

Annual Report

2025

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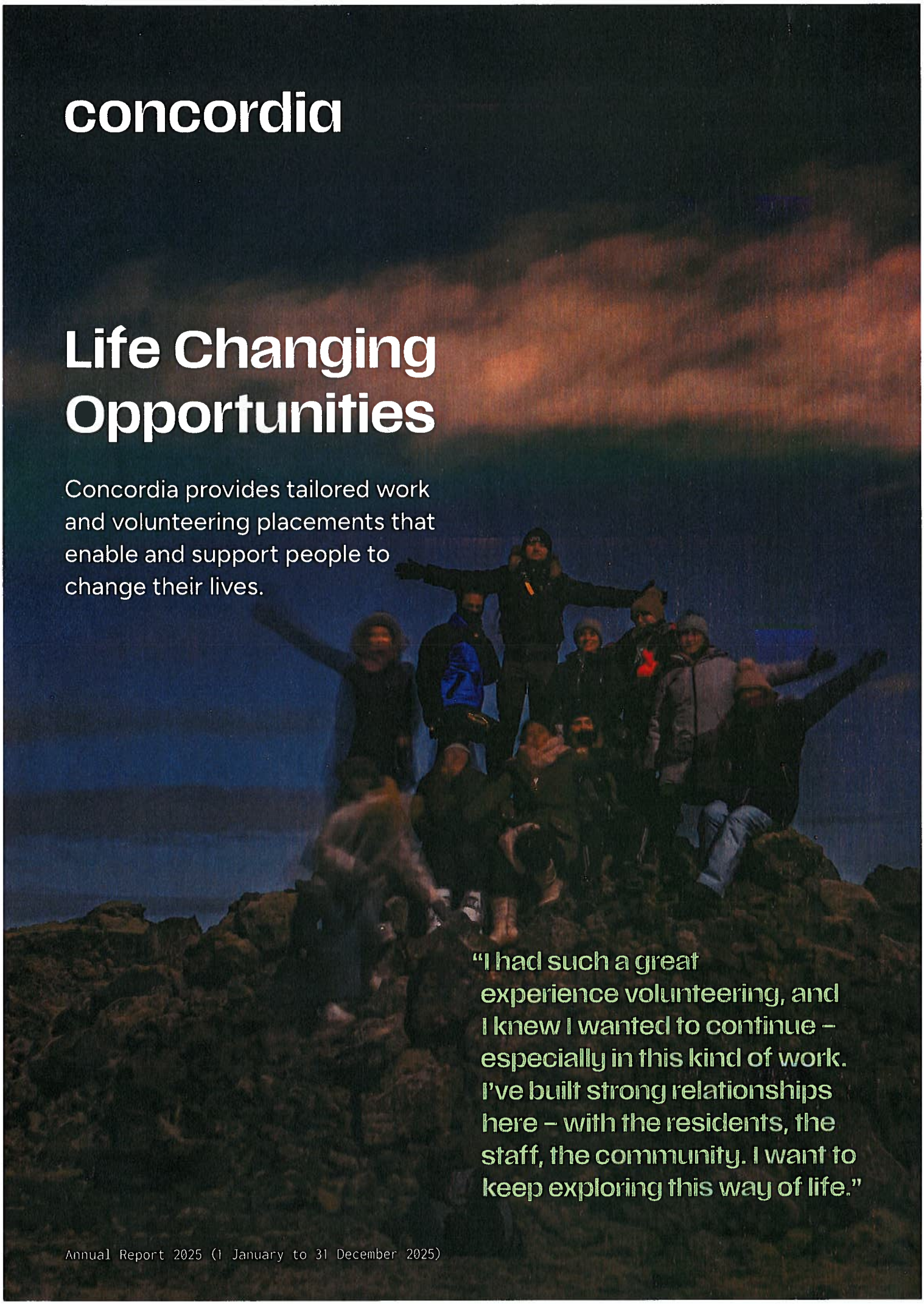
LIFE-CHANGING OPPORTUNITIES

INVESTORS IN PEOPLE
We invest in people Silver

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Life Changing Opportunities

Concordia provides tailored work and volunteering placements that enable and support people to change their lives.



"I had such a great experience volunteering, and I knew I wanted to continue – especially in this kind of work. I've built strong relationships here – with the residents, the staff, the community. I want to keep exploring this way of life."

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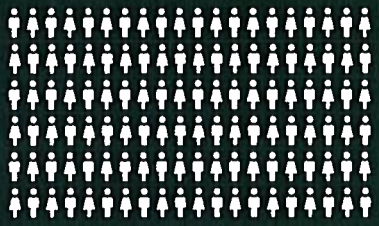
Our year in numbers

Pillar 1: Volunteering Placements

6
UK projects available with **11** variations of volunteering.



120 Volunteers took part.



During 2025 Concordia volunteers contributed over

6,296

hours of their time.
This equates to the value of

£62,960

based on the minimum wage.

National Citizen Service

2025 concluded the end of the Concordia Youth Programmes funded by National Citizen Service:

8,400
placements for young people in the South East were facilitated by Concordia since 2013.

20,000
hours of community volunteering and social action generated over 13 years.

90%
of participants reported improved teamwork, leadership, and communication skills.

70%
of participants felt more positive towards people from different backgrounds.

70%
of participants felt more confident in securing future employment.

20
young people with Special Educational Needs and Disabilities were supported in 2025.

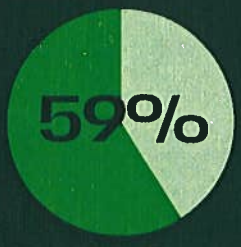
Pillar 2: Agricultural Work Placements

7,575
Seasonal workers.



