peace of mind.

Side by side with refugees



Peace of Mind CIO

Annual Report and Financial Statement for the year ended

31st December 2025

Reference and administrative details of the charity, its trustees and advisors

Registered Charity Name: Peace of Mind CIO

Charity Number: 1194752

Registered Office: Methodist Church
Whitehall Road
Gateshead
Tyne & Wear
NE8 4LH

Date CIO registered: 10th June 2021

Trustees: Nida Muzaffar (Chair)
Rifat Farrukh Siddiqi
Tanveer Shuja
Mahnoor Mansoor
Babar Sultan

Independent Examiner: Peter Anderson
P G Anderson & Co
Office 14
Birtley Business Centre
Station Lane
Birtley
Co. Durham
DH3 1QT

Bankers: Barclays bank

Chair's Message

I am proud to present Peace of Mind CIO's Annual Report for 2025. This was a year of significant growth in our confidence and influence. People relied on us for sustained support throughout the year, more volunteers gave their time and expertise, and our refugee-led work gained wider recognition across Gateshead and beyond.

Peace of Mind is a trusted community anchor in Gateshead, providing a welcoming first point of contact and a bridge to specialist services. Our refugee-led, trauma-informed approach combines lived experience and cultural understanding with professional knowledge of welfare, housing and statutory systems. Close relationships with families help us recognise emerging difficulties and understand barriers that may be missed when services consider issues separately. During 2025, we increasingly brought this knowledge into conversations with partners and decision-makers, connecting the realities of everyday life with discussions about how services respond.

This mattered in a year when many families faced growing insecurity. Rising costs stretched limited incomes. Long waits for immigration decisions made it difficult to plan. Protests around asylum accommodation in Newcastle, together with hostile public language, left some refugees and people seeking asylum feeling less safe. Changes in policy and the growing reliance on digital services added further complexity to everyday life. We could not remove these pressures, but we could offer a reliable place to turn and practical support that continued beyond the first conversation.

Alongside our crisis response, we also invested in what comes after the immediate crisis. English learning, the Digital Café, wellbeing activities and volunteering helped people gain skills, confidence and connections. Our community space offered warmth and friendship alongside advice and practical help. For families, including those raising neurodivergent children, it offered somewhere their circumstances could be understood together rather than divided between services. This combination of immediate support and longer-term opportunity is central to our model.

The practical value of community partnership was clear throughout the year. Volunteers helped families obtain school uniforms before the September term. Community Care Link supplied more than 20 bicycles, helping people reach learning, appointments and employment opportunities. When our Christmas appeal was slow to gain momentum, the community responded. Together, we provided presents for 319 children and culturally appropriate food for 162 households. Support from funders, donors and partners gave us the means to respond to need; the knowledge and commitment of our staff and volunteers made that support accessible to families.

Our growing profile also gave us opportunities to influence local practice. Councillors, the Mayor, council and health teams, community safety partners and colleagues from voluntary organisations engaged directly with our work. We used those conversations to explain recurring barriers, including access to GP services and the difficulty of

navigating digital systems. Recognition beyond Gateshead, including the humanitarian reception at Buckingham Palace, the House of Commons launch of *Restoring Hope: British Muslims Serving the Nation and Transforming Lives*, and recognition for refugee integration, brought wider attention to the contribution refugee-led organisations can make. Our influence matters when it leads to better understanding and more responsive services for the people we support.

Growth brings responsibilities as well as opportunities. Our trustees have kept safeguarding, financial oversight, risk and the quality of our services in view as demand has increased. We know that a difficult funding environment and changing policy can place pressure on a small charity. Our response is to plan carefully, protect the capacity and wellbeing of our staff and volunteers, and strengthen the systems that allow us to deliver safe, consistent support. Sustainable growth means being able to stand beside people next year as reliably as we do today.

I wholeheartedly thank our 32 active volunteers, staff, fellow trustees, funders, donors and partners. Each has helped turn resources and goodwill into practical support, learning and a stronger sense of belonging. Above all, I thank the refugees, people seeking asylum and other families who place their trust in Peace of Mind. We are accountable first and foremost to them. Their feedback, participation and lived experience must continue to shape our priorities and hold us to the standard they deserve.

In 2026 and 2027, we will focus on two priorities: consolidating the quality and resilience of our core support, and using the insight gained from our community to improve how local services respond. We will deepen partnerships where they lead to tangible change and make space for more people to shape our work. We ended 2025 with a stronger voice and a more established place in Gateshead. We intend to use that standing with purpose, so that more people can find safety, opportunity and a genuine place in the community.

Nida Muzaffar (Chair)



Peace of Mind in 2025

In 2025, Peace of Mind brought advice, practical help, learning and community life together in one trusted place in Gateshead. This report shows how our refugee-led approach supported people through immediate difficulties while creating opportunities to build skills, confidence and connections. It also sets out what we learned as demand grew, how our partners and volunteers contributed, and the priorities that will guide our next stage.

Our Mission and Values

Founded in 2014 as a refugee-led organisation, Peace of Mind CIO remains steadfast in its commitment to relieve hardship and champion inclusion with a trauma-informed and culturally respectful approach. We enable refugees and asylum seekers to rebuild their lives through practical support, education, skills development, advice, and advocacy, anchored in dignity, respect, and empowerment.

