

Ripples of Compassion

UNAUDITED TRUSTEE'S ANNUAL REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

CHARITY REGISTRATION NUMBER: 1185499

Ripples of Compassion

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Fiona Corless (Chair) Matthew Longley (Treasurer) Samuel Davis Carolyn Watson
Charity Number	1185499
Registered office	10 Clevedale Bristol BS16 2SQ
Independent Examiner	Sarah Smith 24 Lynch Road Weymouth DT4 0SJ
Bankers	Lloyds Banking Group Plc 25 Gresham Street London EC2V 7HN

Ripples of Compassion

CONTENTS

	Page
Trustees' Report	1 – 15
Independent Examiner's Report	16
Statement of Financial Activities	17
Balance Sheet	18
Statement of Cash Flows	19
Notes to the financial statements	20 - 24

Ripples of Compassion

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 DECEMBER 2025

Introduction
The Trustees present their report and unaudited financial statements for the year ended 31 December 2025.

The financial statements comply with the Charities Act 2011 and the 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 January 2019).

The charity is a charitable trust and is constituted and governed by its charitable trust deed dated 2 December 2018. The trust was registered with the Charity Commission, number 1185499, 25 September 2019.

Trustees
Trustees who served during the year were:

- Fiona Corless
- Matthew Longley
- Samuel Davis
- Carolyn Watson

There must be at least three trustees. The Trustees are ultimately responsible for the policies, activities and assets of the charity. They are in regular and frequent contact to review the developments with regard to the charity, its activities and to make important decisions. The Board of Trustees meets formally at least three times a year. New trustees are appointed with regard to the need for an appropriate mix of skills on the Trustee Board.

Objectives and activities
The object of the charity is for the advancement of health and relieving the needs of children and families affected by childhood cancer, other serious childhood illness or bereavement and to those that individuals that support them in particular but not exclusively by raising awareness of childhood cancer, child bereavement and their related issues, and the provision of resources and grants.

The charity's vision is to ensure that all parents/carers and families that have a child with cancer, a life limiting condition or that has died will receive appropriate social, emotional and mental health support at the time they need it, in a way that is accessible to them. This is done through the provision of:

- Free bereavement therapy for parents for as long as it is needed
- Self-care boxes for bereaved parents and siblings
- Bereavement Libraries
- Keepsakes and Headstones
- Food Vouchers/meals for bereaved parents
- Relaxation Flashcards
- Activity Packs for children in hospital for long periods of time or children requiring isolation
- Princess hats for children that have lost their hair through treatment
- Bespoke requests to support families with specific health and/or social care needs.

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2025

The Trustees aim to ensure that appropriate levels of cash are available in order to meet the ongoing needs of the charity, particularly that there is sufficient cash to fund any ongoing therapy to bereaved parents for at least the next twelve months.

Risk
The Trustees have considered where there may be risks to which the Charity is exposed and confirm that systems are established to mitigate against them.

Public benefit requirement
The Trustees have given due consideration to Charity Commission published guidance on the operation of public benefit requirement.

Achievements, performance and financial review
The financial activities are summarised on page 17 of the accounts. The charity has generated a deficit for the year ended 31 December 2025 of £906 (2024: surplus of £2,007).

During the year the charity has funded and delivered the following activities and services:

Bereavement Therapy
We have provided 309 therapy sessions (2024: 315) for 17 bereaved families (2024: 15), which has been a vital component of supporting them with managing their grief. We received 21 requests for therapy (2024: 30) and as a result of the huge demand continued to operate a waiting list for families. The majority of these referrals came from the East Midlands and South West with a handful in London and the South East.

At year end we had 14 families accessing therapy; 6 in the process of starting therapy and 15 families waiting for therapy with the longest wait being 8 months.

For parents referred for bereavement therapy the average age of the child that had died was 8.55 years old. For parents currently receiving therapy this was 4.88 years; starting therapy 9.6 years and on the waiting list 9.13 years old. The youngest child was less than a year old and the oldest was 19 years old.

This year 4 families completed their therapy. The number of sessions for these families ranged from 10 – 42 over a period of 6 – 23 months. This was an average of 30 sessions over 15 months.