Total enquiries
10,145
of which **3,455** were from people applying for work and **6,244** from workers on placements.

4,407
Returnees



of total recruitment.

892
onsite worker interviews conducted during Concordia compliance audits.

98%
of workers confirmed they know how to raise an issue/complaint.

96%
of workers stated their accommodation was clean on arrival.

100%
of workers confirmed their job was as described.



Over
120
farms and growers;

9
Concordia registered recruiting agents.

11 countries were recruited from Tajikistan, Kazakhstan and Moldova. We also recruited from: Azerbaijan; Bulgaria; Kyrgyzstan (returnees); Macedonia; Romania; South Africa; Ukraine; Uzbekistan (returnees).



Organisation

21
full time equivalent employees.

7,702
total individuals supported across all our projects and services.

Total income



Total spent



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About us

Vision:

A world of opportunity, growth and connection.

Mission:

We provide tailored placements to bridge divides and increase cross-cultural understanding.

Values:

We are kind and courageous. We focus on individual and international impact.

Concordia is a UK charity that has been creating life-changing opportunities since 1943.

Over the last 30 years alone, we have guided an estimated 250,000 people to take part in meaningful **cross-cultural volunteering and agricultural work placements**, both in the UK and around the globe.

Volunteering and work placements offer individuals the **opportunity to improve their life chances**.

Concordia's core charitable objective is to support individuals, especially but not exclusively young people and students, by providing work placements, volunteering, training or other similar opportunities.

Our work is three-fold:

- We connect young people to community-led volunteering projects in the UK and abroad, collaborating within our extensive network of charitable volunteering organisations.
- We are licensed operators of the government Seasonal Worker Scheme, partnering with growers in this country to place people from abroad into ethical work placements on UK farms.
- We are developing new pathways to work for young people, starting with a pilot with the Department of Work and Pensions and Plumpton College, to support them into work placements on farms.

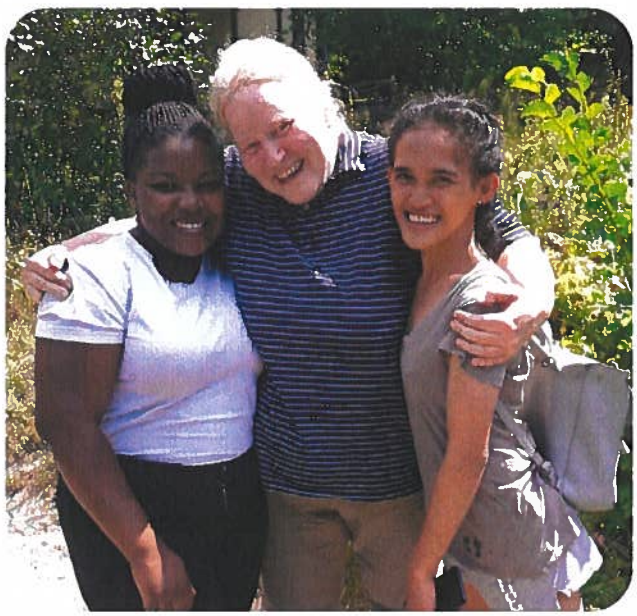
The surplus from our Seasonal Worker Programme supports our other charitable activities, so we can uphold our commitment to ensuring every person on every placement is well guided and supported throughout their journey.

People grow from the experience, and get tangible outcomes; such as improved wellbeing, stronger social bonds, increased skills, greater earning potential, boosted employability and better social mobility.

They also grow by contributing to others. Volunteers make a difference to community-led projects, as well as building their own skills and capabilities. Seasonal workers support UK farms at critical times of the year, as well as earning money for themselves and their families.

Individuals return home to their families and communities with broader perspectives. There is a wider sense of cross-cultural understanding or citizenship that ripples outwards, ultimately contributing to a more harmonious world.

On an increasingly polarised planet, Concordia's work to connect people from different nations and break down the inequalities that divide us is as relevant as ever. That is why we aim to make our placements accessible to as many people as we can.



Foreword

In 2025 we continued to deliver meaningful work and volunteering placements for over 7,700 beneficiaries. We also set out on a 3-year journey to transform our volunteering model and extend our services to new groups who may not otherwise access these opportunities.

We are proud of our achievements in 2025, continuing to create opportunities for people to develop their skills and capabilities, experience new environments and develop a wider sense of cross-cultural understanding.

During 2024 the government announced the ending of the National Citizenship Service, so we concluded the delivery of our programme in March 2025 and set about transforming our volunteering model and developing new areas of service.

Over the last 13 years Concordia facilitated skills-building placements for 8,400 young people, funded by NCS. We generated over 20,000 hours of community volunteering and social action, with measurable impact for our participants: over 90% reported improved teamwork, leadership, and communication skills, 70% felt more positive towards people from different backgrounds and 70% felt more confident in securing future employment.

In 2025 we put over 7,500 people into agricultural work placements, under the UK government Seasonal Work Scheme. 59% of our workers were returnees, and our welfare support team helped over 10,000 people with enquiries. Concordia is an ongoing member of the Seasonal Worker Scheme Taskforce, contributing to collaboration, best practice and high-quality communication with government, growers, operators, NGOs and retailers.

This year we successfully delivered our target of 120 volunteers on placements (vs. 58 in 2024), reflecting a strong year of engagement, partnership coordination, programme design and learning. Key activities included working with our Alliance partners to create volunteering trips for three girl guides groups and developing a one-day bursary model for teenage volunteers from Amaze, a local charity supporting families with young people who have special educational needs and disabilities.

