women's farming groups described the reusable pads as providing greater comfort and helping them manage menstruation with increased confidence while continuing their daily work. Many expressed appreciation that they no longer needed to rely on traditional materials and repeatedly requested that the programme be expanded to reach additional communities. The enthusiastic community response, including traditional songs of celebration during distributions, reflected the value beneficiaries placed on both the products and the wider investment in women's wellbeing.

Alongside product distribution, the programme challenged menstrual stigma through community awareness events held during Menstrual Hygiene Day. Schools, community leaders and beneficiaries reported greater openness in discussing menstruation and recognised the importance of continued menstrual health education alongside access to affordable reusable products.

Sustainability

Beyond meeting immediate needs, the programme invested in long-term local capacity by training women to manufacture reusable sanitary pads within Sierra Leone. Local partner organisations reported growing interest from other communities wishing to replicate the model, providing encouraging evidence that locally led production and education can offer a sustainable approach to reducing period poverty over time.

Financial Review

Financial Position

In 2025 we have seen an increase in the value of donations received by £162,464.

Donations to third parties, decreased from £500 to nil in 2025. When preparing the 2025 accounts the comparatives were re-stated for charitable activities to give more details of this.

The costs incurred to operate the charity came to £16,901 (2024 £7,390). This resulted in an overall net income of £88,416 in the year compared to net expenditure of £3,771 in the previous year. By the end of 2025 there was a surplus of £99,159 (2024 - £10,743). Reserves are needed to cover the difference between the spending of the charity and income received and to cover any unexpected expenditure.

Having considered the level of reserves held at 31 December 2025, together with fundraising undertaken and anticipated in 2026, the trustees are satisfied that the charity has adequate resources to continue in operation for the foreseeable future. Accordingly, the financial statements have been prepared on a going concern basis.

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.

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Financial Position - continued

The Trustees' Annual Report has been prepared in accordance with the requirements of the Charities Act 2011 and the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with FRS 102 (Charities SORP (FRS 102)).

Reserves Policy

The trustees aim to hold enough reserves for the charity to keep its overseas programmes running if income falls or arrives late, including the monthly payments that support the women producing reusable sanitary pad kits, meet its running costs and commitments to in-country partners if it had to close or scale down a programme in an orderly way; cover unexpected costs, such as exchange rate movements, freight and import duties, or replacing specialist equipment and materials.

The trustees have set a target of reserves equal to three to six months of expenditure. Based on spending in 2025 this is between £33,000 and £66,000. The trustees think this range suits a charity of Loving Humanity's size.

At 31 December 2025 the charity's free reserves were £99,159 (2024: £10,743), above the target range.

The trustees review the reserves policy and the level of reserves each year, at the same time as the annual budget.

Structure, Governance and Management

Governing Document

Loving Humanity is a Charitable Incorporated Organisation ("CIO"), registered with the Charity Commission for England and Wales. The charity is governed by its constitution.

Trustee Selection Methods

The management of the charity is the responsibility of the trustees, who are appointed in accordance with the terms of the CIO's constitution.

New trustees are appointed having regard to the skills, knowledge and experience required for the effective governance and administration of the charity. New trustees are provided with appropriate information about the charity and their responsibilities as trustees, including their duties under charity law and the requirements of the charity's governing document.

Additional Note

The trustees are responsible for the overall governance and strategic direction of the charity, including setting its objectives, agreeing its policies and overseeing its activities and finances.

The trustees meet regularly throughout the year to review the activities and financial position of the charity and to make decisions concerning its operation and future direction.

Day-to-day management of the charity is delegated to Amy Peake, within the policies and strategic framework established by the trustees.

Reference and Administrative Details

Trustees

Adele Cordle - Chair
Alexandra Whinney - Trustee
Barbara Hunt - Trustee

Charity Number

1181650

Principal Address

Henley Farmhouse

Henley
Box
CORSHAM
SN13 8BX

Independent Examiner

Emma D'Aubyn FCA BFP BSc
Mutu Accountancy
1.07 Newark Works
2 Foundry Lane
Bath
BA2 3GZ

The trustees' report was approved by the board of trustees and signed on its behalf by:

Adele Cordle

Trustee
02/10/2026

Loving Humanity
Independent Examiner's Report to the Trustees of Loving Humanity
For The Year Ended 31 December 2025

I report to the trustees on my examination of the accounts of Loving Humanity (the CIO) for the year ended 31 December 2025.

