Charity registration number: 255403

The Missionary Sisters of the Immaculate

Annual Report and Financial Statements

for the Year Ended 31 December 2025

MG Group Professional Services Ltd
Chartered Accountants & Registered Auditors
166 College Road
Harrow
Middlesex
HA1 1BH

The Missionary Sisters of the Immaculate

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The Missionary Sisters of the Immaculate

Reference and Administrative Details

Trustees	Sister Laura Valtora Sister Priyadershani Pereira Sister Sony Babu Sister Annamaria Panza
Principal Office	10 Chiswick Lane London W4 2JE
Charity Registration Number	255403
Independent Examiner	MG Group Professional Services Ltd Chartered Accountants & Registered Auditors 166 College Road Harrow Middlesex HA1 1BH

The Missionary Sisters of the Immaculate

Trustees' Report

The trustees present the annual report together with the financial statements of the charity for the year ended 31 December 2025.

Objectives and activities

1. INTRODUCTION

In 2025, the organisation continued to support projects that needed finances in recent years across various countries. Despite ongoing commitment, global challenges - inculding conflicts in several regions and rising inflation - significantly affected implementation capacity.

As a result, it was not possible to fund all planned projects. Additionally, the number of children enrolled in the school system was lower than in previous years.

2. Operational Overview

The planned house repair programme has not yet been completed due to various constraints. Consequently, not all originally intended activities could be financed during the year. The organisaiton hopes to commence the repairs works in the subsequent year.

3. PROJECT IMPLEMENTATION

3.1 Women's Development Projects

The following projects were implemented and received strong appreciation from local communities:

- **Integral Development of Women - Guinea - Bissau**
- **Sewing Workshop for Women's Development - Papua New Guinea**

These initiatives have provided meaningful opportunities for women to improve self-sufficiency and strengthen their socio-economic independence.

3.2 Education and Boarding Facilities

Children in the boarding facilities located in Siliguri, Hyderabad and Bangladesh continue to progress positively in their studies. They demonstrate strong motivation, academic engagement and increasing self - awareness, contributing to their long-term presonal and intellectual development.

3.3 New Presence - Indonesia

A new operational presence was established in Indonesia. The intiative focuses on supporting disadvantaged communities through faith-based and cultural development activites. It has already contributed to improving educational access and skill development among children and women.

4. INTERNATIONAL ACTIVITIES

During the year, the General Direction conducted visits and assemblies in several mission countries, inculding :

- Cameroon
- Brazil
- India
- Papua New Guinea
- Tunisia

These visits strengthened coordination and reinforced programme implementation across regions.

5. ACKNOWLEDGEMENTS

The organisation expresses sincere gratitude for all contributions received. This support has been essential in enabling continued assistance to vulnerable communities and sustaining ongoing projects worldwide.

6. FINANCIAL SUMMARY - PROJECTS SUPPORTED IN 2025

Guinea - Bissau	Integral Development of Women	£8,000
Bangladesh	Boarding maintenance projects	£20,000
Siliguri	Boarding maintenance projects	£20,000
Hyderabad	Boarding maintenance projects	£20,000
General Directorate	Travel expenses	£20,000
Papua New Guinea	Sewing workshops for women's development	£8,000
Indonesia	New presence activity	£10,000
	Total allocated	£106,000

7. PLANNED PROJECTS - 2026

The organisation intends to continue supporting the following initiatives:

Guinea - Bissau	Integral Development of Women	£8000
Bangladesh	Projects for the Boarding Maintenance	£20,000
Siliguri	Projects for the Boarding Maintenance	£20,000
Hyderabad	Projects for the Boarding Maintenance	£20,000
Indonesia	New Presence Activity	£10,000
General Directorate	Travel Expenses	£20,000
Papua New Guinea	Sewing Workshops for Women Development	£8,000
	Total Planned (2026)	£106,000

8. CONCULSION

The organisation remains committed to supporting education, women's empowerment, and community development across its mission countries. Despite financial and global challenges, the impact of ongoing projects continues to grow, and future initiatives are planned with renewed dedication.

Public benefit

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Financial review

The income for the year totalled £216,170 (2024 : £260,669) and after deducting expenses of £224,742 (2024 : £209,911) the charity had a net (deficit)/surplus of (£8,572) (2024 : £50,758)

Policy on reserves

The trustees are satisfied with the financial position. Reserves are at a level which is considered sufficient for the charity to fulfil its obligations for at least 12 months from the date of approval of financial statements.

Structure, governance and management

Nature of governing document

The Charity is registered as the Missionary Sisters of the Immaculate and is also known as Regina Pacis Convent.

The charity is controlled by its governing document, a deed of trust dated 5th February 1968.

