Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	Day	Month	Year		Day	Month	Year
	1	01	2025		31	12	2025

Section A Reference and administration details

Charity name	Affinity Vision
Other names charity is known by	
Registered charity number (if any)	1207875
Charity's principal address	Kings Lodge,
	Nutfield Park,
	South Nutfield, Redhill
Postcode	**RH1 5PA**

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Christopher Bialan			
2	Elizabeth Healy			
3	Amy Foster			
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	Charitable incorporated organisation
Trustee selection methods (eg. appointed by, elected by)	The members are selected by the existing trustee members.

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system

and procedures to manage them.	

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document	To build sustainable communities and to supply relief of those in need, by way of financial hardship, ill-health, disability, and other disadvantages through the provision of services and grants to humanitarian organisations.
Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)	➢ purchasing land and building a brand-new primary and secondary school in 2024 in The Gambia. ➢ funding staff accommodation for Bansang Hospital in The Gambia, a vital but severely under-resourced government-run facility; the provision of accommodation has meant it is now much easier to recruit staff ➢ supporting a paediatric amputee programme in The Gambia, helping children access life-changing surgery, prosthetics, and education ➢ funding the construction of a community health centre named after Alpha to operate in eastern rural Gambia and working with senior government officials, including the Gambian Deputy Prime Minister, on the project to be gifted to the government

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Section D Achievements and performance

Summary of the main achievements of the charity during the year

- purchasing land and building a brand-new primary and secondary school in 2024.
- funding staff accommodation for Bansang Hospital, a vital but severely under-resourced government-run facility; the provision of accommodation has meant it is now much easier to recruit staff
- supporting a paediatric amputee programme, helping children access life-changing surgery, prosthetics, and education
- funding the construction of a community health centre named after Alpha to operate in eastern rural Gambia and working with senior government officials, including the Gambian Deputy Prime Minister, on the project to be gifted to the government

Section E Financial review

Brief statement of the charity's policy on reserves

1. Purpose of the Policy

The purpose of this policy is to ensure that Affinity Vision maintains sufficient financial reserves to ensure financial stability and continuity of activities, manage unexpected costs or shortfalls in income, and allow the organisation to respond to opportunities that support its community mission. The policy aims to balance maintaining financial security while ensuring that funds are primarily used to deliver the organisation's social and environmental objectives.

2. Definition of Reserves

Reserves are defined as unrestricted funds that are freely available for use by the organisation after meeting all current liabilities and commitments.
Reserves do not include:
• Restricted project funds
• Grants or donations that must be used for specific purposes
• Funds already committed to projects or contractual obligations

3. Target Level of Reserves

Given the small size and turnover of our organisation, Affinity Vision aims to maintain reserves equivalent to approximately three months of typical operating costs.
This level of reserves is considered sufficient to cover short-term operating expenses, manage delays in funding or income, and allow the organisation time to adjust activities if income changes.

4. Use of Reserves

Reserves may be used in the following circumstances:
• Temporary shortfalls in income
• Unexpected operational costs
• Essential equipment replacement
• Cashflow management between funding payments
• Strategic opportunities aligned with the organisation's mission

The use of reserves must be approved by the trustees and recorded in meeting minutes.

5. Rebuilding Reserves

If reserves fall below the target level, the trustees will aim to rebuild them through surplus generated from activities or events, allocation of a portion of unrestricted income, and careful financial management and budgeting.

6. Monitoring

The trustees will monitor reserve levels as part of regular financial oversight. This includes reviewing reserve levels at least once per year, considering reserves when preparing annual budgets, and ensuring the policy remains appropriate to the organisation's size and activities.

7. Policy Review

This policy will be reviewed annually or sooner if there are significant changes in income levels, operational costs, or organisational activities and risk exposure.

Details of any funds materially in deficit

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy

Private donations and selling products via the website's shop

adopted.