Responsibilities and Basis of Report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the CIO'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 which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Emma D'Aubyn FCA BFP BSc

02/10/2026
Mutu Accountancy
1.07 Newark Works
2 Foundry Lane
Bath
BA2 3GZ

Loving Humanity
Statement of Financial Activities
For The Year Ended 31 December 2025

	Notes	Unrestricted funds	Restricted funds	2025 Total funds	2024 Unrestricted funds
		£	£	£	£
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	**3**	169,437	30,000	199,437	36,974
Investments	**4**	554	-	554	80
Other	**5**	19,856	25	19,881	730
		189,847	30,025	219,872	37,784
EXPENDITURE ON:					
Raising funds	**6**	(16,901)	-	(16,901)	(7,390)
Charitable activities:	**6**				
Charitable activities		(84,530)	(30,025)	(114,555)	(34,165)
		(101,431)	(30,025)	(131,456)	(41,555)
NET INCOME/(EXPENDITURE)		88,416	-	88,416	(3,771)
NET MOVEMENT IN FUNDS		88,416	-	88,416	(3,771)
RECONCILIATION OF FUNDS:					
Total funds brought forward		10,743	-	10,743	14,514
TOTAL FUNDS CARRIED FORWARD	**15**	99,159	-	99,159	10,743

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 on pages 13 to 18 form part of these financial statements.

Loving Humanity
Statement of Financial Position
As At 31 December 2025

	Notes	Unrestricted funds	Restricted funds	2025 Total funds	2024 Total funds
		£	£	£	£
CURRENT ASSETS					
Stocks	**10**	-	-	-	4,075
Debtors	**11**	98	-	98	145
Cash at bank and in hand		182,137	-	182,137	9,291
		182,235	-	182,235	13,511
Creditors: Amounts Falling Due Within One Year	**12**	(83,076)	-	(83,076)	(2,768)
NET CURRENT ASSETS (LIABILITIES)		99,159	-	99,159	10,743
TOTAL ASSETS LESS CURRENT LIABILITIES		99,159	-	99,159	10,743
NET ASSETS		99,159	-	99,159	10,743
FUNDS OF THE CHARITY					
Unrestricted Funds				99,159	10,743
TOTAL FUNDS	**15**			99,159	10,743

The charity is entitled to exemption from audit under the provisions of the Charities Act 2011.

The financial statements are subject to independent examination under the Charities Act 2011, and the Independent Examiner's Report is set out on a previous page.

The trustees acknowledge their responsibilities for keeping sufficient accounting records and for the preparation of financial statements which comply with the requirements of the Charities Act 2011 and the applicable Charities (Accounts and Reports) Regulations.

The financial statements were approved by the board of trustees on 2 October 2026 and were signed on its behalf by:

Adele Cordle

Trustee

The notes on pages 13 to 18 form part of these financial statements.

1. General Information

Loving Humanity is a charitable incorporated organisation registered with the Charity Commission, registered charity number 1181650. The principal address is Henley Farmhouse, Henley, Box, CORSHAM, SN13 8BX.

2. Accounting Policies

2.1. Basis of Preparation of Financial Statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)", Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities Act 2011.

The charity is a Public Benefit Entity as defined by FRS 102.

2.2. Going Concern Disclosure

The trustees have not identified any material uncertainties related to events or conditions that may cast significant doubt about the charity's ability to continue as a going concern.

2.3. Fund Accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Designated funds comprise unrestricted funds that have been set aside by the trustees for a specific purpose.

Restricted funds are to be used for specific purposes as laid down by the donor.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2.4. Incoming Resources

Recognition of income - Income is included in the Statement of Financial Activities (SoFA) when the charity becomes entitled to, and virtually certain to receive, the income and the amount of the income can be measured with sufficient reliability.

Income with related expenditure - Where income has related expenditure the income and related expenditure is reported gross in the SoFA.