Recruitment and appointment of trustees

Were there to be a requirement for new trustees, these would be identified and appointed by the mother house in Italy.

The new trustees would be made aware of their responsibilities, the governing document, administrative procedures, the history and the approach of the charity.

Organisational structure

The charity has four trustees, responsible for the day to day running of the convent.

Major risks and management of those risks

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. The Trustees have conducted their own review of the major risks to which the Charity is exposed and systems have been established to mitigate those risks. These systems are periodically reviewed to ensure that they still meet the needs of the Charity.

The annual report was approved by the trustees of the charity on 28 October 2026 and signed on its behalf by:

Priya Pereira

Sister Priyadershani Pereira
Trustee

The Missionary Sisters of the Immaculate

Statement of Trustees' Responsibilities

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

The law applicable to charities 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 the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements 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; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the constitution. The trustees 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.

Approved by the trustees of the charity on 28 October 2026 and signed on its behalf by:

Priya Pereira

Sister Priyadershani Pereira
Trustee

The Missionary Sisters of the Immaculate

Independent Examiner's Report to the trustees of The Missionary Sisters of the Immaculate

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2025 which are set out on pages 8 to 19.

Respective responsibilities of trustees and examiner

As the charity's trustees of The Missionary Sisters of the Immaculate you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

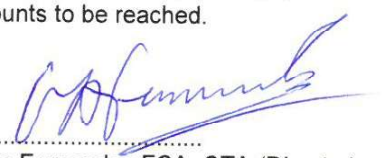
I report in respect of my examination of the The Missionary Sisters of the Immaculate's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material 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 Missionary Sisters of the Immaculate as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting 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.



.....

Gavin Fernandes FCA, CTA (Director)
For and on behalf of MG Group (Professional Services) Ltd

166 College Road
Harrow
Middlesex
HA1 1BH

29 October 2026

The Missionary Sisters of the Immaculate

Statement of Financial Activities for the Year Ended 31 December 2025

	Note	Unrestricted funds £	Total 2025 £
Income and Endowments from:			
Donations and legacies	3	92,117	92,117
Other trading activities	4	122,547	122,547
Investment income	5	1,506	1,506
Total income		216,170	216,170
Expenditure on:			
Raising funds		(7,271)	(7,271)
Charitable activities	6	(217,471)	(217,471)
Total expenditure		(224,742)	(224,742)
Net movement in funds		(8,572)	(8,572)
Reconciliation of funds			
Total funds brought forward		190,930	190,930
Total funds carried forward	16	182,358	182,358

	Note	Unrestricted funds General £	Total 2024 £
Income and Endowments from:			
Donations and legacies	3	80,056	80,056
Other trading activities	4	177,210	177,210
Investment income	5	3,403	3,403
Total Income		260,669	260,669
Expenditure on:			
Raising funds		(5,479)	(5,479)
Charitable activities	6	(204,432)	(204,432)
Total Expenditure		(209,911)	(209,911)
Net movement in funds		50,758	50,758
Reconciliation of funds			
Total funds brought forward (As restated)		140,172	140,172
Total funds carried forward	16	190,930	190,930

The Missionary Sisters of the Immaculate

(Registration number: 255403)
Balance Sheet as at 31 December 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible assets		17,760	17,760
Current assets			
Debtors	14	-	310
Cash at bank and in hand		167,926	177,318
		167,926	177,628
Creditors: Amounts falling due within one year	15	(3,328)	(4,458)
Net current assets		164,598	173,170
Net assets		182,358	190,930
Funds of the charity:			
Unrestricted income funds			
Unrestricted funds		182,358	190,930
Total funds	16	182,358	190,930

The financial statements on pages 8 to 19 were approved by the trustees, and authorised for issue on 28 October 2026 and signed on their behalf by:

Priya Pereira.

Sister Priyadershani Pereira
Trustee

The Missionary Sisters of the Immaculate

Notes to the Financial Statements for the Year Ended 31 December 2025

1. Charity status

The Charity is registered as the Missionary Sisters of the Immaculate and is also known as Regina Pacis Convent. The charity is controlled by its governing document, a deed of trust dated 5th February 1968.

The address of its registered office is:
10 Chiswick Lane
London
W4 2JE

2 Accounting policies

Statement of compliance
The financial statements 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) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

Basis of preparation
The Missionary Sisters of the Immaculate meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Exemption from preparing a cash flow statement
In accordance with the Charities SORP (FRS 102), charities with gross income below £500,000 are not required to prepare a cash flow statement. As the charity is a trust and its gross income for the year was below this threshold, no cash flow statement has been prepared.

Going concern
The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern. The trustees confirm that the Charity is expected to continue operating for at least 12 months from the date of approval of these financial statements. Please refer to Note 19 "Post Subsequent event" for further details.