"I need to be strong for my family so working on my mental health is a constant thing I do. It's really important for me and my children." - Bereaved Parent

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2025

Self-Care Boxes

We have received 70 referrals for Self-Care Boxes for bereaved parents and families in 2025, which has equated to 107 initial boxes and 18 repeat boxes being sent, 125 in total (2024: 125). These have usually been requested around significant dates such as birthdays and anniversaries of death and have been hugely appreciated by the parents with all reporting they have found them comforting. Of these 70 referrals 6 were service requests by hospices which accounted for 50 of the boxes sent; 57 boxes were sent directly to families.

For boxes sent directly to families the average age of the child that had died was 5.23 years old and the breakdown of the type of boxes is as follows:

- Family boxes: 20
- Parent boxes: 7
- Mum only boxes: 22
- Dad only boxes: 3
- Sibling boxes: 4
- Other (grandparent box): 1





"I would like to express my sincere thanks on behalf of the Rainbows families who recently received self-care and activity boxes. These have been greatly appreciated and have provided comfort and support during challenging times. The feedback has been extremely positive." - Hospice Family Support Worker

"Cheered me up massively on what was a particularly hard week, The thoughtfulness and practical help had me in tears, You are an absolutely amazing team of people who when I'm mentally and physically able will do all that I can to help you provide help for other grieving families, thank you so so much xxx" - Bereaved Parent

"It is coming up to my daughter's birthday, I struggle daily but even more so on days like this. I have 4 other wonderful children who I'm so grateful for each and every day. I've always struggled with the passing of my daughter, a lot of downs. My mental health has been majorly affected. But just lately myself and family have had a tough couple of years and it feels like we never get a break. We have been struggling financially after moving house what should have been a fresh start has been nothing short of problems. These boxes really mean the most to us, a pick me up for us all and the time to enjoy something meaningful as a family." – Bereaved Parent

"*As a lonely mummy this was a huge perk up."* - Bereaved Parent

Keepsakes and Headstones

We have received 30 referrals for keepsakes (2024: 28). At the end of the year we had completed 20 of these requests; 1 was in progress supporting additional fundraising for the family to cover the full cost of the order; 5 we were still waiting for parents to provide the details of the item they wanted; and 4 were cancelled (1 as a duplicate order and 3 because parents no longer required the keepsake or had changed their mind about ordering at this time). The average age of child that had died was 13.07 years old.

Often the referral for each keepsake is for more than one item and as a result we are only able to part-fund the request. We are working on being able to collect more detailed data about the total number of items requested and funded in future years.

We have received 46 referrals for headstones (2024: 47). However, we closed referrals for new requests in September 2025 due to the volume of outstanding requests and continued difficulty to secure grant funding for this part of our service offer. The age of children that had died ranged from 0 – 25 years old with the average being 3.38 years old.

During 2025:

- We funded 20 headstones; 4 of these were for orders received in 2024 and the remaining 16 were for orders received this year.
- We still have 5 families who have not provided the information we need to support a payment towards a headstone for their child.
- We have 7 families on our waiting list to receive payments for their headstones; the dates of these referrals range from March 2025 – September 2025.
- 7 families received funding from elsewhere or funded the headstone themselves and so withdrew their request for our support.
- We cancelled 11 orders; 2 of these were not eligible for our services as they were families living in America. The remaining 9 families had not yet chosen and ordered a headstone, so we referred them to our headstone guidance to support them with this process.

Currently our headstone offer to families remains closed while we ensure that we are able to fulfil the open referrals to us. We are keeping the offer under review and considering how we can continue to offer this valuable service to families in the best way with our limited funds and time.

"This fingerprint jewellery helped [mum and brother] to continue to feel connected to [their son/brother that died]"- Charity Social Worker (Keepsake)

"Excellent Compassionate and Considerate" – Bereaved Parent (Headstone)

"Never have I ever been so happy and felt forgiven… even when I have felt no faith that this gift would come. This is amazing. I'm glad there are people like this that understand us grieving are angels. Thank you so much I will never forget this." – Bereaved Parents (Headstone and Headstone Guidance)

Food Vouchers/Meals

Last year we amended our food voucher support to only provide for bereaved families. We have continued to experience a high level of referrals but have found that our delivery model through other professionals means that the utilisation of the vouchers is hard for us to monitor and ensure that they are beneficial to families. As a result of this we temporarily closed to new referrals in September whilst we reviewed our offer. Pending Trustee board approval in 2026 we are hoping to be able to reopen this service with a new and improved offer next year.

