THE WORD ONE TO ONE
Charity No. 1192501

TRUSTEES REPORT AND UNAUDITED FINANCIAL STATEMENTS

For the period ended 31 December 2025

THE WORD ONE TO ONE

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THE WORD ONE TO ONE

Annual Report of the Trustees for the year ended 31 December 2025

Reference and Administrative Information

Charity name: The Word One to One (operating from January 2026 as Make Known)

Charity registration number: 1192501

Principal office: 6th Floor, 37 Lombard St, London, EC3V 9BQ

Trustees

The Trustees who served during the period, and any changes, were as follows:

- Richard Eric Borgonon — Founder and Chairman
- Charles Kworenga Kasenene — Treasurer
- Nancy Benham MBE — Trustee
- David James Jackman — Trustee, retired 31st August 2025
- Akeel Husein Kurban Sachak — Trustee

Executive leadership:

- Simon John Alexander Lennox – CEO
- Le Fras Strydom – Ministry Development Director

Professional advisers

Independent Examiner: Heather Cheesman of Chichester Accounting

Bankers: CAF Bank. 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4TA

Structure, Governance and Management

The Word One to One is a Charitable Incorporated Organisation (CIO), governed by its constitution and registered with the Charity Commission for England and Wales under number 1192501. It was established on 24 November 2020.

Trustees are drawn from backgrounds in commerce, the charity sector and Christian ministry, bringing complementary skills. All share a united faith in the Lord Jesus Christ.

The Trustees have delegated day-to-day management of the charity's activities to the Chief Executive Officer (CEO). The Trustees, in consultation with the CEO, are responsible for setting the remuneration of key staff members.

Remuneration policy: Salaries are reviewed annually and benchmarked against comparable charities in the UK and US.

The Trustees review risks in consultation with the CEO and ensure that no ministry or project expansion commences until the necessary funding is available and known risks can be managed.

The existing Trustees and the CEO work proactively to identify potential trustees with relevant skills and experience. In addition to the Board meetings, the Chairman and CEO have met in person 8 times in the year, with monthly phone or Zoom meets with the CEO for each Trustee each month. The meetings with the Chairman encapsulate board development, and the cultivation of relationships with advisers from business, Christian ministry and the wider charity sector as potential sources of future trustees.

Objectives and Activities

Charitable purposes

The charity's purposes are to advance the Christian faith for the benefit of the public, in accordance with its Statement of Faith, in particular but not exclusively by providing or organising:

- Resources which enable Christian believers to confidently share the original message of the Bible with others;
- Training events to mobilise Christians to share the Bible with their contacts and friends;
- Training resources to enable church leaders to equip their own congregations to share the Bible; and
- Evangelistic events in the United Kingdom and in such other countries as the Trustees may from time to time see fit.

Public benefit statement

The Trustees confirm they have had due regard to the Charity Commission's public benefit guidance when making decisions relevant to advancing the Christian faith.

Achievements and Performance

- Use of the Word One to One continued to grow in 2025, extending access to resources designed to help Christian believers share the Bible with others. During the year, users completed 32,729 episodes through the mobile app, downloaded 7,800 PDFs from theword121.com, and purchased 18,527 units through the charity's distribution partner, 10ofthose.com.
- The resources continued to reach an international audience, with users in more than 150 countries. The ten countries with the highest reported usage were the UK, US, Australia, Germany, South Africa, Canada, Kenya, Nigeria, Singapore and Malaysia.
- Translation work progressed in Latin American Spanish, German, Ukrainian and Burmese. Distribution partner Heukelbach also distributed printed books and provided training in Germany, Austria and Switzerland.
- Stories of positive spiritual impact continue to abound. Here are a few quotes from the period:
    - "I'm running an English Conversation class – advertised at our local English Language school – and we get students from all over the world – some for 1 week, others for a few weeks or months, so we know John 1 quite well now! But we get them to download the app and some of them have never heard of Jesus before, or some have been told by friends in their home country to find out about Jesus when you get to the UK." J, Eastbourne UK
    - "A and I started going through the Word One to One app. I loved the way we could both read the bible passages on our phones and bring up the explanations for the passages as we were going through it. The whole journey was really amazing and such an encouragement for me to watch her eyes light up as we were reading John's Gospel, and to see how hungry she was to learn more. A is doing well. Life continues to be a challenge. However, she is learning how to manage life with Jesus by her side and is seeing how he can make such a difference." - S, UK
    - "We are learning more about the God of the Bible. He is beautiful and great, despite the suffering and war." Svitlana, Ukraine
- The team continues to serve into conferences, church-based training events, and evangelistic events across the UK and abroad.