Alongside our high-quality support and provision to over 7,700 volunteers and workers, substantial organisational transformation work was carried out at the charity this year:

- **Essential fundraising and communications** building blocks were put in place, such as elevating the Concordia branding, redesigning the website for launch in June 2026, creating tools for communications and outreach and developing the theory of change.
- **Significant research and development** was undertaken into potential new areas of service delivery; during 2026 we will pilot a new approach with the Department of Work and Pensions and Plumpton College, to support young people into employment on farms.
- **Initiatives to foster a positive workplace** and build transition culture continued, including staff training in digital confidence, leadership and inclusion. Cross-functional working groups have collaborated on cocreating service design, innovation ideas and brand identity.

We are also proud of Concordia's annual staff survey results, which report high trust in the CEO, strong engagement in the purpose and mission, good working relationships and belief in the commitment to staff wellbeing. The charity was also recognised for its effective people management and workplace culture by Investors in People, who renewed Concordia's silver accreditation status in 2025.

There are many individuals and organisations to thank for our success in 2025, including our government sponsors, our international volunteering partners, our recruiting agents, our new digital agency and our external consultants.

We would like to recognise Concordia's CEO, Victoria Lawrence, for successfully leading the charity into a new era of transition, growth and modernisation – and thank the entire Concordia team, without whose hard work, skills and commitment none of this would have been possible.

The Concordia Board of Trustees

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Our impact in 2025

"You don't need experience – just curiosity and a can-do attitude. And what you'll gain? That stays with you forever"



Pillar 1

Volunteering Placements

Volunteering Abroad

Concordia is a member of two international volunteer networks, the Alliance of European Voluntary Service Organisations and the Coordinating Committee for International Voluntary Service Organisations, working in partnership with more than 60 organisations all over the world.

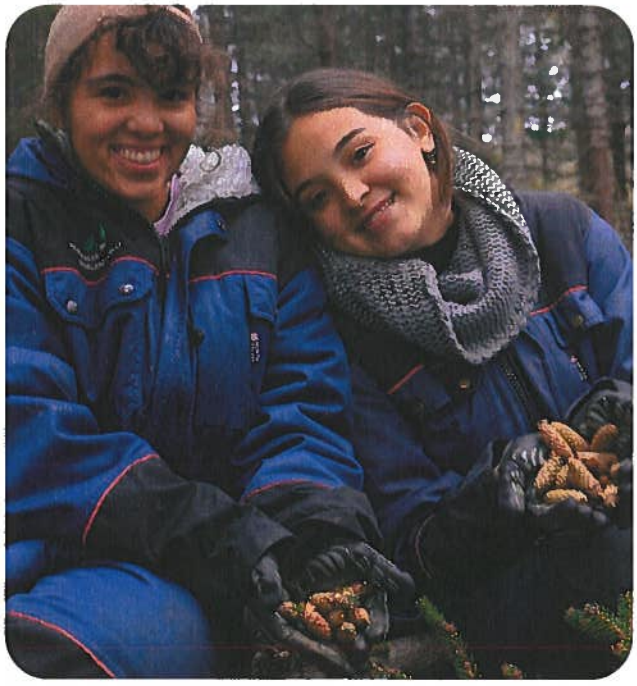
In 2025 we had a total of 120 volunteers, versus 58 in 2024.

Individuals

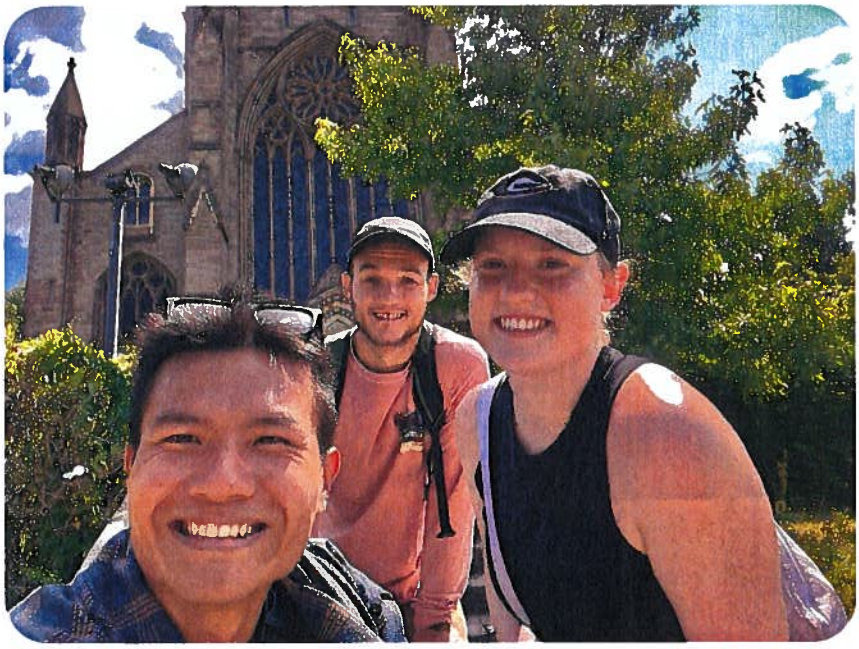
We sent 9 UK volunteers to placements on our international partners projects, in Iceland, France, Germany, Italy and Japan. All the volunteering experiences included cultural and environmental themes and volunteers were mostly aged 18-25 (85% of participants).

Groups

We created 3 bespoke trips for Girl Guides, aged 15-19, and our team facilitated and accompanied the groups abroad. 12 young people went to Vietnam for 14 days, to build a water tank and teach English. A group of 20 went to Finland for 12 days, for lake and forestry conservation. A third group, of 12, went to Hungary for 12 days, to volunteer on an environmental project at a local youth centre.



