CHARITY REGISTRATION NUMBER: 1183333

Transforming Lives Today

Unaudited Financial Statements

31 March 2026

M.R ACCOUNTANTS & TAX ADVISERS
Chartered Certified Accountants
9b, The Broadway
Woodford Green
Essex
IG8 0HL

Transforming Lives Today

Financial Statements

Year ended 31 March 2026

	Page
Trustees' annual report	1
Independent examiner's report to the trustees	5
Statement of financial activities	6
Statement of financial position	7
Statement of cash flows	8
Notes to the financial statements	9

Transforming Lives Today

Trustees' Annual Report

Year ended 31 March 2026

The trustees present their report and the unaudited financial statements of the charity for the year ended 31 March 2026.

Reference and administrative details

Registered charity name	Transforming Lives Today
Charity registration number	1183333
Date of registration	9 May 2019
Charity type	Charitable Incorporated Organisation – Foundation
Principal office	35 Labworth Road Canvey Island Essex SS8 7BP
The trustees	Mr. Theo Demson – Chair Mr. Jesus Nouche Dr. Anthony Biondi Mr. John Anderson McCredie Ms. Margarita Philippou Mr. Alexander Michael Demetriou Ms. Ayesha Vasan Anandji
Independent examiner	_____
Bankers	Barclays Bank UK PLC 1 Churchill Place London E14 5HP
Accountants	M.R Accountants & Tax Advisers Chartered Certified Accountants 9b, The Broadway Woodford Green Essex IG8 0HL

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Transforming Lives Today is a UK registered charity (1183333) registered with the Charity Commission for England and Wales on 9 May 2019. It is a Charitable Incorporated Organisation of the foundation type and is governed by its CIO constitution. The charity is not a company and has no registration at Companies House.

Objects of the charity

The objects of the charity as registered are to advance the education of children living in the Indian sub-continent and elsewhere, by establishing learning centres with an emphasis on basic mathematics, literacy and essential skills; and to relieve sickness and preserve the health of people living in the Indian sub-continent through medical programmes and dispensaries.

Message from the trustees

The trustees are satisfied with the work of Transforming Lives Today during the year ended 31 March 2026. Funds raised in the previous year were applied during the year to a programme of medical camps, children's and women's programmes and community meetings in northern and southern India, and the trustees are grateful to the supporters, churches and friends whose regular giving makes this work possible.

The trustees consider the charity to be in a secure position to continue its activities over the coming years. The charity holds no borrowings and its funds are held in cash at the bank.

Who we are

Transforming Lives Today gives hope, dignity and a future to vulnerable communities, especially children in deprived areas in India such as villages, slums and orphanages. TLT works in partnership with local communities to see the lives of vulnerable children and adults transformed through education, healthcare and community development.

The charity's aim is to establish learning and medical centres in these communities. The learning centres are run by local teachers and community leaders. The TLT medical centres and dispensaries are staffed with doctors and nurses from local hospitals on a voluntary basis.

The work of TLT includes

- Medical camps
- Typhoid and Hepatitis B vaccinations
- Distributing small baby quilted mosquito net beds
- Distributing blankets
- Supplying toiletries
- Clothing and footwear
- Food programmes
- Setting up learning centres
- Women and children's encouragement programmes
- Educating villages and slum areas with good health care and pro-life programmes
- Bone density screening

Organisational set up

TLT has seven trustees and two missionaries, Sozos and Des Sozou, who make up the TLT team. Through Sozos and Des the charity develops strong relationships with local community leaders, doctors and religious leaders in the areas where TLT wishes to introduce educational and health care programmes.

Before the team travel to India, meetings are arranged between the trustees and the team to plan and prepare for each trip. This planning includes the purchase of food, medical supplies and any equipment for the learning centres and medical camps, and liaising with the local contacts and teams in India so that everything is in place when the team arrive.

When the team return to Europe, the local teams they have helped to set up continue the work of the learning centres and medical camps. On returning, the team give a full account of the work they have been involved in, and those reports include all financial transactions. The local TLT teams report to Sozos and Des monthly and at other times as needs arise.

Fundraising

Transforming Lives Today raises funds to enable it to continue the work outlined above. Fundraising is achieved through supporters and friends, presentations and photographic exhibitions to church groups, schools and other interested parties, social media platforms, the TLT website and fundraising events.