Principal Risks and Uncertainties

Top Five Risks/Mitigations

1. Dependency on small number of income sources, over-reliance or loss of key funders, or failure to secure new funding, leads to an inability to fund the organisation.

   Plans/strategies for managing the risk: Regular reviews of donations received and review of fundraising activities. There is active work ongoing to diversify donor base. The reserves policy is in place.

2. Cyber attack

   Plans/strategies for managing the risk: All staff encouraged to use 2FA across all platforms. Provisioning of IT services to be reviewed in 2026.

3. Reputational risk through personal scandal or misbehaviour

   Plans/strategies for managing the risk: Trustees and senior staff members employed based on character and standing with their local church. Accountability structures for the team including regular quarterly reviews that highlight our corporate values.

4. Strategy risk - mission drift as we respond to growth opportunities

   Plans/strategies for managing the risk: Regular alignment meetings between Chairman and CEO. Regular communication rhythms with the trustees.

5. Technological/operational lack of capacity restricts ability to scale

   Plans/strategies for managing the risk: The change to Make Known due in January partly provides this bigger home to invite investment to allow the team to build the structures and processes for scale. Further development of platforms and processes due in 2026.

Financial Review

The financial statements for the year ended 31 December 2025 are included on pages 6 and 7. The principal funding continues to be from individual donations, church donations, and grants from grant-making trusts, together with Gift Aid. During the year to December 2025 the income was £898,806 (2024: £562,290) and the expenditure was £789,911 (2024: £616,483). At the end of the year the free reserves stood at £239,051 (2024: £130,156).

Reserves policy

The Trustees maintain a policy of holding 4 months of committed expenditure, including salaries and contractor retainers, equivalent to £140,000 at the time of reporting. Our reserves are held on deposit with Kingdom Bank.

Going concern

The Trustees confirm that they believe it is appropriate to prepare the accounts on a going concern basis.

Related party transactions

- In 2025, two Trustees (Richard Borgonon and Nancy Benham) were also unpaid Trustees of The Rock Foundation, which gave £185,207 to the charity in 2025 (2024: £219,592);
- Borgonon & Co, of which Richard Borgonon is a director, donated £74,323 to the charity during 2025.Trustees donated £83,298 of personal funds to the charity in 2025 (2024: £76,550)

Shared or Exchanged Services

The Rock Foundation engages Rebecca McGoff Consulting, whose services are also used separately by The Word One to One at the charity's own cost. The Trustees considered the arrangement and any potential conflict of interest in accordance with the charity's conflict-of-interest procedures.

Plans for Future Periods

Building on nearly twenty years of impact as The Word One to One — over 500,000 booklets distributed and free digital resources now used in more than 150 countries — the charity is relaunching as "Make Known" by its 20th anniversary in Spring 2027.

This relaunch will bring together LOOK (a safe digital space inviting the spiritually curious into a first encounter with the Bible), a renewed Word One to One, and Ready to Share (a resource catalysing confidence in the believer to share the words of the Bible with the people in their lives) together under a single mission: to build the Church's confidence in the Bible as its best resource for relational, everyday evangelism.

The relaunch will require significant financial investment in product development, technology, communications and implementation, which the Trustees will oversee alongside the charity's fundraising plans and reserves policy.

The legal and operating name change to Make Known took effect in January 2026, *after* the end of this reporting period, and is disclosed here as a significant post year-end development.