"Left my mark across Europe restoring a 16th-century fort, tending forests on horseback, and championing grassroots support for the homeless. An unforgettable journey with Concordia."



"Thank you so much for the entire week. It was such an amazing experience for the students and for giving them a chance to learn skills that will serve them well as they go on with their professional lives."

Volunteering in the UK

Residential trips

In 2025 Concordia offered 6 UK projects, with 11 variations of volunteering. There was a mix of social and environmental volunteering on offer, including: festivals, farms, charities, SEND care communities, wildlife and activity centres.

27 volunteers took part – and most of them were aged 18-25 (90% of participants).

Young people come from around the world to take part in our UK projects, and in 2025 we welcomed people from 12 different European countries.

For many it's their first experience abroad.

"A first international experience far from home, that they will always remember! They've come back full of stories, memories, and enthusiasm. A clear sign of how much the project impact on them."

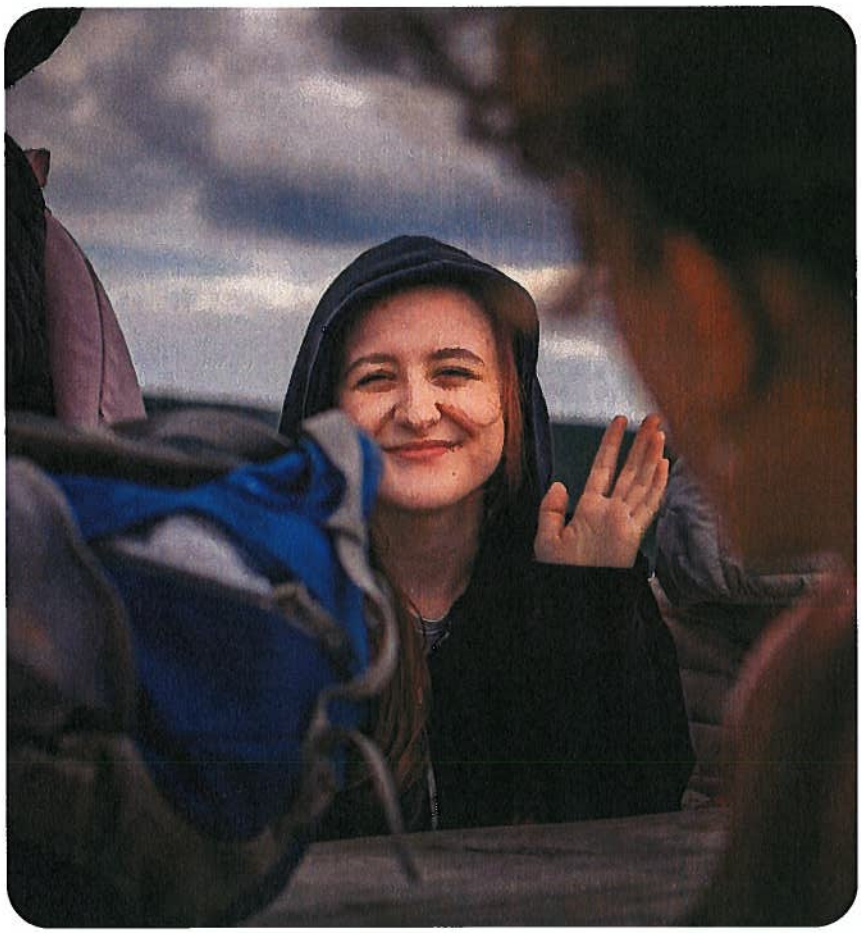
One day experiences

In 2025, Concordia partnered with Rock Farm in Sussex to deliver our first bursary scheme. This was a volunteering experience for a group of young people from Amaze, which is a local charity for children and young people with disabilities. The project hosted 11 individuals, including group leaders, aged 16-25.

We also worked in partnership with Sussex University School of Global Studies to explore the theme of systemic barriers to volunteering. 29 undergraduates volunteered their time and presented back their thinking, which will now help inform future placement design.



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"We would like to sincerely thank you for everything you've offered them throughout this journey: the organisation, the support, and especially the opportunity to be part of such an enriching experience."

National Citizen Service in Sussex

Concordia delivered the National Citizen Service from 2013 to its conclusion in 2025.

NCS was an experience available to all 15-17 year-olds in England to encourage young people to become more active in their local communities and develop their skills.

Achievements for Concordia Youth Action funded by NCS:

2025 concluded the end of the Concordia Youth Programmes funded by National Citizen Service:

- For more than **13 years** Concordia facilitated NCS placements for over **8,400** young people in the South East.
- This generated over **20,000** hours of community volunteering and social action.
- Over **90%** of participants reported improved teamwork, leadership, and communication skills.
- **70%** of participants felt more positive towards people from different backgrounds, enhancing social mixing.
- **70%** of participants felt more confident in securing future employment.
- In 2025 we supported **20** young people with Special Educational Needs and Disabilities.

Pillar 2

Agricultural work placements

In 2025 Concordia continued to provide ethical work placements on UK farms to people from abroad.

The Seasonal Worker Scheme is a UK government programme that enables UK farms to recruit workers from abroad via licensed scheme operators. Concordia is a licensed scheme operator, which means that we can sponsor workers' Seasonal Work visas.

Concordia is the only operator that is a charity, and so any surplus we make from the scheme directly supports our other charitable activities.