We received 29 referrals (though 3 were cancelled as duplicate service orders) and sent out 63 vouchers; this equated to:

- 17 referrals (and 17 vouchers) being sent directly to families
- 8 referrals (and 29 vouchers) for existing services requesting a top-up (3 of these were cancelled)
- 4 referrals (and 17 vouchers) for new services requesting support.

Several vouchers remain unspent at the end of the year however the expiry date of the vouchers is not until March 2027. We will contact families/professionals nearer the expiry date of the vouchers to remind them and can repurpose the digital codes if they are no longer needed so they are not wasted.

"Thank you so much for the generous donation of COOK vouchers. It was a very kind treat and enabled us to enjoy a tasty meal. We really appreciated your kindness at a difficult time for our family." – Bereaved Parent

"The £50 food voucher was such a massive help as it meant I didn't need to cook for a few days, also I've not been able to eat properly since it happened last August so it helped me to try and eat, thank you so so much" – Bereaved Parent

"Families can't thank you enough. They have expressed that without the vouchers, they wouldn't have eaten as they just couldn't face cooking/ thinking about what to make." Hospice Family Support Worker

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2025

Activity Packs and Relaxation Flashcards

We have provided 42 activities (2024: 53) for children with cancer/life limiting conditions. The average age of children receiving packs this year was 7.58 years old.

We received 17 referrals for relaxation flashcards for hospitals and hospices working with children going through treatment and bereaved siblings, we have also delivered the cards directly to families. Of these, 5 were digital downloads; 8 referrals were for a collection of physical packs ordered by services; and 4 were individual packs we distributed directly to families.

In total we delivered 50 (2024: 23) physical packs of relaxation flashcards.



"The box our young person received was wonderful and contained such lovely, thoughtful activities which were aligned with her interests. She received the box very quickly before going in for her transplant. Thank you for this! The service you provide is wonderful" – Parent of child (Activity Pack)

"*The activity pack brought joy to [child] who doesn't understand why his emotions are all over the place (steroids)"* – Hospital Play Team (Activity Pack)

"[Child] has complex medical needs and the mental age of a 2 year old. He is very sensory and loves lights and music but puts everything in his mouth. He loves the blue lights of the emergency vehicles. He is immunocompromised and spent a long time in hospital and isolating. This box arrived for his 18th birthday and was lovely giving him and his mum activities they enjoyed and could do together." – Children's Nurse (Activity Pack)

"These have been so helpful to my son and we are so appreciative. He had leukaemia and since the end of his treatment he has been diagnosed as autistic and also has PTSD. These cards have really helped him with ideas of things he can do to regulate himself and have worked well with his trauma therapy and EMDR" – Parent (Relaxation Flashcards)

"The process was seamless, and the cards themselves far surpassed our expectations. So many wonderful ideas and activities! Thank you" – Hospice Worker (Relaxation Flashcards)

"These cards have been amazing. Really easy to do as a family and the children really enjoying doing the tasks. A wonderful wellbeing tool. Thank you Ripples of Compassion for helping to bring some calm into our lives." – Parent (Relaxation Flashcards)

Bespoke Requests

All our bespoke requests are paid to the companies rather than direct to families to ensure it covers the support being requested. We received 11 referrals this year (2024:11); 1 we are still waiting on the necessary information to complete the referral; 1 was a duplicate order; and 9 are completed.

Requests included:

- Accommodation for a family to visit Manchester for a memorial match for their son
- Furniture for a child's bedroom
- Tonie Boxes for a child to use in hospital
- A pantomime trip for a family in memory of their son/brother who was too poorly to visit last Christmas but wanted to have some family time together doing something to remember him for their first Christmas without him.
- Funeral flowers and Orders of Services
- Pamper package for a mum who was struggling whilst her child was poorly in hospital.