Core Purpose of CIO

The objects of the CIO are to relieve the needs of those granted refugee status or those seeking asylum and their dependents living (temporarily or permanently) in Gateshead and Newcastle, and the surrounding areas by:

1. Relieving poverty or financial hardship in particular, but not exclusively, by the provision of advice, translating, education, emergency food packs, small grants, household, and personal care items.
2. The provision of facilities for recreation or other leisure-time occupation with the object of improving the conditions of life of those persons who have need of such facilities by reason of their youth, age, infirmity or disablement, financial hardship, or social and economic circumstances.

Public Benefit Entity

The trustees have had due regard to the Charity Commission’s guidance on public benefit entity when reviewing the charity’s purposes and planning its activities. During 2025, Peace of Mind CIO furthered these purposes through advice and advocacy, hardship relief, learning opportunities and recreational activities for refugees, people seeking asylum and their dependents. The achievements described in the report demonstrate the practical benefits of this work.

Strategic Aims

Our strategic aims translate our charitable purpose into practical action. Our work continued to evolve in response to the priorities, pressures and changing needs identified by the individuals and families we support.

- Deliver immediate relief from poverty, hunger, and social isolation through culturally appropriate support and emergency aid.
- Promote wellbeing through dedicated health, mental health, and social engagement programmes.
- Provide education and skills-building opportunities that foster independence and promote integration into the local community.
- Offer welfare advice and advocacy to empower individuals in understanding and exercising their rights, navigating the complex benefits system, and addressing intricate personal circumstances.
- Facilitate digital inclusion as a vital means of connection, learning, and opportunity.
- Foster community cohesion and integration by creating welcoming spaces that encourage dialogue, mutual support, and cultural exchange.
- Collaborate with statutory and voluntary sector partners to influence policies and practices in ways that improve the experiences of refugees and asylum seekers.









What We Do

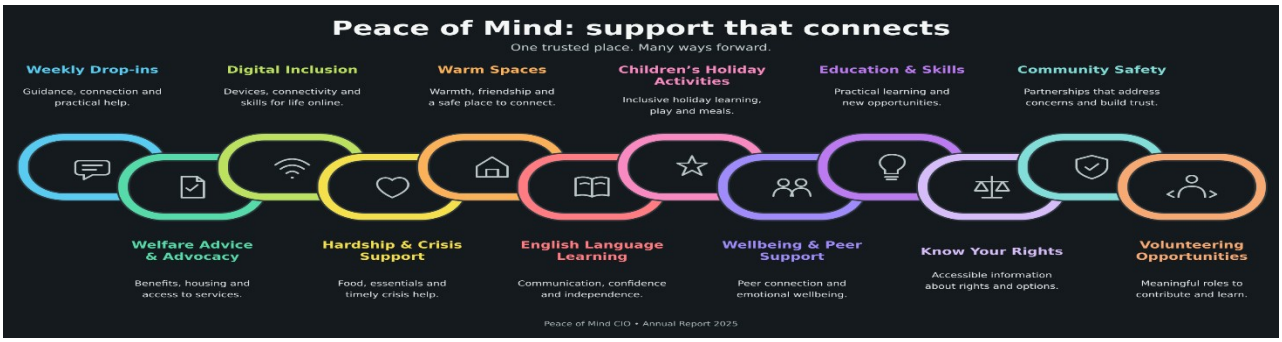
Our broad spectrum of interconnected services is designed to meet the immediate needs and longer-term aspirations of our beneficiaries, guiding them from crisis to greater stability, wellbeing, and integration.

- **Weekly drop-ins:** A welcoming first point of contact where people can talk through a concern, receive tailored guidance and be connected with further support. Regular sessions allow us to build trust and follow up when an issue takes time to resolve.
- **Welfare advice and advocacy:** Practical help with benefits, housing, health and social care, education and other essential services. We help people understand correspondence and decisions, present their circumstances and navigate unfamiliar systems. Where specialist legal or immigration advice is required, we connect them with qualified advisers.
- **Digital inclusion:** The Digital Café offers patient, practical help with devices, email, online forms and essential services. Access to SIM cards, devices and connectivity through our partners helps people practise their skills and stay connected beyond a session.
- **Hardship and crisis response:** Timely, dignified help when families face an urgent need, including culturally appropriate food, clothing, hygiene items, school uniforms, newborn supplies and household essentials where resources allow. We also help people address the benefits, housing or other difficulties contributing to the crisis.
- **Warm Spaces:** Safe and welcoming places to spend time, particularly during colder months. Warmth, refreshments and company help reduce isolation and give people an informal way to meet others and ask for support.
- **English language learning:** Classes at different levels, including opportunities for women to learn together, help people practise communication needed for daily

life. Learning builds confidence in conversations with schools, health services, employers and neighbours.

- **Children's holiday activities:** Enriching activities, outings and nutritious, culturally appropriate food give children opportunities to play, learn and make friends. They also help families spend time together and discover places and activities available in Gateshead.
- **Wellbeing and peer support:** Workshops, group activities and time with others support emotional wellbeing and connection. We listen to the pressures faced by parents and carers, including families raising neurodivergent children, and help them find appropriate specialist support where needed.
- **Education and skills workshops:** Practical sessions help people develop knowledge and skills for daily life, further learning, volunteering and future employment. Topics respond to the questions and ambitions people bring to us.
- **Know Your Rights workshops:** Accessible sessions help refugees and people seeking asylum understand relevant rights, responsibilities and routes to support. We explain practical processes clearly and refer individual legal questions to authorised specialists.
- **Community safety:** We work with residents, Northumbria Police and local partners to understand concerns, share reliable information and help people feel safer seeking support and participating in community life. We bring community experiences into these discussions while respecting individual privacy.
- **Volunteering opportunities:** Supported, genuine voluntary roles allow people to contribute to Peace of Mind, practise English, develop skills and gain experience in a UK charity setting. Volunteers help shape and deliver our activities, while receiving guidance and support appropriate to their roles.