Under the rules set out by The Department for the Environment, Food and Rural Affairs, the SWS recruits people to work on plants, fruit and vegetables, specifically:

- Protected vegetables (glasshouse production)
- Field vegetables (including herbs, leafy salads, and potatoes)
- Soft fruits (outdoor and covered)
- Top fruits
- Vines and bines (hops and grapes)
- Mushrooms
- Bulbs and cut flowers, grown outdoors and indoors
- Pot plants and bedding plants
- Christmas trees and ornamental shrubs
- Tree and forest nurseries

Most of this work is seasonal, because workers are needed to help supply UK supermarkets with fruit and veg over the Summer. Whilst the work itself is manual, technically unskilled and no experience is necessary, training is provided.

The type of work on offer includes:

- General work in edible and ornamental horticulture
- Crop maintenance, harvesting, husbandry
- Tunnel construction and dismantling
- Irrigation installation/maintaining
- Packing and processing of crops
- Preparing and dismantling growing areas
- Supervising horticultural workers



"I gained invaluable skills training in quality control in the strawberry packaging department. My stay in Scotland gave me the opportunity not only to gain professional experience, but also to study the culture of the country, get to know the people better, improve my English, and broaden my horizons for my new research in the field of linguistics."

Placing workers

Concordia connects UK farms with people from abroad looking for work. We work with 9 Concordia audited and registered agricultural recruitment agents, all of whom have a Fair Work Agency license (previously the GLAA). Our staff team assist successful applicants with their pre-departure preparations and offer practical and welfare support to workers during their time in the UK. Our aim is to ensure that both our farms and the workers have a positive experience. We also have clear contractual agreements with the Home Office to ensure that all workers return home at the end of their stay. Every year we support many people to return from their home country for another season.

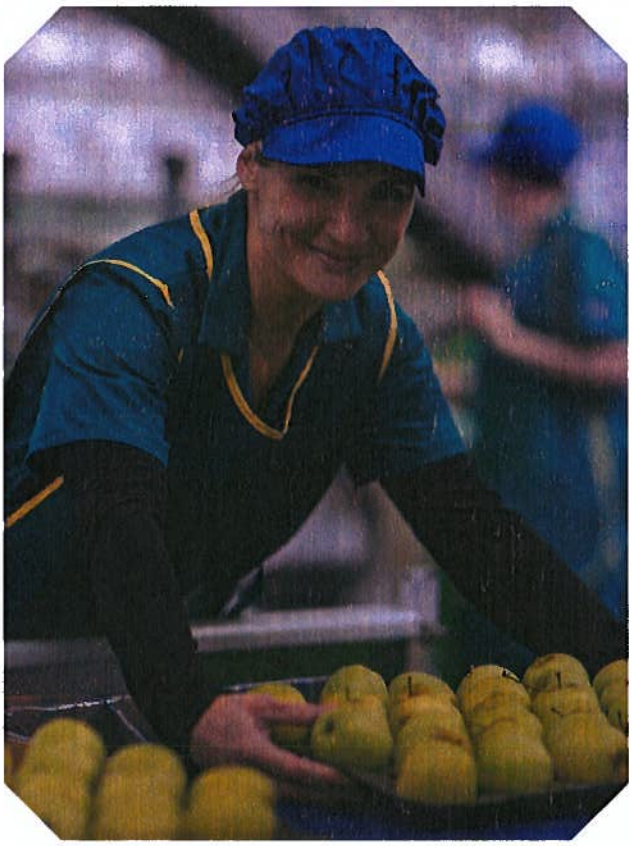
Concordia has worked with UK growers since 1943, and this experience has provided us with unrivalled knowledge of seasonal work placements. Every year we audit all farms that we place workers in, to ensure high standards of welfare, accommodation, management and support.

In 2025 we supported 7,575 workers, enabling them to come to the UK to work on over 120 farms to earn an income, gain experience and learn skills. We also carried out audits with our 9 overseas recruiting partners.

Concordia works closely with the National Farmers Union, The Fair Work Agency, Home Office and Department for Environment, Food and Rural Affairs. The Director of Operations is a member of the Seasonal Work Scheme Taskforce and sits on the Governance Committee as well as a number of other working groups.

Concordia has a dedicated welfare support team which offers support when needed to all the workers that we place. Concordia has a pastoral fund available to assist workers in emergencies and a designated Anti Modern Slavery Lead.

Workers placed by Concordia pay no fees to Concordia nor to its agents.



Supporting workers

We work pro-actively and closely with our recruiting partners to ensure all the people who are recruited receive up-to-date information on a wide range of matters. This is prior to their travel to the UK, on arrival and on-farm. Information includes pay, nature of work and hours, accommodation, travel, healthcare, departure expectations and how to raise an issue or grievance. We ensure that all documentation is translated into relevant languages – and we have a retained translation service.

We respond to enquiries and issues from workers in the UK during their placement (whilst we are not the employer, this is the farm). They contact us for advice, support and information which could include welfare support, work-related concerns or health matters.

Welfare interviews

This year, 892 onsite interviews were conducted during Concordia compliance audits, and 18 issues were raised at the interviews. All were passed to our welfare support team and were investigated and resolved.

In Q4 2025 we improved our interview process and outcomes, and reported the following results from a sample of 184 interviews:

- **98%** of workers confirmed they know how to raise an issue/complaint
- **96%** of workers stated their accommodation was clean on arrival
- **100%** of workers confirmed their job was as described
- **100%** of workers would like to return next year
- **100%** of workers confirmed they had received a contract in a language they understood

Enquiries and information

Throughout the year, we logged the number of enquiries we received between 1st of January 2025 and 18th December 2025. We helped 10,145 people with their enquiries, of which 3,455 were from applicants requesting work. 6,244 enquiries were received from workers on the scheme, asking about returning to the UK (1,462) and general information (1,108).

In 2025 we received more emails from workers on our placements, than we did in 2024. At the beginning of the year more enquiries came from outside the UK vs. last year, and from May onwards more came from within the UK.