"Her family did not have the finances to provide the flowers they wished to have at her funeral. The beautiful flowers [that you provided] were important for the family to have for her." – Hospice Family Support Worker

"[Child] enjoyed listening to the stories [from his Tonie box] during his long hospital stay. It was Amazing. Thank you so much for your help the family were so grateful." – Children's Nurse

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2025

Bereavement Libraries

We have received 8 referrals for bereavement libraries this year. Of these, 6 (2024: 7) have been completed and 2 are still in the process of being created as they were received in quarter 4. We now have a total of 25 Bereavement Libraries across a range of settings; our new ones this year can be found at:

- Ronald McDonald House, Bristol
- Paediatric Liaison Psychiatry, Royal Hospital for Children Queen Elizabeth Hospital, Glasgow.
- Demelza Children's Hospice, Kent
- Palliative Care Team, Birmingham Children's Hospital
- Specialist Baby Unit, St George's Hospital, London
- Community Children's Palliative Care Service, Life Force Whittington Health, London



"The books are absolutely fabulous and we are so thankful for them. Within our department they will be used regularly for those in hospital dying or for their families who are bereaved and having both adult and children's books are wonderful. Thank you and your wonderful team for that." – Bereavement Nurse

"An amazing resource to help support bereaved families. We are so grateful to be given one of these libraries. Thank you." – Hospice Family Support Worker

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2025

Progress against our Strategy

The charity strategy for 2023-2026 outlines our priorities during this period. In 2025, as well as our ongoing delivery we have made progress against our strategic areas of focus through the below activities:

- **Priority 1: High Quality, Responsive and Equitable Services to Children and Families**
  - We have significantly improved our referral processes and utilised a range of automation tools through our website, accounting and stock processes and Microsoft systems. This has led to us being able to capture feedback from referrers through our website with automated reminders as well as significant time saved for our volunteers, trustees and wellbeing coordinators no longer needing to manually populate spreadsheets. We are continuing to build and improve this automation process enabling us to collect better data to assist in accurately reviewing the effectiveness and impact of the services we provide.

- **Priority 2: Collaboration with Charities Services and Businesses**
  - Although our funding with Coop Fareham has come to an end we have a new partnership with Coop in Warsash. Their customers are supporting and donating to our cause and they have supported us with donation points for activities and self-care items through our Christmas Toy Appeal.
  - As part of our Christmas Toy Appeal 2025 we have partnered with a number of new businesses including:
    - Mitie, Hampshire
    - Brambles Estate Agents, Hampshire
    - M Coleman Estate Agents, Bristol
    - Canford Manor Nursing Home. Hampshire
    - Happily Reading – Independent Usborne Partner, Hampshire

    The response we received to this appeal was phenomenal with over 150 toys and games donated.



- We have held a number of awareness raising sessions this year with Health and Social Care Organisations across the country from Devon to Tyneside which have resulted in new referrals for our support and us reaching a wider geographical area for families we work with.
- We have had articles published in Royal College of Occupational Therapist's OT News talking about the role of occupational therapy in grief and the ways Ripples of Compassion uses this to support bereaved families. This led to conversations with several universities regarding the work we do.
- Early conversations have been had with other charitable organisations, including At a Loss to look at opportunities and ways that we can collaborate and work together to strengthen grief resources about the death of a child.
- We are honoured to be the Club Charity for Emerson's Green Running Club for 2025/6 who are supporting us with fundraising at events they hold throughout the year.
- We are exploring a partnership with Thesourcers.com who are supporting us to look at new opportunities for products for our activity packs, and redesign of our packaging and marketing materials.

- Alongside this we continue to be supported by a number of organisations:
  - Coop Fareham for our activity and self-care donations although our funding period with them has come to an end.
  - Tropic with Sophie Ward have given donations towards our self-care boxes as well as £200 in donations and funraising from her and her customers.
  - Local organisations in Hampshire to help raise awareness of the work that we do and support our fundraising efforts. Including, Portchester Gala, Community First Fareham and Whiteley's Shopping Centre.
  - Fareham Heathens who have raised £916 (2024: £445) for us through quiz nights, horse racing and collections throughout the year
  - Purple Cobras who partnered with us to hold our annual rugby family fun day, as well as our sponsors, Trafalgar, CTECH Business Solutions and Duncan Shepherd Photography. We raised £750 for Ripples of Compassion through our Rugby event and a similar amount was raised for Epilepsy Awareness UK by Purple Cobras.



TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2025

- Over the Rainbow Children's Entertainment who have continued to support our Rugby fundraising events.




- Crochet and Craft by Cailey who continue to support the fundraising efforts of Ripples Sweet Treats and Crafty Creations.
- Which of course leads to the ongoing support of all the volunteers from Ripples Sweet Treats and Craft Creations who raised a staggering £2,248 (2024: £2,369) with their efforts in 2025.
- Maker's House Fareham who have raised £200 (2024: £237) through their Halloween Trail event. As well as supporting us with a donation point for activity and self-care items.



- Salon 58 who provide Ripples Sweet Treats goodies to their customers and collect donations helping us to raise £237 (2024: £135)



- Lastly, following our bereavement training started in 2024 we delivered 1 session at the start of the year on: "Working Compassionately when supporting bereaved parents". This helped us to bring in £225 for Ripples of Compassion and we received really positive feedback from the professionals that attended.

  100% rated the training as Very Good or Good.
  100% rated the training as Highly Relevant or Relevant to their professional role.
  100% would recommend the training to other professionals

  "Very emotive course, hearing first hand from a bereaved parent is invaluable and thank you for sharing yours and Ripley's story."

  "It was really great, really personal and illuminating. After the journey through Fiona's experience I will change much of how I approach conversations around bereavement."

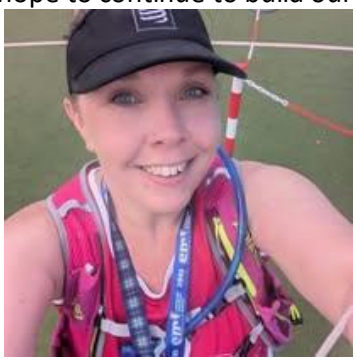
  "This has been a really valuable training time definitely well spent. Thank you."

  "It was good to hear first hand what was useful for a parent. We often don't have the opportunity to hear this directly. Signposting section was useful."

  "Very valuable in knowing how to communicate with bereaved parents and saying the right words."

  "Everything about this training was valuable. I thoroughly enjoyed it. Fiona is amazing and an inspiration."

- **Priority 3: Culture of Volunteering**
  - Our running events have continued in 2025 with last year's runners taking on the Great South Run after its cancellation in 2024. And new running efforts taken by our Founder Fiona Corless at Edinburgh Marathon raising over £1,000 and other runners tackling various distances also helping to raise over £1,000. We continue to have a stock of running vests and hope to continue to build our running support.



- Following the introduction of our little "Rippler's" in 2024 they were nominated for the BBC Make a Difference Young Hero Award for their voluntary work. They have helped pack and post our self-care and activity packs, ran stalls at our fundraising events, raised awareness of the work of Ripples of Compassion and joined the Great South Fun Run with their friends raising over £300.



- Our volunteer, and Ripley's Grammy was shortlisted for BBC Make a Difference Volunteer Award in 2025 and attended the award ceremony, accompanied by our shortlisting little Ripplers.



- We have also supported volunteers undertaking their Duke of Edinburgh this year. They have supported a number of our fundraising events and craft stalls to help raise both awareness and funds for the work Ripples of Compassion do.

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2025

- **Priority 4: Financially Sustainable Growth**
  - We owe a huge thank you to the organisations that have given us grants throughout 2025 to support our charitable activities including:
    - Coop £2,968
    - Albert Hunt £5,000
    - Warburtons £400
    - Merkur £2,025
    - Downend Roundtable £2,000
    - Tesco £5,000
    - Thales £4,000
  - Following the success of our Christmas Toy Appeal 2024 we ran the campaign again receiving over 150 toys and donations to support our self-care and activity parcel services.