Donations and legacies - Voluntary income received by way of grants, donations and gifts is included in the SoFA when receivable and only when the Charity has unconditional entitlement to the income.

Tax reclaims on donations and gifts - Income from tax reclaims is included in the SoFA at the same time as the gift/donation to which it relates.

Donated services and facilities - These are only included in income (with an equivalent amount in expenditure) where the benefit to the Charity is reasonably quantifiable, measurable and material.

Volunteer help - The value of any volunteer help received is not included in the accounts.

Investment income - This is included in the accounts when receivable.

Gains/(losses) on revaluation of fixed assets - This includes any gain or loss resulting from revaluing investments to market value at the end of the year.

Gains/(losses) on investment assets - This includes any gain or loss on the sale of investments.

2.5. **Resources Expended**

Expenditure

Recognition of expenditure - Expenditure is recognised on an accruals basis. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.

Expenditure on raising funds - These comprise the costs associated with attracting voluntary income, fundraising trading costs and investment management costs.

Expenditure on charitable activities - These comprise the costs incurred by the Charity in the delivery of its activities and services in the furtherance of its objects, including the making of grants and governance costs.

Grants payable - All grant expenditure is accounted for on an actual paid basis plus an accrual for grants that have been approved by the trustees at the end of the year but not yet paid.

Governance costs - These include those costs associated with meeting the constitutional and statutory requirements of the Charity, including any audit/independent examination fees, costs linked to the strategic management of the Charity, together with a share of other administration costs.

Other expenditure - These are support costs not allocated to a particular activity.

2.6. **Stocks and Work in Progress**

Stocks and work in progress are valued at the lower of cost and net realisable value after making due allowance for obsolete and slow-moving stocks.

The charity distributed all its stock held and at the end of 2025 there was no longer stock held.

2.7. **Cash and Cash Equivalents**

Cash and cash equivalents comprise cash at bank and on hand, demand deposits with banks and other short-term highly liquid investments with original maturities of three months or less and bank overdrafts. In the statement of financial position, bank overdrafts are shown within borrowings or current liabilities.

2.8. **Foreign Currencies**

Monetary assets and liabilities denominated in currencies other than the functional currency of the charity are translated at the rates of exchange prevailing at the end of the reporting period. Transactions in currencies other than the functional currency of the charity are recorded at the rate of exchange on the date that the transaction occurred.

All exchange differences are taken into account in arriving at net income/expenditure.

2.9. **Taxation**

The charity is exempt from tax as all its income is charitable and applied for charitable purposes.

3. **Income from Donations and Legacies**

	Unrestricted funds	Restricted funds	2025 Total funds
	£	£	£
Donations and gifts	161,979	30,000	191,979
Other	7,458	-	7,458
	169,437	30,000	199,437

	Unrestricted funds	Restricted funds	2024 Total funds
	£	£	£
Donations and gifts	36,679	-	36,679
Other	295	-	295
	36,974	-	36,974

4. **Investment Income**

	2025 Unrestricted funds	2024 Unrestricted funds
	£	£
Bank interest receivable	554	80

5. **Other Income**

	Unrestricted funds	Restricted funds	2025 Total funds
	£	£	£
Reimbursements of costs	12,788	-	12,788
Other income	7,068	25	7,093
	19,856	25	19,881

	Unrestricted funds	Restricted funds	2024 Total funds
	£	£	£
Reimbursements of costs	-	-	-
Other income	730	-	730
	730	-	730

6. **Analysis of Expenditure**

	Activities undertaken directly	Support costs (see note 7)	2025 Total
	£	£	£
Raising funds	-	16,901	16,901
Charitable activities	114,555	-	114,555
	114,555	16,901	131,456

	Activities undertaken directly	Support costs (see note 7)	2024 Total
	£	£	£
Raising funds	4,617	2,773	7,390
Charitable activities	34,165	-	34,165
	38,782	2,773	41,555

7. **Support Costs**

	2025 Raising funds	2024 Raising funds
	£	£
General administration	16,901	2,773

8. **Independent Examiner's Remuneration**

	2025	2024
	£	£
Independent examination of the financial statements	1,365	1,260

9. **Average Number of Employees**

Average number of employees during the year was: NIL (2024: NIL)

