Charity registration number 1193541 (England and Wales)

FOR ALL FOUNDATION UK

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

FOR ALL FOUNDATION UK

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr P Thomas Ms A Gibb-Gray Mr H Braithwaite Mr A Yonge Mr C Page
Charity number	1193541
Company number	CE024923
Independent examiner	Azets Carnac Place Cams Hall Estate Portsmouth Hampshire PO16 8UY

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FOR ALL FOUNDATION UK

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

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

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the CIO's governing document, the Charities Act 2011 and "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).

Objectives and activities

The object of the CIO is to advance such charitable purposes for the public benefit as the charity trustees from time to time in their absolute discretion think fit.

The focus of the organisation is on grant making, in particular to other charities. The charities to receive grants may include those supporting the general public, as well as children, with a particular interest on causes relating to education and supporting younger people. The organisation may also provide grants to individuals in charitable need. In future it is possible that that the chairty may carry out its own projects directly.

Public benefit

The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the CIO should undertake.

Achievements and performance

Significant activities and achievements against objectives

During the year, the CIO has paid out donations of £101,025 to support the charitable work carried out by Zambia's Child (formerly called Blessed to Bless). Zambia's Child's mission statement is to transform vulnerable communities in Zambia through quality, Christ-centred education and community development activities.

The CIO has also paid out donations of £1,000 to support the charitable work carried out by Vans Without Borders. Vans Without Borders is dedicated to delivering life-saving aid directly to vulnerable communities affected by conflict and crisis.

Financial review

The CIO has continued activity in the year, with the founder of the charity donating £373,117 (2024: £21,000) to the CIO, which includes an investment property independently valued at £270,000. Gift aid of £25,779 (2024: £5,500) has been reclaimed on cash donations. Rental income from the new investment property of £9,900 (2024: £nil) and interest income of £181 (2024: £18) has also been received.

During the year, £102,025 (2024: £25,307) has been paid out in donations with rental costs, bank charges, admin charges and governance costs amounting to £3,688 (2024: £2,663).

The result is net income in the year of £303,054 (2024: £1,452 net expenditure).

Reserves policy

At the balance sheet date, the CIO has carried forward an unrestricted funds balance of £299,846 (2024: £3,208 deficit). The CIO does not have a formal reserves policy in place and this will be considered by the trustees in due course.

At the time of approving the financial statements, the trustees have considered the ability of the CIO to continue as a going concern. The trustees have a reasonable expectation that the CIO has adequate resources to continue in operational existence for the foreseeable future. The trustees therefore consider that it is appropriate to prepare the accounts on a going concern basis.

Structure, governance and management
The Trustees who served during the year and up to the date of signature of the financial statements were:

Mr P Thomas
Ms A Gibb-Gray
Mr H Braithwaite
Mr A Yonge
Mr C Page

Recruitment and appointment of trustees
Apart from the first charity trustees, charity trustees shall be appointed by the founder giving written notice to the charity trustees. The provisions of this clause 15.1 of the constitution may only be altered by the unanimous agreement of the members.

The founder may delegate the power to the charity trustees, who may exercise this by a resolution passed at a properly convented meeting of the charity trustees.

The Trustees' report was approved by the Board of Trustees.

Mr A Yonge
Trustee

19 October 2026

FOR ALL FOUNDATION UK

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF FOR ALL FOUNDATION UK

I report to the Trustees on my examination of the financial statements of For All Foundation UK (the CIO) for the year ended 31 December 2025.

Responsibilities and basis of report

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

I report in respect of my examination of the CIO's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the CIO's gross income exceeded £250,000, the independent examiner must be a member of a body listed in section 145 of the Charities Act 2011. I confirm that I am qualified to undertake the examination because I am a member of ACCA, which is one of the listed bodies.

I have completed my examination. I confirm that no 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 CIO as required by section 130 of the 2011 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 financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements 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 financial statements to be reached.

James Reilly ACCA

For and on behalf of:
Azets Audit Services
Carnac Place
Cams Hall Estate
Portsmouth
Hampshire
PO16 8UY

Dated: 19 October 2026

FOR ALL FOUNDATION UK

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Income from:			
Donations and legacies	**2**	398,896	26,500
Investments	**3**	10,081	18
Total income		408,977	26,518
Expenditure on:			
Charitable activities	**4**	105,923	27,970
Total expenditure		105,923	27,970
Net income/(expenditure) and movement in funds		303,054	(1,452)
Reconciliation of funds:			
Fund balances at 1 January 2025		(3,208)	(1,756)
Fund balances at 31 December 2025		299,846	(3,208)

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

FOR ALL FOUNDATION UK

BALANCE SHEET

AS AT 31 DECEMBER 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Fixed assets					
Investment property	**10**		270,000		-
Current assets					
Cash at bank and in hand		32,156		1,370	
Creditors: amounts falling due within one year	**11**	(2,310)		(4,578)	
Net current assets/(liabilities)			29,846		(3,208)
Total assets less current liabilities			299,846		(3,208)
The funds of the CIO					
Unrestricted funds	**12**		299,846		(3,208)
			299,846		(3,208)

The financial statements were approved by the Trustees on 19 October 2026

Mr A Yonge
Trustee

1 Accounting policies

Charity information

For All Foundation UK is a Charitable Incorporated Organisation and its registered charity number is 1193541. The principal address of the CIO is 67 Arethusa House, Gunwharf Quays, Portsmouth, PO1 3TQ.