"I made friends with people of different nationalities, learned about their culture and languages... the atmosphere at work is like a family, everyone respects each other despite different languages, cultures and faiths."

Key themes our workers enquired about

	In UK	Outside UK
Information on how to return to UK		1,462
General Advice	1,108	735
How to transfer placements	844	
Accessing Healthcare/ Insurance	574	

The main countries' nationalities we sponsored in 2025 were Tajikistan, Kazakhstan and Moldova. We also recruited from: Azerbaijan, Bulgaria, Kyrgyzstan (returnees), Macedonia, Romania, South Africa, Ukraine and Uzbekistan (returnees).

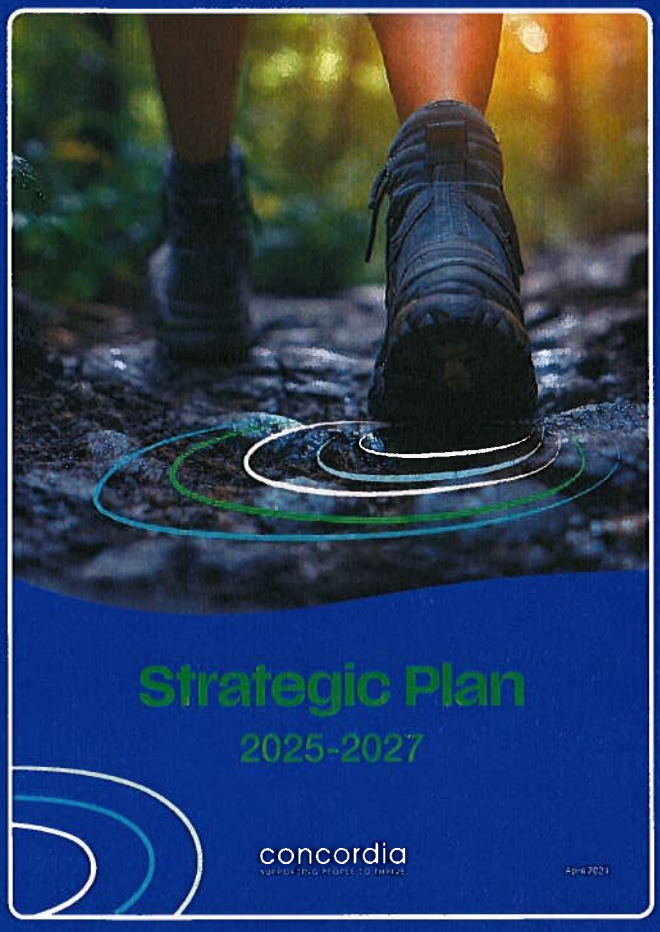
We exceeded all our Home Office required metrics in 2025.



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Looking ahead

Our strategic plan



2025 was the first year of our three-year transitional Strategic Plan.

Pillar 1: Volunteering placements

We are seeking to make a step change in the volume and approach to volunteering at Concordia, to fully deliver on our charitable purposes, and to build meaningful partnerships which will create opportunities for new groups of people. We are also wanting to ensure future financial viability.

A renewed communications strategy has supported improved visibility, stronger engagement with stakeholders, and a more consistent narrative about the benefits of volunteering. We have launched a newsletter, run a media campaign, ensured an enhanced social media strategy, personal accounts of experiences and targeted messaging for young people and parents/carers.

A comprehensive review of volunteering was undertaken at the end of the first year of our Strategic Plan. This review has been from the perspectives of strategy, policy & procedures, partnerships, marketing & promotion, risk and finances.

Pillar 2: Agricultural work placements

We are on track to place at least 20,000 seasonal workers in UK farms over 3 years. We continue to hold a high standard of operation, such as working with partners to promote the importance of seasonal workers to the UK agricultural, ensuring best practice with at least 120 farms, and remaining committed to high standards of ethical and safe recruitment.

Pillar 3: Professional & Career Development

In our Strategic Plan 2025-2027 we committed to invest £150,000 of Concordia's reserves to develop new charitable services, so that we can expand our offer and increase our impact amongst specific groups of people.

Our new pillar of activity has been defined as Professional & Career Development. We have been actively researching opportunities, particularly in the field of apprenticeships, seeking to pilot charitable services that could better support both young people and employers.

According to the Office for National Statistics, at the end of 2025, an estimated 957,000 young people aged 16 to 24 in the UK were not in education, employment or training (this figure represents about 12.8% of all young people in that age group).

We recognise two key areas where Concordia is well placed to help guide young people onto pathways to work;

- in pastoral support and coordination for the emerging new types of apprenticeships (such as 'portable apprenticeships')
- in offering shorter courses that prepare apprentices with work readiness skills, and to support young people through the apprenticeship process

Growing Needs

The first of our 3 pilot programmes will launch in 2026. 'Growing Needs' is an innovative partnership between Concordia, Plumpton College, the UK government (Defra and DWP), with support from the National Farmers' Union and UK growers.

Its objective is to provide pathways into training and employment in the Agriculture & Land-based sectors for young people not in education, employment or training.

The pilot will create and support part-time and full-time roles on UK farms for unemployed young people as a route into permanent employment. We will connect these opportunities to training and development pathways, building resilience into the workforce and the agricultural sector more broadly.

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Culture and impact



Staff team

Concordia has a small staff team relative to our large impact, with 21 staff, who take care of the placements and the welfare and support of our volunteers and workers. They coordinate with farms and growers, design and deliver services for young people, place volunteers, lead groups, collate data and feedback, report to Defra and the Home Office and also audit farms and recruiting agents.