10. **Stocks**

	2025	2024
	£	£
Stock	-	4,075

11. **Debtors**

	2025	2024
	£	£
Due within one year		
Other debtors	98	145

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

12. **Creditors: Amounts Falling Due Within One Year**

	2025	2024
	£	£
Trade creditors	80	143
Other creditors	154	-
Accruals and deferred income	82,842	2,625
	83,076	2,768

Short term creditors are measured at the transaction price. Other creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

14. **Deferred Income**

Deferred income movements in the year were as follows:

	2025	2024
	£	£
Balance at the start of the period	-	-
Income deferred in the current period	80,217	-
Balance at the end of the period	80,217	-

During the year the charity received a £25,000 donation from a UK donor. The donor would give £25,000 to the charity every 18 months before they sadly passed away in late 2025. £8,333 has been deferred being 6 months of the donation deemed to be for the 2026 financial year.

In addition the charity received £200,651 donation from Bermuda Foundation which is to be spent over the next 3 years. £66,884 of this has been deferred to financial years 2026 and 2027.

Lastly the charity received £15,000 in three donation installments from the De Laszlo Foundation to support the Batwa Tribe. £5,000 was received late and was to cover costs in financial year 2024, another was for 2025 and the final installment was for financial year 2026.

15. **Movement in Funds**

	As at 1 January 2025	Income	Expenditure	As at 31 December 2025
	£	£	£	£
Unrestricted funds				
General:				
General unrestricted fund	10,743	189,847	(101,431)	99,159
Restricted funds				
Restricted funds	-	30,025	(30,025)	-
Total funds	10,743	219,872	(131,456)	99,159

	As at 1 January 2024	Income	Expenditure	As at 31 December 2024
	£	£	£	£
Unrestricted funds				
General:				
General unrestricted fund	14,514	37,784	(41,555)	10,743
Total funds	14,514	37,784	(41,555)	10,743

16. **Transactions with Trustees**

None of the trustees received any remuneration or any other benefits from an employment with the charity or a related entity during the current or previous year.

No trustee expenses have been incurred.

17. **Related Party Disclosures**

During the year A Peake the Founder and Chief Executive of the charity was paid a consultancy fee in a freelance capacity of £12,335 (2024: Nil). A Peake also submitted claims for expenses she paid on behalf of the charity of £1,412 (2024: £580). At the end of 2025 A Peake was owed £154 by the charity and this was reimbursed in 2026.

18. **Receipt of donated goods, facilities and services**

All donated goods, facilities and services received are recognised within incoming resources and expenditure at an estimate of the value to the charity.

Loving Humanity
Detailed Statement of Financial Activities
For The Year Ended 31 December 2025

	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM:		
Donations and legacies		
Donations from organisations	191,979	36,679
Other donations	7,458	295
	199,437	36,974
Investments		
Bank interest receivable	554	80
	554	80
Other		
Reimbursements of costs	12,788	-
Other income	7,093	730
	19,881	730
	219,872	37,784
EXPENDITURE ON:		
Raising funds		
Direct costs	-	(3,448)
Shipping, storage and duty paid	-	(1,169)
Computer software, consumables and maintenance	(593)	-
Printing, postage and stationery	(433)	-
Telecommunications and data costs	(98)	(374)
Independent examiner's fees	(1,365)	-
Accountancy fees	(747)	(1,675)
Professional fees	(195)	(180)
Consultancy fees	(12,355)	-
Publications and other information	(280)	(123)
Bank charges	(545)	(420)
Entertaining	(126)	-
Sundry expenses	(164)	(1)
	(16,901)	(7,390)
Charitable Activities:		
Charitable activities		
Donations to in-country partners	-	(500)
Materials	(41,578)	(6,361)
Machinery set up and trimming shop costs	(1,086)	(1,328)
Subcontractor costs	(54,728)	(20,264)

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Travel and subsistence expenses	(2,181)	-
Carriage and freight	(11,482)	(4,218)
Clearence and import tax	(3,500)	(1,494)
	(114,555)	(34,165)
	(131,456)	(41,555)
NET INCOME/(EXPENDITURE)	88,416	(3,771)