Together, these services establish a comprehensive path from vulnerability towards empowerment, dignity, and full participation in community life.



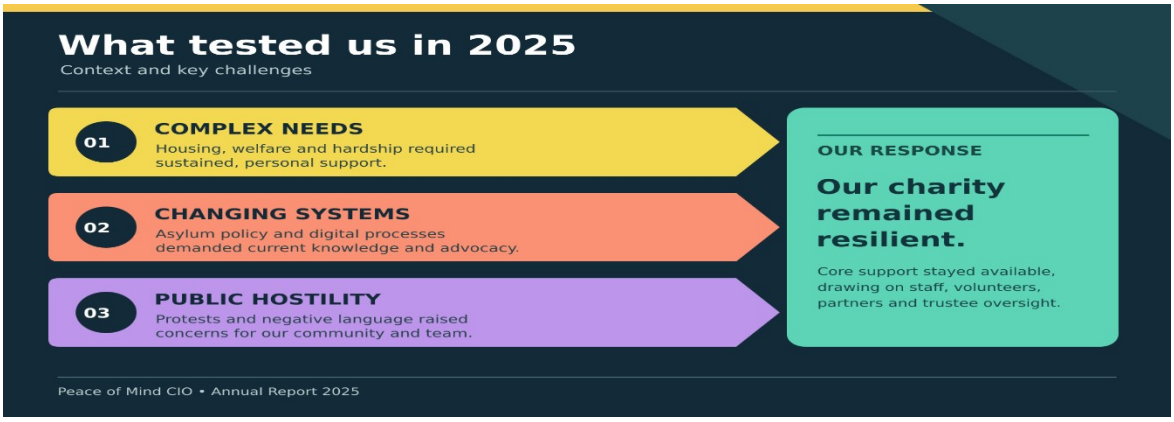
Context and Key Challenges

The challenges of 2025 were felt across Peace of Mind's work. People increasingly needed support with housing insecurity and homelessness, welfare issues, hardship and access to services that were becoming harder to navigate. These concerns were often urgent and seldom resolved in one conversation. For our small team, the challenge was to remain accessible and responsive while protecting the time, skills and care needed to support people properly.

Changes in asylum policy, long waits for decisions and the growing reliance on digital systems added uncertainty to the lives of refugees and people seeking asylum. They also changed the demands placed on our charity. We had to keep our knowledge current, explain unfamiliar processes clearly and work with other services when a person's needs went beyond what we could resolve alone. Rising costs increased the need for practical assistance at the same time as we had to use limited resources carefully.

Public hostility brought further pressure. Protests around asylum accommodation and negative language about refugees caused anxiety within the community. Trusted relationships became especially important when people felt uncertain about approaching public services or raising safety concerns. Our community safety partnerships gave families opportunities to ask questions, understand available support and become more familiar with local services. As a refugee-led charity, some members of our team were supporting others through concerns they also felt personally, making staff and volunteer wellbeing essential to sustaining safe, dependable support.

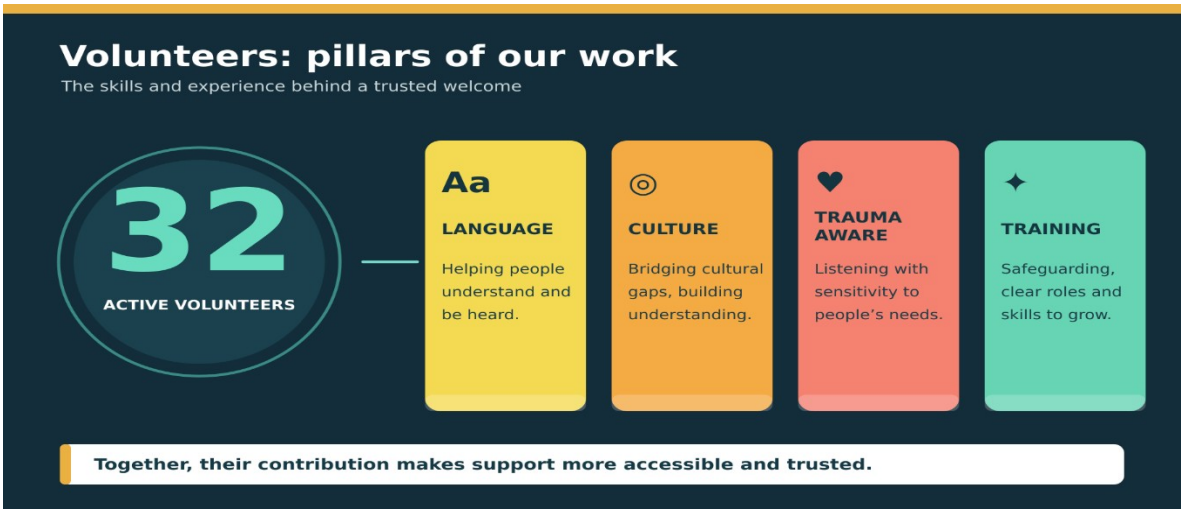
Our charity remained resilient by keeping our core support available, drawing on the knowledge of our staff and volunteers, and working closely with partners in housing, health and community safety. Our trustees kept safeguarding, financial oversight and organisational risk in view as the work grew more demanding. These pressures did not disappear, but Peace of Mind remained a consistent place to turn and ended the year with stronger relationships and a clearer understanding of what our community needs from us.