Recruitment and appointment of new trustees

The board of trustees has overall responsibility for the recruitment of new trustees and volunteers. In selecting trustees and volunteers the board takes account of the experience and skills that will contribute to the work of the charity. Two new trustees were appointed on 23 June 2025.

Trustee induction and training

A copy of the governing document and the policies of the charity, which also set out the roles and responsibilities of trustees, is provided to each new trustee on appointment. Trustees are encouraged to keep up to date with changes in the charity sector and training is available and accessible to all trustees.

Risk management

The trustees have assessed the major risks to which the charity is exposed, in particular those relating to its operations and finances, and are satisfied that systems are in place to mitigate exposure to those risks. The charity operates a single bank account, all payments are made electronically and all trustees are kept informed of the finances of the charity.

Public benefit

The trustees confirm that they have had regard to the Charity Commission guidance on public benefit in complying with section 17 of the Charities Act 2011 when reviewing the charity's aims and objectives and in planning future activities.

ACHIEVEMENTS AND PERFORMANCE

The charity's activities during the year were centred on a programme of work carried out in northern and southern India in August and September 2025, delivered with the charity's local partners and funded by transfers from the charity's bank account. The main activities were as follows.

Medical camps

Medical camps were held at Pathankot in northern India and at Sathyamangalam, Kadambur and Iyansalai in southern India. At each camp the charity met the cost of doctors' and nurses' fees, laboratory testing, medication, tents and chairs, drinking water, transport for the local workers, and food for the camp helpers. General medication was purchased locally for distribution at the camps.

Medical equipment

The charity purchased ten blood sugar monitors and five digital blood pressure monitors, together with calcium and vitamin D tablets and relief gel, for use across four medical camps. A bone density machine was funded for the partner team in northern India, and the charity continued to meet the medical costs of a young beneficiary with a bone density condition.

Children's programmes

One hundred printed t-shirts were supplied for a children's camp at Pathankot for children aged six to fourteen, together with banners, gift bags and materials for the programmes. A printer was supplied to the learning centre in southern India to support the teaching work there.

Women's programmes

Women's encouragement programmes were held at Pathankot and Sathyamangalam. The charity funded the materials, mirrors, food, drinking water and venue costs for these programmes.

Pastors' and family meetings

Pastors' conferences and family and community meetings were held at Sathyamangalam. The charity met the cost of the food programmes, travel allowances for pastors attending, tents, chairs and utensils, and the local transport needed to bring people to the meetings.

Learning centres

The learning centres established in previous years continued to operate through the year, run by local teachers and community leaders and reporting to the TLT team.

FINANCIAL REVIEW

The income of the charity for the year was £10,581 (2025: £32,763) and expenditure was £15,742 (2025: £10,192). The charity recorded net expenditure of £5,161 for the year (2025: net income of £22,571). Total funds carried forward at 31 March 2026 were £26,638 (2025: £31,799), all of which is held in cash at the bank.

Income is lower than the previous year mainly because the charity received restricted medical missionary funding of £14,500 in the prior year which was just £4,000 this year. Regular giving from supporters by standing order, together with donations through JustGiving and PayPal, continued at a similar level to the previous year.

Expenditure is higher than the previous year because the funds raised in the prior year were applied during this year to the medical camps and the children's and women's programmes described above. The net expenditure for the year therefore represents the planned use of funds brought forward rather than a shortfall in support.

Reserves policy

The trustees hold reserves so that the charity can meet the cost of its planned programmes and continue to support its local partners between fundraising periods. Free reserves at 31 March 2026, being unrestricted funds held in cash, were £12,638 (2025: £17,799). The trustees consider this level of reserves to be appropriate for the charity's current level of activity.

PLANS FOR FUTURE PERIODS

The trustees intend to continue and, where funds allow, to extend the charity's programme of medical camps, learning centres and children's and women's programmes in India. The charity will continue to work through its established local partners and to report to supporters on the work carried out.

The trustees will continue to review the charity's finances regularly and to hold reserves at a level that allows the charity's commitments to its local partners to be met.