1.1 Accounting convention

The financial statements have been prepared in accordance with the CIO's governing document, the Charities Act 2011, FRS 102 “The Financial Reporting Standard applicable in the UK and Republic of Ireland” (“FRS 102”) and the Charities SORP "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). The CIO is a Public Benefit Entity as defined by FRS 102.

The CIO has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the CIO. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the CIO has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the CIO.

1.4 Income

Income is recognised when the CIO is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the CIO has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

1 Accounting policies **(Continued)**

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Investment property

Investment property, which is property held to earn rentals and/or for capital appreciation, is initially recognised at cost, which includes the purchase cost and any directly attributable expenditure. Subsequently it is measured at fair value at the reporting end date. The surplus or deficit on revaluation is recognised in profit or loss.

1.7 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

1.8 Foreign exchange

Transactions in currencies other than pounds sterling are recorded at the rates of exchange prevailing at the dates of the transactions. At each reporting end date, monetary assets and liabilities that are denominated in foreign currencies are retranslated at the rates prevailing on the reporting end date. Gains and losses arising on translation in the period are included in the Statement Of Financial Activities.

2 Income from donations and legacies

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Donations and gifts	398,896	26,500
Donations and gifts		
Donations and gifts	373,117	21,000
Gift aid receivable	25,779	5,500
	398,896	26,500

3 Investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Rental income	9,900	-
Interest receivable	181	18
	10,081	18

4 Expenditure on charitable activities

	Charitable expenditure 2025 £	Charitable expenditure 2024 £
Direct costs		
Bank fees	210	185
Donations and grants made	102,025	25,307
	102,235	25,492
Share of support and governance costs (see note 6)		
Support	1,037	-
Governance	2,651	2,478
	105,923	27,970
Analysis by fund		
Unrestricted funds	105,923	27,970

5 Description of charitable activities

Charitable expenditure

Expenditure on charitable activities in the year represent donations made to Zambia's Child to support the charitable work carried out by the organisation. Zambia's Child's mission statement is to transform vulnerable communities in Zambia through quality, Christ-centred education and community development activities.

The CIO has also paid out donations to support the charitable work carried out by Vans Without Borders. Vans Without Borders is dedicated to delivering life-saving aid directly to vulnerable communities affected by conflict and crisis.

6 Support costs allocated to activities

	2025	2024
	£	£
Property repairs and maintenance	85	-
Premises insurance	239	-
Management fees	713	-
Governance costs	2,651	2,478
	3,688	2,478
Analysed between:		
Charitable expenditure	3,688	2,478

Governance costs comprise:	2025 £	2024 £
Accountancy	2,598	2,478
Legal and professional	53	-
	2,651	2,478

Governance costs includes payments to the Independent Examiners of £2,598 (2024: £2,478) for carrying out the independent examination and other non-audit services.

7 Trustees

None of the Trustees (or any persons connected with them) received any remuneration or benefits from the CIO during the year.

8 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
Total	-	-

There were no employees whose annual remuneration was more than £60,000.

9 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

10 Investment property

	2025
	£
Fair value	
At 1 January 2025	-
Additions through external acquisition	270,000
At 31 December 2025	270,000

Investment property comprises property donated by trustees. The fair value of the investment property has been arrived at on the basis of a recommended selling price provided on 11 March 2025 by Beals, who are not connected with the CIO. The valuation was made on an open market value basis by reference to market evidence of transaction prices for similar properties.

11 Creditors: amounts falling due within one year

	2025	2024
	£	£
Other creditors	-	2,388
Accruals and deferred income	2,310	2,190
	2,310	4,578

12 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 January 2025	Income	Expenditure	At 31 December 2025
	£	£	£	£
General funds	(3,208)	408,977	(105,923)	299,846

Previous year:	At 1 January 2024	Income	Expenditure	At 31 December 2024
	£	£	£	£
General funds	(1,756)	26,518	(27,970)	(3,208)

13 Related party transactions

During the year, donations of £373,117 (2024: £21,000) were received from Trustees, on which gift aid of £25,779 was reclaimed

There were no other disclosable related party transactions during the year.