Volunteers: Pillars of Our Work

Our 32 active volunteers brought languages, cultural understanding, lived experience and practical skills into the daily life of Peace of Mind. Their contribution helped people communicate their needs, understand unfamiliar information and access support with greater confidence. They strengthened the connection between our charity and the community we serve.

Volunteering also created opportunities to develop skills, gain UK volunteering experience and take on responsibility. For those supporting others through difficulties they had experienced themselves, the emotional demands could be considerable. Recognising those pressures and supporting volunteer wellbeing were essential to sustaining the knowledge, commitment and continuity on which our services depend.



Partnership and Advocacy

Peace of Mind's partnerships extended beyond referrals and individual enquiries. We brought community experience into discussions about access to services, community safety, hardship and inclusion, helping partners understand the barriers facing refugees and people seeking asylum in Gateshead. Our contribution combined lived experience, cultural understanding and practical knowledge gained through sustained support to families.

- **Worked with Gateshead Council teams, health professionals, Northumbria Police and voluntary organisations** to address barriers involving housing, welfare, healthcare and community safety, strengthening coordination where families needed support from several services.
- **Joined a roundtable with Lord Khan, Minister for Faith, Communities and Resettlement**, contributing to discussions about community cohesion, pressures facing local organisations and opportunities for future development.
- **Contributed to the Gateshead Tackling Poverty Together Summit**, bringing the realities of hardship experienced by the families we support into the wider local conversation.

- **Created opportunities for professionals and decision-makers to hear directly from community members**, including a discussion with Dr Sophie Pryke about access to primary care, allowing families to raise questions and professionals to better understand their concerns.

These partnerships helped us respond to immediate needs while ensuring that recurring barriers were heard beyond our own doors. They also reinforced the importance of involving refugee communities in conversations about service provision, so that professional expertise and community knowledge could inform one another.

Community Engagement and Advocacy

In 2025, Peace of Mind made welcome more visible across Gateshead. Our Refugee Week celebration brought refugee families, neighbours and local leaders together to share stories, celebrate cultures and recognise the contribution refugees and people seeking asylum make to the borough. At a time when uncertainty and hostile public debate risked creating division, we continued to create opportunities for people to meet, understand one another and build stronger relationships across communities.

Our Iftar brought people from 14 countries together to share food and conversation, joined by the then Mayor of Gateshead, Councillor Kath McCartney. During Refugee Week, we worked with Gateshead City of Sanctuary to host Chai, Samosa and Solidarity, bringing refugee families together with Mayor Freda Geddes, local organisations and community safety partners. These gatherings celebrated the cultures, skills and experiences that enrich Gateshead, recognising refugees and people seeking asylum as parents, neighbours, volunteers, learners and community contributors.

We also helped families feel more confident and informed in everyday life. A visit to SafetyWorks, arranged with Northumbria Police, gave newly arrived parents and children the opportunity to learn about police, fire, Metro and water safety and to ask questions directly. Our rights awareness work helped people understand the services and protections available to them, while English learning, volunteering and family activities created further opportunities to build confidence, participate and form connections.

Community engagement at Peace of Mind is built as much through regular contact as through major events. Our weekly drop-in remained a familiar and trusted place where people could seek support, meet others and share information. The relationships built through this work helped us understand the issues affecting people’s lives and ensured that their experiences and concerns could be reflected in our conversations with local leaders, services and partner organisations.



Visits and Key Stakeholders

In 2025, Peace of Mind welcomed local leaders and professionals into our community space and was invited into conversations beyond Gateshead. These encounters gave people the opportunity to hear directly from refugee communities and brought wider attention to the value of refugee-led work.

- **Buckingham Palace humanitarian reception:** Our founder was invited to attend a reception honouring humanitarian work.
- **House of Commons:** Peace of Mind CIO was represented at the launch of *Restoring Hope: British Muslims Serving the Nation and Transforming Lives*, an opportunity to bring visibility to our refugee-led work.
- **Lord Khan, Minister for Faith, Communities and Resettlement:** Peace of Mind took part in a roundtable organised by Gateshead Council's Community Cohesion team. We contributed to discussions about local successes, pressures facing community organisations, future funding and community cohesion.
- **Gateshead's Mayors:** Councillor Kath McCartney joined our Iftar, while Mayor Freda Geddes attended our Refugee Week event. Both occasions brought civic leaders together with community members in a welcoming, shared setting.
- **Health, council and community safety partners:** Dr Sophie Pryke, a local GP and Health Inequalities Clinical Lead, spoke with families about access to primary care. Councillors, council teams, Northumbria Police officers and voluntary sector colleagues also engaged directly with our work and the people we support.

These opportunities helped bring the knowledge and experiences of our community into conversations with people who shape local services and wider public life.



