THE Tipping Point Foundation
CIO 1192720

TRUSTEES' REPORT AND ACCOUNTS

FOR THE YEAR ENDED
31 DECEMBER 2025

The Tipping Point Foundation

REFERENCE AND ADMINISTRATIVE DETAILS

Charity Registration Number: **CIO 1192720**

Address:

Lancaster House
Nunn Mills Road
Northampton
NN1 5GE

Trustees:

Anis Abou Zaki
Said Ghusayni
Rabih Modad
Nada Radwan

The Tipping Point Foundation

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2025

The Trustees present their report together with the financial statements ("accounts") of the Charity for the year ended 31 December 2025.

Structure, Governance and Management

The Trustees in office in the year were as follows:
Anis Abu Zaki
Said Ghusayni
Rabih Modad
Nada Radwan

The CIO is governed by its Constitution.

Objectives and activities

The object of the Charity is the advancement of education through the support of educational establishments and students amongst the Lebanese Druze community arising by reason of financial disadvantage, whether resident in the Lebanon or elsewhere.

Statement of public benefit

The Charity is a Public Benefit entity as defined by FRS 102. The Board of Trustees have referred to the guidance contained in the Charity Commission's general guidance on Public Benefit when reviewing the aims and objectives, and in planning the future activities.

Review of activities

The Charity received donations of £10,914 of which £5,000 came from the Trustees.

The Charity made grants of £13,986 and after governance and support costs of £4,845 had anet deficit of £7,917 and unrestricted reserves at the end of the year of £3,675.

THE FUTURE

The Charity regularly reviews its grant-giving capacity in light of the changing economic conditions in Lebanon and the significant inflation in tuitions. The focus of the charity is on increasing recurring donations.

The Tipping Point Foundation

RESERVES POLICY

Free reserves are that part of a Charity's unrestricted funds that are freely available to spend on any of the Charity's purposes. The Tipping Point Foundation maintains free unrestricted reserves:

- to provide a level of working capital that protects the continuity of its core work
- to provide a level of funding for unexpected opportunities
- to provide cover for risks such as unforeseen expenditure or unanticipated loss of income.

The Board of Trustees reviews the above criteria with reference to the Charity's strategy and Annual Plan and determine the target level of free reserves to meet these. Trustees review the policy regularly and formally approve it on an annual basis.

The policy in operation for the level of free reserves is to ensure enough reserves are held, free of any restrictions, to enable the Charity to operate for at least one year should no new income be received. The Trustees believe the current level of reserves is sufficient for this purpose.

RISK MANAGEMENT

The Board had started the process of setting up and reviewing of the Risk Management policy of the Charity. The process involves identifying the likelihood, potential damage, and preventive measures, adopted or planned, to mitigate each risk together with any countermeasures that might be appropriate, should the risk materialise. The Trustees review the risks facing the Charity once a year; this includes consideration of reputational risk and conflicts of interest.

The major risks facing the Charity, as identified by the Trustees, are future reduction in income and reputational risks. The Charity is working on attracting new donations from individuals and institutions.

The Charity has taken steps to reduce the reputational risks by devising and implementing systems to ensure appropriate control is exercised over donations received and grants made.

TRAINING AND INDUCTION OF TRUSTEES

Trustees have access to a training resource in the form of a comprehensive workbook and notes which give details regarding Charity Commission guidance, governance, and areas of responsibility as well as accountability and other areas where they may be involved.

The Tipping Point Foundation

MODERN SLAVERY

Modern slavery is a crime and a violation of fundamental human rights. It takes various forms, such as slavery, servitude, forced and compulsory labour and human trafficking, all of which have in common the deprivation of a person's liberty by another in order to exploit them for personal or commercial gain.

The Charity has a zero-tolerance approach to modern slavery, and we are committed to acting ethically and with integrity in all our business dealings and relationships and to implementing and enforcing effective systems and controls to ensure modern slavery is not taking place anywhere in our own business or in any of our supply chains.

We take reasonable and practical steps to ensure that all our suppliers adhere to the Modern Slavery Act 2015 and review the process and procedures annually. We will only trade with those organisations who can prove that they are compliant with the Modern Slavery Act.

This statement is made in accordance with section 54 (1) of the Modern Slavery Act 2015 and constitutes the slavery and human trafficking statement for the Charity.

This report was approved by the Trustees on 30/10/2026 **and signed on theirbehalf by Rabih Modad:**



Trustee

The Tipping Point Foundation

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE TIPPING POINT FOUNDATION

We report to the Charity Trustees on our examination of the accounts of the Charity for the year ended 31 December 2025 which are set out on pages 6 and 7.

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').

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

INDEPENDENT EXAMINER'S STATEMENT

We have completed our examination. We confirm that no material matters have come to our attention in connection with the examination giving us 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 accounts do not accord with those records.

We 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.

Signed: Reza Motazedi and Co LLP



Name: Reza Motazedi BA, DChA, FCA

Address: 7 Bell Yard, LONDON WC2A 2JR

Date: 30/10/2026

The Tipping Point Foundation

Receipts and Payments account for the year ended 31 December 2025

		£ Unrestricted 2025	2024
Receipts	**- Donations**	**10,914**	**25,173**
Payments	**- Charitable activities (Grants)**	**(13,986)**	**(25,623)**
	- Governance and support costs	**(4,845)**	**(5,951)**
Net Income/(Deficit)		**(7,917)**	**(6,041)**
Cash Funds - 1 January 2024		**11,592**	**17,993**
Cash Funds - 31 December 2024		**3,675**	**11,592**

Statement of assets and liabilities as at 31 December 2025

Total Net Assets - Cash at Bank	**3,675**	**11,592**

Approved by the Board of Trustees on 30/10/2026 **and signed on their behalf by Rabih Modad:**



The Tipping Point Foundation

Notes to the accounts for the period ended 31 December 2025

1. Receipts and Payments accounts

The Receipts and Payments accounts contain a summary of money received and money spent during the period and a list of assets and liabilities at the end of each period. Cash received and cash spent include transactions through the bank account.

2. Donations

These included donations received from the Trustees of £5,000.

3. Trustees

The Trustees did not receive any remuneration, benefits or reimbursement of expenses.