The trustees' annual report was approved on 22/10/2026 and signed on behalf of the board of trustees by:



Mr. Theo Demson
Chair | Trustee

Transforming Lives Today

Independent Examiner's Report to the Trustees of Transforming Lives Today

Year ended 31 March 2026

I report to the trustees on my examination of the financial statements of Transforming Lives Today ('the charity') for the year ended 31 March 2026.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements 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

Since your charity's gross income did not exceed £250,000 any person with the requisite ability and practical experience of charity accounts may carry out the examination.

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the financial statements do not accord with those records; or
3. 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.

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.

_____

Independent Examiner

_____

Name and address of examiner

_____

Date

Transforming Lives Today

Statement of Financial Activities

Year ended 31 March 2026

	Note	Unrestricted funds £	Restricted funds £	**2026 Total funds £**	2025 Total funds £
Income and endowments					
Donations and legacies	**4**	10,581	–	**10,581**	32,763
Total income		**10,581**	**–**	**10,581**	**32,763**
Expenditure					
Expenditure on charitable activities	**5**	15,742	–	**15,742**	10,192
Total expenditure		**15,742**	**–**	**15,742**	**10,192**
Net (expenditure)/income and net movement in funds		**(5,161)**	**–**	**(5,161)**	**22,571**
Reconciliation of funds					
Total funds brought forward		17,799	14,000	**31,799**	9,228
Total funds carried forward		**12,638**	**14,000**	**26,638**	**31,799**

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The split of the year's income and expenditure between restricted and unrestricted funds has not been provided by the trustees. All movements in the year are therefore shown as unrestricted and the restricted fund brought forward is carried at the same amount. See note 10.

The notes on pages 9 to 11 form part of these financial statements.

Transforming Lives Today

Statement of Financial Position

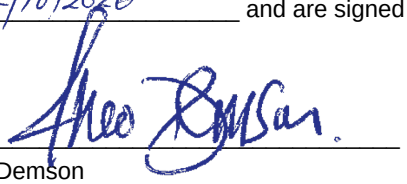
Year ended 31 March 2026

	Note	2026 £	2025 £
Current assets			
Cash at bank and in hand		26,638	31,799
Creditors: amounts falling due within one year	**9**	**–**	–
Net current assets		**26,638**	31,799
Total assets less current liabilities		**26,638**	31,799
Net assets		**26,638**	31,799
Funds of the charity			
Restricted funds		14,000	14,000
Unrestricted funds		12,638	17,799
Total charity funds	**10**	**26,638**	31,799

The charity is entitled to the exemption from the requirement for an audit under section 145 of the Charities Act 2011. The gross income of the charity for the year did not exceed £25,000 and an independent examination is therefore not required by section 145 of that Act.

The trustees acknowledge their responsibilities for ensuring that the charity keeps accounting records which comply with section 130 of the Act and for preparing financial statements 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 its incoming resources and application of resources for the year then ended.

These financial statements were approved by the board of trustees and authorised for issue on 22/10/2026 and are signed on behalf of the board by:



Mr. Theo Demson
Chair | Trustee

The notes on pages 9 to 11 form part of these financial statements.

Transforming Lives Today

Statement of Cash Flows

Year ended 31 March 2026

	2026	2025
	£	£
Cash flows from operating activities		
Net (expenditure)/income	**(5,161)**	22,571
Cash generated from operations	**(5,161)**	22,571
Net cash (used in)/from operating activities	**(5,161)**	22,571
Net (decrease)/increase in cash and cash equivalents	**(5,161)**	22,571
Cash and cash equivalents at beginning of year	**31,799**	9,228
Cash and cash equivalents at end of year	**26,638**	31,799

The notes on pages 9 to 11 form part of these financial statements.

1. General information

The charity is a public benefit entity and a registered charity in England and Wales. It is a Charitable Incorporated Organisation of the foundation type, registered on 9 May 2019 under charity number 1183333. The address of the principal office is 35 Labworth Road, Canvey Island, Essex, SS8 7BP.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Charities Act 2011.

The financial statements for the year ended 31 March 2025 were prepared on a receipts and payments basis on Charity Commission form CC16a. The charity holds no fixed assets, debtors or creditors and the comparative figures are therefore the same on either basis, other than the rounding difference explained in note 12.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis. The financial statements are prepared in sterling, which is the functional currency of the charity. Amounts are rounded to the nearest £1.