  - Due to the ongoing demand we are experiencing across all of our services we are completing a review to ensure that we continue to offer the services that have the most impact for children and families. This will inform our new strategy for 2027 onwards.
  - Our collaborations and volunteer initiatives already highlighted in priority 2 and 3 will help us to continue to grow in a financially sustainable way.

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2025

Reserves policy
The Trustees have reviewed the reserves of the Trust and consider this level of free reserves to be appropriate to enable the Trust to continue its activities. As at 31 December 2025 total reserves amounted to £19,350 (2024: £20,256) including restricted funds of £Nil (2024: £7,042). The charity maintains designated funds of £10,000 (2024: £10,000) to ensure sufficient contingency for continuation of existing parents bereavement therapy leaving £9,350 (2024: £3,214) free reserves at 31 December 2025.

On behalf of the Board of Trustees



Fiona Corless
Chair of Trustees
Date: 8 October 2026

Ripples of Compassion

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF RIPPLES OF COMPASSION

I report to the charity trustees on my examination of the accounts of Ripples of Compassion (the Trust) for the year ended 31 December 2025.

Responsibilities and basis of report
As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

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

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

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

Sarah Smith

Sarah Smith ACMA, GCMA
24 Lynch Road
Weymouth
DT4 0SJ

Date: 8 October 2026



Ripples of Compassion

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025

	Note	Unrestricted funds £	Restricted funds £	Total 2025 £	Total 2024 £
Income:					
Donations		14,920	150	15,070	25,593
Grants		2,000	19,393	21,393	25,150
Investment income		427	-	427	298
Total income		**17,347**	**19,543**	**36,890**	**53,041**
Expenditure:					
Charitable expenditure		9,857	25,016	34,873	47,057
Support costs	**5**	1,354	1,569	2,923	3,977
Total expenditure		**11,211**	**26,585**	**37,796**	**51,034**
Surplus/(deficit) for the year		**6,136**	**(7,042)**	**(906)**	**2,007**
Funds reconciliation:					
Funds brought forward	**8**	13,214	7,042	20,256	18,249
Surplus/(deficit) for the year	**8**	6,136	(7,042)	(906)	2,007
Funds carried forward	**8**	**19,350**	**-**	**19,350**	**20,256**

The Statement of Financial Activities includes all gains and losses recognised in the year.

All income and expenditure derives from continuing activities.

The notes on pages 20 to 24 form part of these financial statements.

BALANCE SHEET
AS AT 31 DECEMBER 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Current assets					
Debtors	**2**	2,323		611	
Current asset investments	**4**	10,115		15,085	
Cash at bank		7,282		5,180	
			19,720		**20,876**
Current liabilities					
Creditors: amounts falling due within one year	**3**	(370)		(620)	
Net current assets			**19,350**		**20,256**
Net assets			**19,350**		**20,256**
The funds of the charity					
Unrestricted funds	**8**		19,350		13,214
Restricted funds	**8**		-		7,042
Total funds	**8**		**19,350**		**20,256**

The accounts were approved by the board and authorised for issue and signed on their behalf by:





Fiona Corless
Chair of Trustees

Matthew Longley
Treasurer

Date: 8 October 2026

The notes on pages 20 to 24 form part of these financial statements.

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 DECEMBER 2025

	2025 £	2024 £
Cash flows from operating activities:		
(Deficit)/surplus for the year	(906)	2,007
Investment income	(427)	(298)
(Increase)/decrease in debtors	(1,712)	2,199
(Decrease)/increase in creditors	(250)	150
Net cash (used in)/from operating activities	**(3.295)**	**4,058**
Cash flows from investing activities:		
Decrease/(increase) in short term cash deposits	4,970	(15,085)
Interest received	427	298
Net cash from/(used in) investing activities	**5,397**	**(14,787)**
Net increase/(decrease) in cash in the year	**2,102**	**(10,729)**
Cash at the beginning of the year	**5,180**	**15,909**
Cash at the end of the year	**7,282**	**5,180**

Analysis of changes in net funds:

	At 1 January 2025 £	Cash flows £	Other non-cash changes	At 31 December 2025 £
Cash	5,180	2,102	-	7,282
Total	**5,180**	**2,102**	**-**	**7,282**

The notes on pages 20 to 24 form part of these financial statements.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

1. Accounting policies

1.1 Basis of preparation

Ripples of Compassion is a charitable trust constituted by way of a charitable trust deed. It is registered with the Charity Commission of England and Wales and its registered number is 1185499. The registered office is 10 Clevedale, Bristol, BS162SQ.