Short-term indicators of success the Trustees will monitor include usage and distribution of the Word One to One, development through the product lifecycles of the new products Look and Ready to Share, team health and progress against fundraising targets.

Statement of Trustees' Responsibilities

The Trustees are responsible for preparing the Trustees' report and financial statements in accordance with applicable law and United Kingdom Accounting Standards.

Charity law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of its income and expenditure for that period.

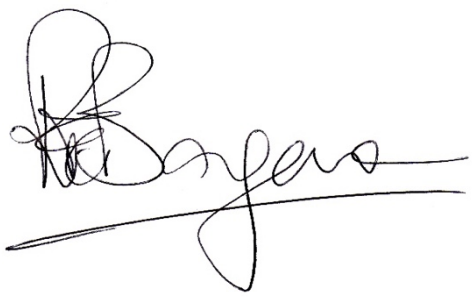
In preparing the financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue in business.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy the financial position of the charity and which enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008, and the provisions of the constitution. They are also responsible for safeguarding the assets of the charity and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charity's website.

Approved by the Trustees on 9th October 2026 and signed on their behalf by:



Richard Borgonon

Chairman of Trustees

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

ON THE UNAUDITED ACCOUNTS OF

THE WORD ONE TO ONE

For the purposes of those charity funds on pages 6 to 10 for the period ended 31 December 2025 which require an independent examiner's report, we confirm the following:-

Respective Responsibilities of Trustees and Examiner

The charity's Trustees are responsible for the preparation of the financial statements. The charity's Trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

• examine the financial statements (under section 145 of the 2011 Act);

• to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act);

• state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes considerations of any unusual items or disclosures in the financial statements, and the seeking of explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently no opinion is given as to whether the financial statements present a "true and fair view" and the report is limited to those matters set out in the statements below.

Independent Examiner's Statement

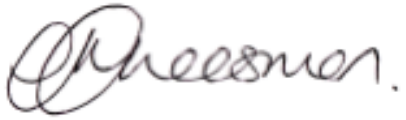
In connection with my examination, no matter has come to my attention

1) which gives me reasonable cause to believe that, in any material respect, the Trustees have not met the requirements:

• to keep accounting records in accordance with s130 of the 2011 Act; and

• to prepare financial statements which agree with the accounting records and to comply with the accounting requirements of the 2011 Act; or

2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.



H Cheesman FCA
104 Stockbridge Road
Chichester
West Sussex
PO19 8QP

Date: 9th October 2026

Statement of Financial Activities
For the period ended 31 December 2025

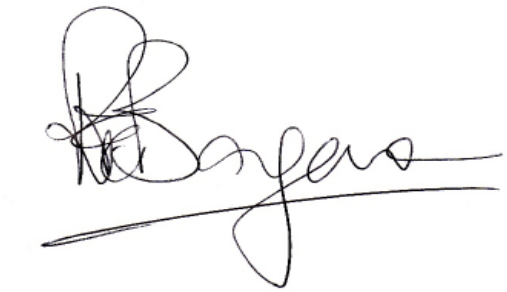
	notes	Unrestricted funds £	Designated funds £	Restricted funds £	2025 Total £	December 2024 Total £
Incoming resources from generated funds						
Voluntary income	**2**	873,806	-	25,000	**898,806**	**562,290**
Total income		**873,806**	**-**	**25,000**	**898,806**	**562,290**
Costs of generating funds		-	-	-	**-**	**-**
Charitable activities	**3**	763,911	-	25,000	**788,911**	**615,483**
Governance costs	**4**	1,000	-	-	**1,000**	**1,000**
Total expenditure		**764,911**	**-**	**25,000**	**789,911**	**616,483**
Income / (expenditure) before transfers		**108,895**	**-**	**-**	**108,895**	**(54,193)**
Transfers between funds	**9**	-	-	**-**	**-**	**-**
Net incoming/(outgoing) resources before other gains/(losses)		**108,895**	-	**-**	**108,895**	**(54,193)**
Gains / (losses) on investment assets		-	-	-	**-**	**-**
Net movement in funds		**108,895**	**-**	**-**	**108,895**	**(54,193)**
Total funds brought forward		130,156	-	-	**130,156**	**184,349**
Total funds carried forward		**239,051**	**0**	**0**	**239,051**	**130,156**