Impact

- **Supported 4,346 individuals,** directly or through assistance benefiting their households, bringing together advice, advocacy, hardship relief and opportunities for learning, wellbeing and community participation.
- **Helped families address housing insecurity and homelessness**, navigate welfare issues and overcome barriers to healthcare and essential services through sustained support and partnership working.
- **Strengthened confidence and independence** through English learning, the Digital Café and rights awareness, helping people understand their options and use services with greater confidence.
- **Reduced hardship and supported children's inclusion** through food, clothing, school uniforms and essential items. Our Christmas appeal provided new presents for **319 children** and culturally appropriate food for **162 households**.
- **Created opportunities for children and families to learn, connect and enjoy time together**, through holiday activities and wellbeing provision that recognised different needs, including those of families raising neurodivergent children.
- **Strengthened community cohesion** through Refugee Week, *Chai, Samosa and Solidarity* and an Iftar bringing together people from **14 countries**, celebrating the contribution of refugee communities to Gateshead.
- **Supported community safety and reassurance** through work with Northumbria Police and the SafetyWorks visit, helping newly arrived families understand local services and everyday safety.
- **Brought community experience into discussions with decision-makers**, including the ministerial roundtable and Gateshead Tackling Poverty Together Summit, drawing attention to barriers involving hardship, housing, healthcare and inclusion.
- **Enabled 32 active volunteers to contribute their skills, languages and lived experience**, strengthening the accessibility of our services while creating opportunities to gain confidence and UK volunteering experience.

- **Gained wider recognition for refugee-led work**, through the 2025 humanitarian impact award and representation at Buckingham Palace and the House of Commons, bringing greater visibility to Peace of Mind and the community effort behind our work.





Achievements and Recognition

Peace of Mind received the Leaders in Refugee Integration Support 2025 – North East England Humanitarian Impact Award**.** This recognition brought wider attention to our refugee-led approach and the work taking place each week in Gateshead.

For us, the achievement rests on the trust of the families who turn to Peace of Mind, the knowledge and dedication of our volunteers, and the relationships that help people access support and build more secure lives. We are proud of the award and of the community effort behind it.

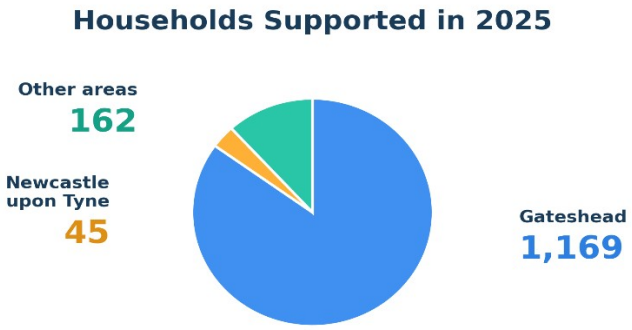


Impact in Numbers

Households Supported in 2025

- Gateshead: 1,169 households
- Newcastle upon Tyne: 45 households
- Other areas: 162 households

In 2025, Peace of Mind supported 1,376 separate households across Gateshead, Newcastle upon Tyne and surrounding communities. Gateshead remained at the heart of our work, reflecting our established community relationships and the trusted support available through our local services.



In 2025, Peace of Mind CIO supported 1,376 separate households, representing 4,346 individuals from 42 nationalities across Gateshead, Newcastle upon Tyne and surrounding communities. Behind these figures were families seeking stability, people navigating unfamiliar systems and households needing practical help to meet everyday needs.

Our support combined welfare and benefits advice, help with forms, housing and homelessness support, and essential hardship provision. Food, hygiene supplies, clothing, school uniforms, newborn essentials, baby buggies, household items and small furniture helped families manage immediate pressures and establish more secure homes.

Throughout 2025, we provided:

- 4,320 emergency food parcels
- 2,425 hot meals through our Warm Space
- 2,661 hygiene parcels

This provision helped people meet essential needs with dignity, while our Warm Space brought nourishment, companionship and a welcoming place to turn.



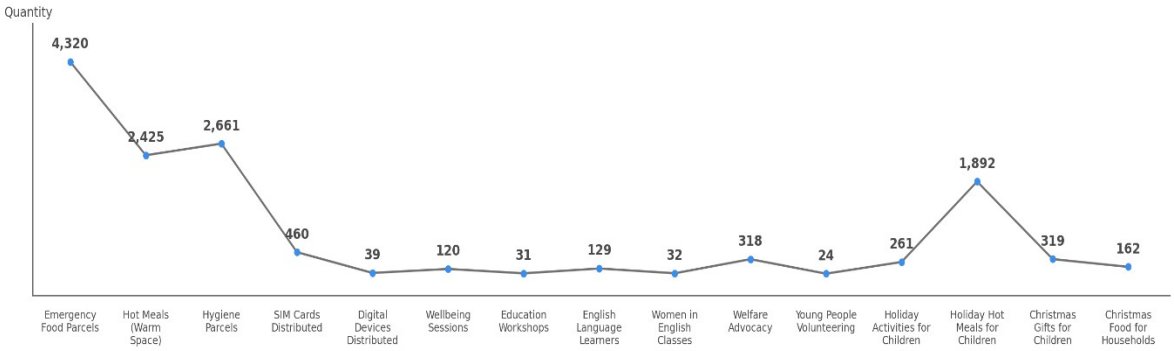




Our Year in Numbers

- **9,113 contact episodes** across our services, reflecting the ongoing support and follow-up people needed throughout the year.
- **4,346 individuals supported**, directly or through assistance benefiting their households.
- **460 SIM cards and 39 digital devices distributed**, helping people stay connected and access essential online services.
- **120 wellbeing sessions**, supporting mental health, peer connection and emotional resilience.
- **31 education and skills workshops**, strengthening knowledge, confidence and independence.
- **129 English learners**, developing communication skills through weekly conversational classes.
- **32 women attended English language classes.**
- **318 individuals received direct welfare advocacy**, helping them access services, understand their entitlements and exercise their rights.
- **24 young people supported through volunteering opportunities**, gaining practical experience, developing skills and contributing to community life.