-

Section F Other optional information

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	Elizabeth Healy	
Full name(s)	Elizabeth Healy	
Position (eg Secretary, Chair, etc)	Chair	

Date 29/10/26

CHARITY COMMISSION FOR ENGLAND AND WALES

Charity Name	No (if any)
Affinity Vision	1207875

Receipts and payments accounts

CC16a

For the period from	Period start date	To	Period end date
	01/01/2025		31/12/2025

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
Fundraising & donations	45,001	-	-	45,001	-
Other	585	-	-	585	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
***Sub total** (Gross income for AR)*	45,586	-	-	45,586	-
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	45,586	-	-	45,586	-
A3 Payments					
Build costs	-	-	-	-	-
Computer expenses	1,670	-	-	1,670	-
Bank charges	108	-	-	108	-
Shopify fees	22	-	-	22	1
Alpha	55,500	-	-	55,500	2
Jofi	25,100	-	-	25,100	3
Equipment	160	-	-	160	4
Sundry	1,950	-	-	1,950	5
		-	-	-	6
		-	-	-	7
	-	-	-	-	-
Sub total	84,510	-	-	84,510	28
A4 Asset and investment purchases. (see table)					
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	84,510	-	-	84,510	28
Net of receipts/(payments)	(38,924)	-	-	(38,924)	(28)
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	(38,924)	-	-	- 38,924	- 28

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Current Account	2,080	-	-
	Shopify Account	-		
			-	-
			-	-
	Total cash funds	2,080	-	-
	(agree balances with receipts and payments account(s))	Agreement Error	OK	OK

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval
	Elizabeth Healy	Elizabeth Healy	29/10/26

Affinity Vision

Morris Lane Chartered Accountants
31/33 Commercial Road
Poole
Dorset
BH14 0HU

Dear Sirs

This representation letter is provided in connection with your independent examination of the receipts and payments of Affinity Vision for the year ended 31 December 2025 for the purpose of expressing an opinion as to whether the receipts and payments give a true and fair view of the results and financial position of Affinity Vision.

Financial statements

1. We have fulfilled our responsibilities as trustees as set out in the terms of your engagement for preparing receipts and payments, which you have drafted on our behalf which give a true and fair view of the financial position of Affinity Vision for the year ended 31 December 2025 and of the results of its operations for the year then ended and for making accurate representations to you.

Information provided

2. All accounting records and relevant information have been made available to you for the purpose of your independent examination.

3. All transactions undertaken by the entity have been properly reflected in the accounting records and are reflected in the receipts and payments.

4. We acknowledge our responsibility for the design, implementation and maintenance of controls to prevent and detect fraud. We have disclosed to you the results of our assessment of the risk that the financial statements may be materially misstated as a result of fraud.

5. We have disclosed to you all information in relation to fraud or suspected fraud that we are aware of and that affects the entity and involves, management, trustees who have significant roles in internal control, or others, where fraud could have a material effect on the receipts and payments. We also confirm that we are not aware of any allegations of fraud by former trustees, regulators or others.

6. The entity has satisfactory title to all assets, and there are no liens or encumbrances on the assets except for those disclosed in the financial statements.

7. There are no liabilities, contingent liabilities or guarantees to third parties other than those disclosed in the financial statements.

8. The entity has at no time during the year entered into any arrangement, transaction or agreement to provide credit facilities (including loans, quasi loans or credit transactions) for trustees, nor to guarantee or provide security for such matters, except as disclosed in the receipts and payments.

9. We confirm that we have disclosed to you the identity of the entity's related parties and all related party relationships and transactions relevant to the entity that we are aware of. We confirm that the related party relationships set out in the schedule attached to this letter are a complete list of such relationships and that we are not aware of any further related parties or transactions.

10. We confirm that the entity has not contracted for any capital expenditure other than as disclosed in the receipts and payments.

11. We confirm that we have reviewed the reserves policy of the entity and confirm that the amount held is adequate.

We confirm to the best of our knowledge and belief that the above representations are made on the basis of enquiries of management and staff with relevant knowledge and experience and, where appropriate, of inspection of supporting documentation sufficient to satisfy ourselves that we can properly make each of the above representations to you.

We confirm that we have read and understood the contents of this letter and agree that it accurately reflects the representations made to you by the directors during the course of the independent examination.

Yours faithfully

Signed on behalf of the trustees by:

Elizabeth Healy
……

Chair

29/10/2026

AFFINITY VISION
SCHEDULE OF RELATED PARTIES
FOR THE YEAR ENDED 31 DECEMBER 2025

Elizabeth Healy
Christopher Bialan
Amy Foster