Concordia conducts an annual staff survey to inform our future actions. This survey demonstrates a high level of trust and confidence by the staff in the organisation and the senior team. The most recent survey response in December 2025 shows the outcomes:

- I have high levels of trust and confidence in the CEO **100%**
- I have the materials and equipment to do my job well and safely **100%**
- I understand what Concordia is trying to achieve **95%**
- My working relationships are good **95%**
- Concordia cares about the wellbeing of its employees **95%**
- I'm inspired by the purpose and mission of our organisation **89%**
- I understand how my role contributes to Concordia's vision and mission **89%**

Our CEO and HR advisor work with a cross-team group on an action plan to address any of the aspects of the survey which show improvement is required.

Concordia was awarded its Investors in People Silver level accreditation in early 2023. We retained the accreditation in 2025, following a review of the staff survey and interviews.

INVESTORS IN PEOPLE®
We invest in people Silver

Staff training

During 2025 we put in place training in a number of areas for staff including Equality, Diversity, Inclusion as well as digital transformation, wellbeing, Health and Safety management, resilience and confidence and leadership.

We have undertaken significant organisational improvements, including putting in place retainers with human resources and health & safety contractors, to support us to refresh policies and procedures and ensure good practice.

The Board approved a new lease to take on the ground floor premises at our office location in Portslade, in order to enable physical accessibility, additional office space and a larger meeting room for board meetings and training.

Staff wellbeing

The wellbeing of staff is crucial to Concordia. During 2025 the staff wellbeing group led the replacement of our Employee Assistance Programme and the board approved a new health plan. We trained a new Mental Health First Aider.

Staff remuneration

Historically staff remuneration has been based on the Local Government NJC pay scales, widely used in the voluntary sector. Our retained HR advisors – Omny HR – undertook a salary benchmarking exercise on our behalf during 2024 to ensure staff are paid at the correct level. During 2025 they also supported Concordia to review our pay policy and to transition from NJC pay scales to a transparent pay and bonus policy, ensuring fairness while allowing greater budgetary control, flexibility, and performance-based increases.

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In 2025 we continued with initiatives to foster a positive workplace and culture.

Skills and capacity

Our staff team work with a range of experts to bring additional expertise into the team as required.

These include:

- Human resources – Omny HR
- Health & Safety – Enigma H&S
- Safeguarding – Rachel Batten
- Legal matters – Bates Wells, Mayo Wynne Baxter, Shakespeare Martineau
- Communications, engagement and partnerships – Ruth Anslow
- Public relations – Susan Blackburn
- Digital marketing – Sarah Rughoonundon
- Business development, strategy and innovation – Wayforward
- Equality, diversity and inclusion – Derek Hooper
- IT support - Smartdesc, Weald IT
- Website redesign – Studio Republic
- Investment management – CCLA

Our CEO is a member of the Association for Chief Executives of Voluntary Organisations and this national charity provides a range of support, training and advice. Our Chair is a member of the Association of Chairs.

"What began as a no-experience position has now turned into a journey of growth and learning. I've gained valuable skills, earned a certificate in operating a tractor, and have had the chance to work with various machines on the farm. This experience has truly opened doors for me and others. I believe that the sky is the limit. The opportunities for growth are endless. Thank you once more."

Inclusive culture

Concordia aims to be a welcoming, inclusive and diverse organisation where everyone can be themselves. We know that an intentional focus on equality, diversity and inclusion will help Concordia be more effective and have greater impact. So, this year we established an EDI working group, commissioned training and worked with an external expert to ensure our language and our policies are clear, and our staff recruitment is transparent.

Ethical approach

Concordia is committed to ensuring fair treatment, support and guidance for seasonal workers coming from abroad to work in the UK. We provide a safe and trusted route for people and a commitment to ensure everyone is treated with care, dignity and respect. Specific commitments include transparent and fair terms and conditions, fair and well-monitored pay, a safe working and living environment, and clear communications with two-way feedback, including a complaints procedure.

Equality statement

Concordia is a charity that works with many different countries, and people of many nationalities benefit from our different programmes. However, we acknowledge that structural discrimination likely exists in the recruitment of paid workers and volunteers in accessing agricultural and volunteering opportunities. Some groups are fully or partially blocked from participating, encounter exploitation and are restricted by financial barriers. In the coming years, the focus of our EDI work will be to better identify, understand and mitigate for such barriers.

Digital transformation

A key project this year has been the new website, which we are working on with Studio Republic, for launch in June 2026. The intention is to create much-improved functionality, accessibility and user experience.

We are developing a new sitemap and a vital brand refresh, based on user insights, to help all our audiences better navigate content for their needs. The new visual brand identity and messaging will give an overall consistent look as one organisation, but also neatly flex into our different areas of work.

For the first time our website will allow volunteers to apply for placements directly, instead of applying only by enquiry forms or over the phone. The website is being built in line with the latest accessibility standards to ensure it's easy to use for everyone and includes a prominent option for translations for those who don't have English as a first language.

We continue to build on using Airtable as our CRM for volunteering, and this will also see integrations with our new website forms, enabling a seamless flow of data from our website to our database, in line with GDPR requirements.

We have also set up an internal staff AI group to manage the development and use of AI across Concordia. This group will also help define the guidance and support for developing staff AI skills.



Measuring our impact

In 2025 we developed a more structured approach to quantify the difference our work makes to individuals who benefit from it. Our new impact framework incorporates a Theory of Change; a refreshed vision; a clear set of outcomes and measures, and a data collection system to show the outcomes for those who take part in our placements, both in the UK and overseas.

We exist as a charity to guide people from around the world towards life-changing opportunities that help them grow and have a sustained impact on their lives. Measuring 'improved life chances' sits at the heart of our new Theory of Change, which is based on Concordia's core proposition of providing tailored volunteering and agricultural work placements.