- **261 refugee and asylum-seeking children participated in holiday activities**, providing opportunities for learning, recreation and social connection.
- **1,892 hot meals provided during children's Christmas, Easter and summer holiday activities**, helping bridge the gap when school meals were unavailable



Support Services Provided by Peace of Mind CIO in 2025

Christmas Support 2025

Our Christmas appeal brought together volunteers, donors and community partners to provide new gifts for 319 children and culturally appropriate food for 162 households. At a time when stretched budgets left little room for celebration, this generosity helped families meet essential needs and gave children the joy of receiving a present of their own.

After a slow start to the appeal, our community rallied with donations of gifts and food. Their response demonstrated the strength of the relationships behind Peace of Mind and a shared commitment to making sure families felt remembered and included during the festive season.





Beneficiary Voices

The words of people supported by Peace of Mind show the difference made by practical help, patient advocacy and a place where they feel heard.

“When I first arrived, I did not know anyone or where to get help. POM supported me with food and clothing, but what I remember most is that someone took the time to sit with me and listen.”

“I was worried about what my children would eat and wear. The support from POM helped us through a very difficult time. I did not feel judged; I felt respected.”

“I had been trying to explain my situation for a long time, but I felt nobody understood me. POM helped me speak to the right people and made sure my concerns were taken seriously.”

“Before the learning sessions, I was afraid to speak in front of people. Now I can ask questions, share my experience and speak up when something is not right.”

“There were days when I felt alone and overwhelmed. Coming to the sessions gave me somewhere safe to talk and meet people who understood what I was going through.”

“My children enjoyed taking part in the activities, and I was able to meet other parents. It helped us feel part of the community instead of feeling like outsiders.”

Survey Findings 2025

What People Told Us

Throughout 2025, we gathered feedback from beneficiaries across our projects and services. Their responses highlighted the value of practical support, trusted guidance and a welcoming community. The selected findings below show the difference people felt Peace of Mind made to their lives:

- **95%** felt welcomed, respected and treated with dignity.
- **91%** felt more confident about where to find help and support.
- **88%** said Peace of Mind helped them access practical support, including food, clothing, activities, learning opportunities or referrals.
- **88%** gained useful information about their rights, available services or local opportunities.
- **87%** felt less isolated and more connected to their community.
- **84%** reported a positive difference to their wellbeing or peace of mind.
- **76%** felt safer or better informed about reporting concerns, discrimination or hate crime.
- **74%** made new connections, friendships or supportive relationships through Peace of Mind.
- **72%** felt more confident taking part in training, community activities or local decision-making.

These responses underline the value of combining practical assistance with clear information and consistent personal support. Being treated with dignity, knowing where to turn and feeling connected to others are central to the confidence and stability we help people build.



Looking Ahead to 2026–27

Our priority is to build on the trust and partnerships established in 2025, strengthening the quality and resilience of our core services while responding to changing community needs. We will deepen our advice and advocacy, sustain practical hardship support, and develop opportunities for learning, wellbeing and volunteering that help people gain greater confidence and independence.

Alongside this, we will use our community knowledge to strengthen dialogue with local services and improve understanding of the barriers families face. Lived experience and beneficiary feedback will continue to inform our decisions, supported by investment in staff and volunteers, effective governance and careful financial planning. Our ambition is for Peace of Mind to remain a dependable community anchor and an increasingly effective partner in building a welcoming, connected Gates.

Conclusion

2025 demonstrated the strength of a charity built on lived experience, professional knowledge and enduring community relationships. Across 9,113 contact episodes, Peace of Mind provided practical assistance, sustained advocacy and opportunities for people to learn, connect and contribute. Our work brought together immediate relief and continuing support, helping families navigate uncertainty, access essential services and build greater stability.

We ended the year with wider recognition and a stronger role as a trusted community anchor within Gateshead's community life and refugee support landscape. That standing carries a clear responsibility: to honour the trust placed in us through

consistent support, accountable leadership and decisions shaped by the people we serve.

We thank our staff, volunteers, trustees, funders, donors, partners and community members for making this work possible. Their collective commitment gives us the strength to carry our purpose forward: ensuring that refugees and people seeking asylum can find dependable support, exercise their rights and build secure, connected lives in Gateshead.




POM
FEEDBACK
SUMMER
2025


THANK YOU!


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food parcels
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& workshops
ad 'warm space'
Volunteer with Peace of
info@peaceofmindnorthe





Statement of Trustee Responsibilities

The trustees are responsible for preparing the Trustees' Annual Report and the Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). Charity SORP 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 incoming resources and application of resources, including the receipts and payments of the charity for that year. In preparing those financial statements, the trustees are required to:

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

The trustees are responsible for keeping accounting records that disclose with reasonable accuracy at any time the financial position of the charity. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report has been agreed at the Peace of Mind CIO board meeting on 7th October 2026. It is signed by Rifit Siddiqi on behalf of the board.