Income and endowments
Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Expenditure
All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Raising funds

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs
These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees's meetings and reimbursed expenses.

Government grants
Government grants are recognised based on the accrual model and are measured at the fair value of the asset received or receivable. Grants are classified as relating either to revenue or to assets. Grants relating to revenue are recognised in income over the period in which the related costs are recognised. Grants relating to assets are recognised over the expected useful life of the asset. Where part of a grant relating to an asset is deferred, it is recognised as deferred income.

Taxation
The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets
Tangible fixed assets are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Tangible fixed assets recorded in balance sheet as at year end mainly comprise of land and a building purchased by the charity in 1968. The building has not been depreciated as the cost of the building and the land cannot be segregated due to unavailability of information. The Trustees deem it appropriate given the materiality of the cost involved.

Trade debtors
Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

Cash and cash equivalents
Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Trade creditors
Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if the does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities.

Trade creditors are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

Fund structure
Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Pensions and other post retirement obligations
The charity operates a defined contribution pension scheme which is a pension plan under which fixed contributions are paid into a pension fund and the charity has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised in the Statement of Financial Activities when they are due. If contribution payments exceed the contribution due for service, the excess is recognised as a prepayment.

3 Income from donations and legacies

	Unrestricted funds		
	General	Total 2025	Total 2024
	£	£	£
Nursery school capital grant	92,117	92,117	80,056
	92,117	92,117	80,056

4 Income from other trading activities

	Unrestricted funds		
	General	Total 2025	Total 2024
	£	£	£
Trading income;			
Nursery fees	122,547	122,547	177,210
	122,547	122,547	177,210

5 Investment income

	Unrestricted funds		
	General	Total 2025	Total 2024
	£	£	£
Interest receivable and similar income;			
Interest receivable on bank deposits	1,506	1,506	3,403

6 Charitable activities

	Note	Total 2025	Total 2024
		£	£
Charitable donations		106,000	80,300
Governance & Support costs	8, 9	65,413	73,946
Staff costs		46,058	50,186
		217,471	204,432

7 Charitable donations

The charitable donations were paid to different institutions, to be used in carrying out supporting activities for poor children to help them to study and to gain a good future. Even funds were provided for the development of women. Listed below are amounts paid to different institutions.

	2025 £	2024 £
Boarding Maintenance - Hyderbad	20,000	-
Travel Expense General Directorate	20,000	-
International Novitiate - Rome	-	20,000
Lenten Project	-	200
Boarding Maintenance - Bangladesh	20,000	20,000
Formation Course - Rome	-	40,000
Boarding Maintenance - Siliguri	20,000	-
Indonesia New Presence activity	10,000	-
Integral Dev of women Guinea Bissau	8,000	-
Women Sewing Centre PNG	8,000	-
Given for prayer meeting Sr Julli	-	100
	106,000	80,300

8 Governance costs

	Note	Unrestricted funds General £	Total 2025 £	Total 2024 £
Examiner's fees				
Other Fees paid to examiners		672	672	2,466
Independent examiner fees	12			
Examination of the financial statements	12	2,400	2,400	2,400
Legal fees		17,743	17,743	9,017
		20,815	20,815	13,883

9 Support costs

	Unrestricted funds General £	Total 2025 £	Total 2024 £
Support cost	44,598	44,598	60,063
	44,598	44,598	60,063

10 Trustees remuneration and expenses

During the year the charity made the following transactions with trustees:

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any reimbursed expenses from the charity during the year.

11 Staff costs

The aggregate payroll costs were as follows:

	2025 £	2024 £
Staff costs during the year were:		
Wages and salaries	45,279	49,485
Pension costs	779	701
	46,058	50,186

The monthly average number of persons (including senior management team) employed by the charity during the year expressed as full time equivalents was as follows:

	2025 No	2024 No
Total employees	3	3

No employee received emoluments of more than £60,000 during the year

12 Independent examiner's remuneration

	2025 £	2024 £
Examination of the financial statements	2,400	2,400

13 Taxation

The charity is a registered charity and is therefore exempt from taxation.