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires the trustees to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for a particular future project or commitment.

Restricted funds are subject to restrictions on their expenditure declared by the donor or through the terms of an appeal.

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. Income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably. No amounts are included for the contribution of general volunteers.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered and is classified under the headings of the statement of financial activities to which it relates:

- expenditure on charitable activities includes all costs incurred by the charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including support costs and costs relating to the governance of the charity;
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity.

Foreign currency

Payments made in foreign currency are translated at the rate applied by the charity’s bank on the date of the transaction. The charity holds no foreign currency balances at the year end.

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument. Basic financial instruments are initially recognised at the amount receivable or payable, including any related transaction costs, and are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

4. Donations and legacies

	Unrestricted Funds	**Total Funds 2026**	**Total Funds 2025**
	£	**£**	**£**
Donations			
General donations	10,581	**10,581**	**18,263**
Grants			
Medical missionary funding	–	–	**14,500**
	10,581	**10,581**	**32,763**

General donations for the year comprise regular giving by standing order of £1,555, other individual gifts of £2,252, donations received through JustGiving of £872, donations received through PayPal of £832, donations from churches and companies of £900, a grant from Medical Mission NE of £4,000 and t-shirt fundraising of £170.

5. Expenditure on charitable activities

	Unrestricted Funds	**Total Funds 2026**	**Total Funds 2025**
	£	**£**	**£**
Food programme, learning centres and building	12,083	**12,083**	**5,915**
Administration costs	1,666	**1,666**	**777**
Travel costs	1,565	**1,565**	–
Website and IT costs	285	**285**	–
Equipment	143	**143**	–
Medical programme and equipment	–	–	**3,500**
	15,742	**15,742**	**10,192**

Food programme, learning centres and building costs comprise funds sent to the charity's partners in India for the medical camps and the children's and women's programmes, and funds transferred to the charity's account in Cyprus for those projects, net of £1,182 of transfers that failed and were refunded to the charity.

Administration costs comprise the regular monthly transfer of approximately £130 to the charity's office in Cyprus, which meets the charity's running costs.

6. Independent examination fees

The gross income of the charity for the year did not exceed £25,000 and an independent examination is therefore not required under section 145 of the Charities Act 2011. No fee was paid or accrued in the year (2025: £nil).

7. Staff costs

The charity had no employees during the year (2025: none). The work of the charity is carried out by the trustees and by volunteers.

8. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees (2025: £nil). No trustee expenses were reimbursed during the year (2025: £nil).

9. Creditors: amounts falling due within one year

	2026	2025
	£	£
Accruals and deferred income	**–**	–

There were no accruals at 31 March 2026 (2025: £nil). The independent examiner who reported on the 2025 financial statements confirmed that there were no accruals for that year.

10. Analysis of charitable funds

Unrestricted funds

	At 1 April 2025	Income	Expenditure	At 31 March 2026
	£	£	£	£
General funds	31,799	10,581	(15,742)	**26,638**

	At 1 April 2024	Income	Expenditure	At 31 March 2025
	£	£	£	£
General funds	9,228	32,763	(10,192)	**31,799**

The restricted fund represents medical missionary funding received in earlier years for the charity's medical programme in India. The split of the income and expenditure of the current year between restricted and unrestricted funds has not been provided by the trustees, so all movements in the year are shown as unrestricted and the restricted fund is carried forward at the amount brought forward.

11. Analysis of changes in net debt

	At 31 March 2025	Cash Flow	**At 31 March 2026**
	£	£	**£**
Cash at bank and in hand	31,799	(5,161)	**26,638**
	31,799	**(5,161)**	**26,638**

12. Comparative figures

The comparative figures are those filed with the Charity Commission for the year ended 31 March 2025, rounded to the nearest £1.

The 2025 return showed total payments of £10,191 and cash funds of £31,800. The individual payment lines in that return add to £10,192 and the bank statement balance at 31 March 2025 was £31,799. The comparatives above use the line figures, so that each column casts and the funds brought forward agree to the bank.

The 2025 return also included £9,228 of funds brought forward within its receipts figure. Total receipts for 2025 were reported as £41,991; income for the year was £32,763.

13. Related party transactions

There were no related party transactions during the year (2025: none).