Rifit Siddiqi, Trustee of Peace of Mind CIO

STATEMENT OF FINANCIAL ACTIVITIES for the year ended 31st December 2025

Income and Expenditure for the year ended 31 December 2025

	Restricted	Unrestricted	Total	Total
Income	**Funds**	**Funds**	**2025**	2024
Grants	£282,850		£282,850	£261,391
Donations		£52,000	£52,000	£26,840
	£282,850	**£52,000**	**£334,850**	£288,231
Expenditure				
Beneficiary support	£114,483	£31,953	£146,436	£126,214
Volunteer Training & Expenses	£32,277	£1,239	£33,516	£5,295
Premises Costs	£29,863	£746	£30,609	£20,957
Facilitator Fees	£60,316	£419	£60,735	£66,906
Professional Fees	£9,668	£447	£10,115	£1,755
	£246,607	**£34,804**	**£281,411**	£221,127
Surplus for 2025	**£36,243**	**£17,196**	**£53,439**	£67,104

	Restricted	Unrestricted	Total
Surplus b/fwd 1st January 2025	£130,139	£101,402	£231,541
Funds received in 2025	£282,850	£52,000	£334,850
Funds spent in 2025	£246,607	£34,804	£281,411
Funds c/fwd 31 Decemebr 2025	**£166,382**	**£118,598**	**£284,980**
	58%	42%	

The Statement of Financial Activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

Balance Sheet as at 31 December 2025

		Total		Total
Net Assets		**2025**		**2024**
Cash at Bank	£312,649		£235,541	
Less: Creditors: amounts falling due less than one year	£27,669		£4,000	
		£284,980		**£231,541**
Capital & Reserves				
Balance b/fwd 1 January 2025	£231,541		£164,436	
Surplus generated in 2025	£53,439		£67,105	
Balance c/fwd 31 December 2025		**£284,980**		**£231,541**

Analysis of Income and Expenditure

Income

Income of £334,850 was received during the reporting period, of which £282,850 (84%) was restricted funds. After expenses of £281,411 a surplus of £53,439 was retained and carried forward to 2026.

Capital & Reserves brought forward at 1st January 2025 were £231,541, and with a surplus of £53,439 generated in 2025, the balance caried forward at 31st December 2025 is £284,980, of which £166,382 is restricted funds.

All donations and gifts were unrestricted - £52,000 was received in 2025 (£26,840 in 2024).

The restricted funds are represented by:

Funder	Received 2025	Received 2024
Community Foundation	£86,992	£33,984
Gateshead Borough Council	£66,740	£48,149
Prism Gift/Choose Love	£40,000	£50,000
Virgin Money Foundation	£30,028	£49,828
Main Grants- National Lottery	£19,920	£19,950
James Knott Trust	£10,000	
Bauer Radio - Cash for Kids	£7,320	£6,625
Northumbria Police	£5,000	
South Tyneside Council	£5,000	
The Swan Foundation	£4,000	
Human Need	£3,050	£2,950
Good Things Foundation	£3,000	£3,000
Feeding Britain	£1,800	
Connected Voice		£13,409
Mercer Trustee		£20,000
Bernicia Foundation		£10,000
Lloyds Bank Foundation		£2,500
Groundworks UK		£996
	£282,850	**£261,391**

Expenditure

Expenditure	Restricted Funds	Unrestricted Funds	Total 2025	Total 2024
Beneficiary support	£114,483	£31,953	£146,436	£126,214
Volunteer Training & Expenses	£32,277	£1,239	£33,516	£5,295
Premises Costs	£29,863	£746	£30,609	£20,957
Facilitator Fees	£60,316	£419	£60,735	£66,906
Professional Fees	£9,668	£447	£10,115	£1,755
	£246,607	**£34,804**	**£281,411**	**£221,127**

Analysis of Restricted Income and Expenditure by Funder

Restricted Funds 2025

Funder	Funds B/fwd from 2024	Funds Received 2025	Total	Funds Spent 2025	Funds C/fwd 31 December 2025
GMBC	£32,141	£66,740	£98,881	£52,769	£46,112
Community Foundation	£21,375	£86,992	£108,367	£57,100	£51,267
Human Need		£3,050	£3,050	£3,050	£0
Virgin Money Foundation	£35,028	£30,028	£65,056	£29,428	£35,628
Bauer Radio - Cash for Kids	£2,575	£7,320	£9,895	£7,320	£2,575
Lloyds Bank Foundation	£2,500		£2,500	£2,500	£0
Prism Gift/Choose Love	£17,800	£40,000	£57,800	£40,000	£17,800
Connected Voice	£8,560		£8,560	£8,560	£0
Main Grants- National Lottery		£19,920	£19,920	£19,920	£0
Good Things Foundation	£3,000	£3,000	£6,000	£3,000	£3,000
Bernicia Foundation	£7,160		£7,160	£7,160	£0
Northumbria Police		£5,000	£5,000	£5,000	£0
South Tyneside Council		£5,000	£5,000	£5,000	£0
Feeding Britain		£1,800	£1,800	£1,800	£0
The Swan Foundation		£4,000	£4,000	£4,000	£0
James Knott Trust		£10,000	£10,000		£10,000
	£130,139	**£282,850**	**£412,989**	**£246,607**	**£166,382**

The principal accounting policies adopted are as follows:

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts 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 (FRS 102) (effective 1 January 2019) – Charities SORP (FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2022.