Balance Sheet
As at 31 December 2025

THE WORD ONE TO ONE

	notes	31st December 2025		31st December 2024	
		£	£	£	£
Current Assets					
Bank and cash		243,491		130,536	
Debtors	**7**	7,560		3,620	
Total current assets		251,051		134,156	
Current Liabilities					
Creditors due within one year	**8**	12,000		4,000	
Net current assets			**239,051**		**130,156**
Creditors					
Amounts falling due after more than one year			-		-
Total Net Assets			**239,051**		**130,156**
Funds	**9**				
Unrestricted			239,051		130,156
Designated			-		-
Restricted			-		-
			239,051		**130,156**

These accounts were approved by the Trustees on 9th October 2026 and signed on their behalf by



Richard Borgonon
Chairman of Trustees

The attached notes (1 - 9) form part of this statement.

1 Accounting polices

Basis of preparation

The accounts are prepared on the basis of historic cost in accordance with:
- Accounting and Reporting by Charities - Statement of Recommended Practice (SORP);
- Accounting Standards, FRS102;
- and the Charities Act 2011.

Donations

Donations are only included in the SoFA when the charity has unconditional entitlement to the resources.

Tax reclaims on donations and gifts

Incoming resources from tax reclaims are included in the SoFA at the same time as the gift to which they relate.

Expenditure

All expenditure is accounted for on an accruals basis.

2 Voluntary income

	Unrestricted	Restricted	Total 2025	Total 2024
	£	£	£	£
Church donations	5,462	-	5,462	10,373
Individual donations	187,635	-	187,635	205,169
Income from Trusts	591,863	25,000	616,863	327,290
Corporate	74,323		74,323	
Other	10,583	-	10,583	8,834
Gift Aid tax reclaim	3,940	-	3,940	10,624
Total	873,806	25,000	898,806	562,290

3 Charitable activities

	Unrestricted	Restricted	Total 2025	Total 2024
	£	£	£	£
People	436,594	-	436,594	312,591
Content	145,782	-	145,782	133,183
Product	19,032	25,000	44,032	65,484
Networks	108,984	-	108,984	93,836
Organisation	53,519	-	53,519	10,389
Total	763,911	25,000	788,911	615,483

4 Governance costs

	Unrestricted	Restricted	Total 2025	Total 2024
	£	£	£	£
Independent Examination costs	1,000	-	1,000	1,000
Total	1,000	-	1,000	1,000

5 Analysis of net assets

	Fixed Assets	Current Assets	Total
	£	£	£
Restricted funds	-	-	-
Designated funds	-	-	-
Unrestricted funds	-	239,051	239,051
	-	239,051	239,051

6 Staff costs and Trustees expenses

	2025	2024
	£	£
Salaries	347,568	247,670
Social security costs	40,456	22,200
Pension costs	36,378	21,105
Total	424,402	290,975
The average number of employees during the period was	6	6

Two employees received emoluments in excess of £60,000 during the period.

No sums were paid to the Trustees for their work as Trustees.

7 Debtors

	2025	2024
	£	£
Gift aid	7,560	3,620

8 Creditors

	2025	2024
	£	£
Creditors and accruals	12,000	4,000

9 Funds	Fund balances brought forward	Incoming resources	Outgoing resources	Transfers	Fund balances carried forward
	£	£	£	£	£
Unrestricted					
General fund	**130,156**	873,806	(764,911)	**-**	**239,051**
Restricted					
Look product	**-**	25,000	(25,000)	**-**	**-**
	-	898,806	(789,911)	**-**	**239,051**

Unrestricted Funds:

The Unrestricted Funds are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity.

Restricted Funds:

The Restricted funds were giving specifically for innovation and were used in full during the year on Product Consultancy and Made with Future.