The financial statements are prepared under the historical cost convention and in accordance with applicable accounting standards.

The financial statements have been prepared in accordance with 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 (FRS102) (effective 1 January 2019) – (Charities SORP (FRS102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102).

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

The Trustees are confident that the charity will be able to meet its financial obligations as they fall due for the foreseeable future, being at least 12 months from the date of signing of these financial statements, and therefore consider it appropriate to prepare the financial statements on a going concern basis.

1.2 Financial instruments

The Trust only has financial assets and financial liabilities which are of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently at their settlement value.

1.3 Income recognition

Income relates to donations and grants which have been received by the charity and activities for raising funds relate to fundraising activities which have taken place through the year and are recognised when the charity has entitlement to the income.

1.4 Expenditure

All expenditure is included in the Statement of Financial Activities Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to the expenditure. All expenditure is accounted for on an accrual basis.

Support costs are those costs which are not directly attributable to the direct charitable expenditure, but which are in respect of the general administration of the charity and overall management of the funds.

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2025

1.5 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for any other purpose. The charity also has restricted funds which represents funds donated for specific purposes.

1.6 Current asset investments

Current asset investments comprise short term cash deposits measured at cost. Short term cash deposits comprise cash at bank with maturity dates between 3 and 12 months.

2. Debtors

	2025 £	2024 £
Other debtors	1,854	275
Prepayments	469	336
	2,323	**611**

3. Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	370	-
Accruals	-	620
	370	**620**

4. Current asset investments

	2025 £	2024 £
Short term cash deposits	10,115	15,085
	10,115	**15,085**

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2025

5. Support costs

	2025 £	2024 £
Other	2,923	3,977
	2,923	**3,977**

6. Trustees

None of the trustees received any remuneration during the year (2024: none).

None of the trustees were reimbursed expenses during the year (2024: one trustee was reimbursed £365).

7. Employees

There were no employees during the year (2024: none).

8. Related party transactions

During the prior year, one of the trustees was reimbursed expenses totalling £365 (2025: £Nil) in relation to costs incurred in providing charity activities which were not able to be directly funded from the charity's bank account.

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2025

9. Statement of funds

	At 1 January 2025 £	Income £	Expenditure £	At 31 December 2025 £
Restricted funds				
Albert Hunt	923	5,000	(5,923)	-
Coop	-	2,968	(2,968)	-
Merkur	-	2,025	(2,025)	-
National Lottery Grant	6,119	-	(6,119)	-
Tesco	-	5,000	(5,000)	-
Thales	-	4,000	(4,000)	-
Warburtons	-	400	(400)	-
Restricted donations	-	150	(150)	-
Total restricted funds	**7,042**	**19,543**	**(26,585)**	**-**
Unrestricted funds	**13,214**	**17,347**	**(11,211)**	**19,350**
Total funds	**20,256**	**36,890**	**(37,796)**	**19,350**

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2025

10. Statement of Financial Activities for the year ended 31 December 2024

	Unrestricted funds £	Restricted funds £	Total 2024 £	Total 2023 £
Income:				
Donations	26,593	1,000	27,593	16,925
Grants	3,250	21,900	25,150	17,912
Investment income	298	-	298	37
Total income	**30,141**	**22,900**	**53,041**	**34,874**
Expenditure:				
Charitable expenditure	25,534	21,523	47,057	35,852
Support costs	3,977	-	3,977	4,044
Total expenditure	**29,511**	**21,523**	**51,034**	**39,896**
Surplus/(deficit) for the year	**630**	**1,377**	**2,007**	**(5,022)**
Funds reconciliation:				
Funds brought forward	12,584	5,665	18,249	23,271
Surplus/(deficit) for the year	630	1,377	2,007	(5,022)
Funds carried forward	**13,214**	**7,042**	**20,256**	**18,249**

The above has been included for comparative purposes.