Peace of Mind CIO meets the definition of a public entity under FRS 102.

Preparation of the accounts on a going concern basis

The charity reported total unrestricted funds at the year-end of £118,598 and has already secured a significant amount of funding for the current year. The trustees are of the view that the immediate future of the charity for the next 12 to 18 months is secure and that on this basis the charity is a going concern. The financial statements have been prepared on a going concern basis. In making their assessment the trustees have reviewed and considered relevant information, including their annual budget and future cash flows.

Recognition of Income

Income is recognised when the charity has entitlement to the resources, any performance conditions attached to the item(s) of income have been met, it is more likely than not that the resources will be received and the monetary value can be measured with sufficient reliability Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred. Income received in advance of the provision of a specified service is deferred until the criteria of income recognition are met.

There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by FRS102 SORP or FRS102.

Volunteer help

The value of volunteer help received is not included in the accounts but is described in the trustees' annual report.

Funds

Unrestricted funds are available to spend on activities that further any of the purposes of the charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are donations which the donor has specified are to be solely used for particular areas of the charity's work or for specific projects being undertaken by the charity.

Liability Recognition

Liabilities are recognised when it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

Charitable Activities

Expenditure on charitable activities includes the costs of sessions and other activities undertaken to further the purposes of the charity and their associated support costs.

Governance and Support costs

Support costs have been allocated between governance cost and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources.

Creditors

The charity has creditors which are measured at settlement amounts less any trade discounts.

Tangible fixed assets for use by the charity

Individual fixed assets costing £500 or more are capitalised at cost and are depreciated over their estimated useful economic lives on a straight line basis, the charity does not currently have any tangible fixed assets.

Fees for examination of accounts were: £495 (£265 in 2024)

Transactions with Trustees

None of the trustees have been paid any remuneration or received any other benefits from an employment with their charity or a related entity.

Trustees' Expenses

No trustee expenses have been incurred in the year.

Transactions with related parties

There have been no related party transactions in the reporting period.

Corporation Tax

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 objectives.

Debtors and prepayments (receivable within 1 year)

There were no debtors or prepayments at 31 December 2025.

Cash at bank and in hand

The bank balance at 31 December 2025 was £312,649 (£235,541 at 31 December 2024).

No petty cash was held.

Creditors and accruals (payable within 1 year)

There were 8 outstanding creditor invoices totalling £27,669 at 31 December 2025 and all were paid in the first week of 2026. The creditors total at 31 December 2024 was £4,000

Events after the end of the reporting period

No events (not requiring adjustment to the accounts) have occurred after the end of the reporting period but before the accounts are authorised which relate to conditions that arose after the end of the reporting period.

Analysis of Charitable Funds

Analysis of movements in restricted and unrestricted funds for the year ending 31 December 2025 is as follows:

Anaysis of Restricted and Unrestricted Funds

	Restricted	Unrestricted	Total
Surplus b/fwd 1st January 2025	£130,139	£101,402	£231,541
Funds received in 2025	£282,850	£52,000	£334,850
Funds spent in 2025	£246,607	£34,804	£281,411
Funds c/fwd 31 December 2025	**£166,382**	**£118,598**	**£284,980**
	58%	42%	

Reserves Policy

Peace of Mind CIO holds unrestricted reserves to maintain essential services, manage uncertainty in funding and meet unforeseen expenditure. Restricted funds are held for the purposes specified by funders and are not available for general use.

As at 31 December 2025, unrestricted funds amounted to £118,598. Of this £45,000 related to documented commitments or trustee approved designations as follows:

- Women's empowerment: £20,000
- Economic Inclusion: £15,000
- Individual Hardship (Asylum Seekers): £10,000

The remaining free reserves were £73,598 (26% of annual unrestricted funds), thereby providing financial protection for the charity's continuing work.

Guarantees

There have been no guarantees given by the charity at 31 December 2025.

Debt

There is no debt outstanding which is owed by the charity, and which is secured by an excess charge on any assets of the charity at 31 December 2025.

Governance document

Peace of Mind CIO is a Charitable Incorporated Organisation, registered on 10 June 2021 under charity number 1194752 and governed by its constitution. The trustee board has collective responsibility for the charity's strategic direction, financial oversight and compliance with its charitable purposes. Trustees are recruited according to the skills and experience needed by the charity and appointed by resolution of the existing trustee board, in accordance with the constitution.

Independent Examiner's Report to Peace of Mind CIO

I report on the accounts of Peace of Mind CIO for the year 1 January 2025 to 31 December 2025, which are summarised in the charity's 2025 Financial Statement.

The trustees of Peace of Mind CIO are responsible for keeping proper records, including invoices, receipts and bank and other income statements.

The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2022 and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- Examine the accounts under section 145 of the Charities Act
- To follow the procedures laid down in the general directions given by the Charity Commission, and
- To state whether any particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts., and seeking explanations from the 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 accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

For the year ended 31 December 2025, the charity's gross income was £334,850 and its gross assets were £312,649. These figures do not meet the statutory audit thresholds applicable to that reporting period under section 144 of the Charities Act 2011. Accordingly, a statutory audit is not required, and the accounts have been subject to independent examination under section 145 of that Act.

Independent Examiner's Report

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

Peter Anderson
Chartered Accountant
PG Anderson & Co