14 Debtors

	2025 £	2024 £
Other debtors	-	310

15 Creditors: amounts falling due within one year

	2025 £	2024 £
Other taxation and social security	676	-
Other creditors	-	2,058
Accruals	2,652	2,400
	3,328	4,458

16 Funds

	Balance at 1 January 2025 £	Incoming resources £	Resources expended £	Balance at 31 December 2025 £
Unrestricted funds				
General	(190,930)	(216,170)	224,742	(182,358)

	Balance at 1 January 2024 £	Incoming resources £	Resources expended £	Balance at 31 December 2024 £
Unrestricted funds				
General	(140,172)	(260,669)	209,911	(190,930)

17 Analysis of net assets between funds

	Unrestricted funds General £ 2025	Total funds £ 2025
Tangible fixed assets	17,760	17,760
Current assets	167,926	167,926
Current liabilities	(3,328)	(3,328)
Total net assets	182,358	182,358

	Unrestricted funds General £ 2024	Total funds £ 2024
Tangible fixed assets	17,760	17,760
Current assets	177,628	177,628
Current liabilities	(4,458)	(4,458)
Total net assets	190,930	190,930

18 Analysis of net funds

	At 1 January 2025 £	Cash flow £	At 31 December 2025 £
Cash at bank and in hand	177,318	(9,392)	167,926
Net debt	177,318	(9,392)	167,926

	At 1 January 2024 £	Cash flow £	At 31 December 2024 £
Cash at bank and in hand	124,812	52,506	177,318
Net debt	124,812	52,506	177,318

19 Post Subsequent Event

Subsequent to the year end, discussions have taken place regarding the potential sale of the Charity's property located at 10 Chiswick Lane, London, W4 2JE, and the possible closure of the nursery. These matters are being considered in the context of the potential winding down of the Charity's activities and its eventual closure.

As at the date of approval of these financial statements, the proposals remain at a preliminary stage and no formal decision has been made by the trustees. The Charity retains the ability to determine its future course of action after the filing of the financial statements on 31 October 2026. However, as disclosed in Note 2 "Going concern", the trustees have confirmed that the Charity is expected to continue operating for at least 12 months from the date of approval of these financial statements.

As these matters relate to conditions and events arising after the reporting period, they have been treated as non-adjusting events. Accordingly, no adjustment has been made to the amounts recognised in these financial statements. The financial impact of these proposals cannot currently be estimated with sufficient reliability.

The Missionary Sisters of the Immaculate

Statement of Financial Activities by fund for the Year Ended 31 December 2025

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Income and Endowments from:		
Donations and legacies	92,117	80,056
Other trading activities	122,547	177,210
Investment income	1,506	3,403
Total income	216,170	260,669
Expenditure on:		
Raising funds	(7,271)	(5,479)
Charitable activities	(217,471)	(204,432)
Total expenditure	(224,742)	(209,911)
Net (expenditure)/income	(8,572)	50,758
Net movement in funds	(8,572)	50,758
Reconciliation of funds		
Total funds brought forward	190,930	140,172
Total funds carried forward	182,358	190,930

The Missionary Sisters of the Immaculate

Detailed Statement of Financial Activities for the Year Ended 31 December 2025

	Total 2025 £	Total 2024 £
Income and Endowments from:		
Donations and legacies (analysed below)	92,117	80,056
Other trading activities (analysed below)	122,547	177,210
Investment income (analysed below)	1,506	3,403
Total income	216,170	260,669
Expenditure on:		
Raising funds (analysed below)	(7,271)	(5,479)
Charitable activities (analysed below)	(217,471)	(204,432)
Total expenditure	(224,742)	(209,911)
Net (expenditure)/income	(8,572)	50,758
Net movement in funds	(8,572)	50,758
Reconciliation of funds		
Total funds brought forward	190,930	140,172
Total funds carried forward	182,358	190,930

The Missionary Sisters of the Immaculate

Detailed Statement of Financial Activities for the Year Ended 31 December 2025

	Total 2025 £	Total 2024 £
Donations and legacies		
Nursery School Capital Grant	92,117	80,056
	92,117	80,056
Other trading activities		
Nursery Fees	122,547	177,210
	122,547	177,210
Investment income		
Other income	1,506	3,403
	1,506	3,403
Raising funds		
Nursery fees	(7,271)	(5,479)
	(7,271)	(5,479)
Charitable activities		
Donations	(106,000)	(80,300)
Staff pensions (Defined contribution) - pension scheme 1	(779)	(701)
Food provisions & cleaning	(6,298)	(14,414)
Rates and water	(3,433)	(6,245)
Light, heat and power	(3,768)	(5,544)
Insurance	(3,407)	(3,287)
Repairs and maintenance	(5,840)	(4,882)
Telephone and fax	(1,223)	(926)
Chapel expenses	(2,836)	(3,765)
Printing, postage and stationery	(790)	(1,927)
School fees & religious books	(9,112)	(7,555)
Sundry expenses	(1,000)	(1,567)
Clerical assistance	(3,315)	(4,639)
Travel and subsistence	(3,450)	(5,170)
Examiner's fees	(672)	(2,466)
Independent examiner's fee	(2,400)	(2,400)
Legal and professional fees	(17,743)	(9,017)
Bank charges	(126)	(142)
Wages and salaries	(45,279)	(49,485)
	(217,471)	(204,432)