We conducted desk research to identify the predictable outcomes of such placements on individuals; especially on people who do not normally have easy access to these kinds of opportunities. Our primary outcomes are improved wellbeing, stronger social bonds, increased skills, greater earning potential, boosted employability and better social mobility.

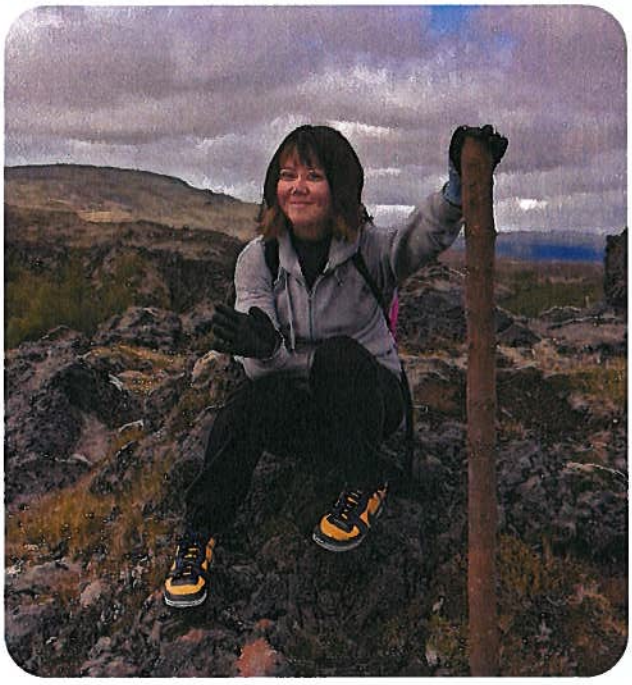


Longer-term impacts

We then thought about how to measure improved life chances and selected a set of data measures, from verified published research and methodologies. We've since designed and set up surveys that are accessible for our participants, so that impact data collection can begin against the new framework in 2026.

The impact on volunteers will be studied longitudinally by applying the survey ahead of the placement, immediately after the placement, and finally around three months after the placement. Some further quality evaluation questions will be included in the questionnaire immediately after the placement.

For those undertaking agricultural work placements, we will collect the impact data at a single point in time by adding impact questions into the in-person interviews we conduct during their placement. We will also follow up with a sample of workers around three months after completing their placement, to assess lasting impact on their lives, as well as the impact on their family and community.



Concordia's Theory of Change

Vision

Concordia's vision is for a world of opportunity, growth and connection.

Mission

We provide tailored placements to bridge divides and increase cross-cultural understanding.

Intended impact

Improved life chances

Outcomes

Improved **WELLBEING**

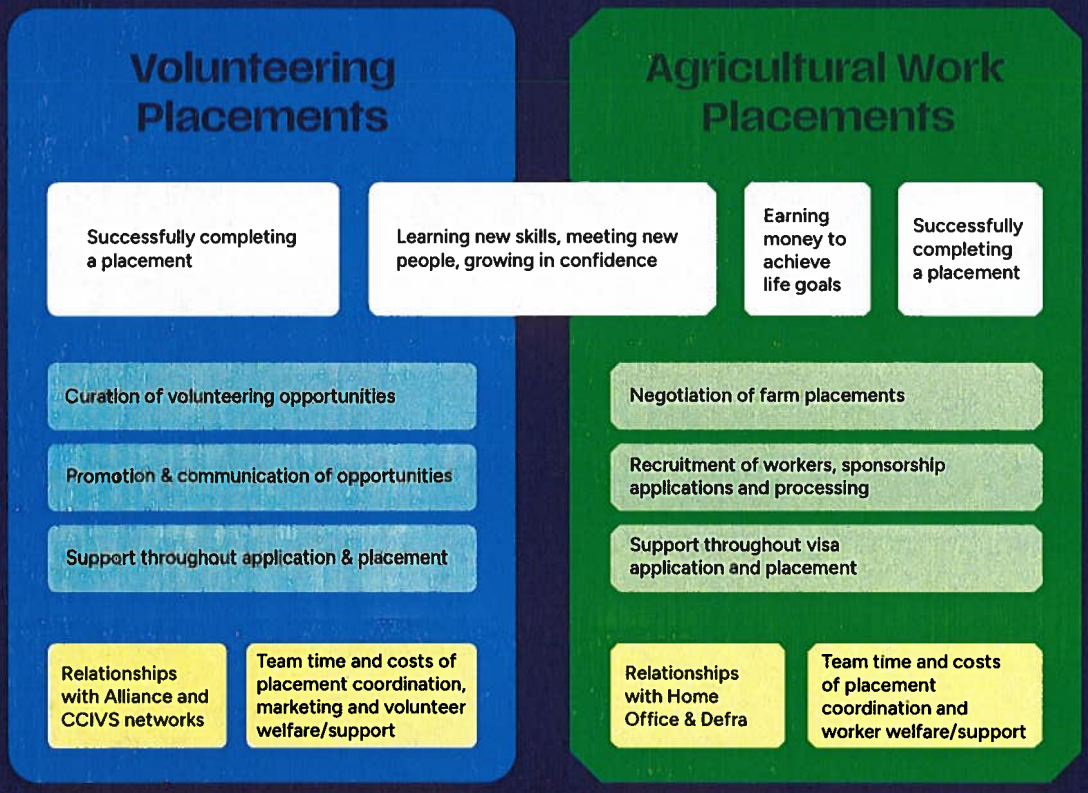
Increased **SKILLS**

Boosted **EMPLOYABILITY**

Stronger **SOCIAL BONDS**

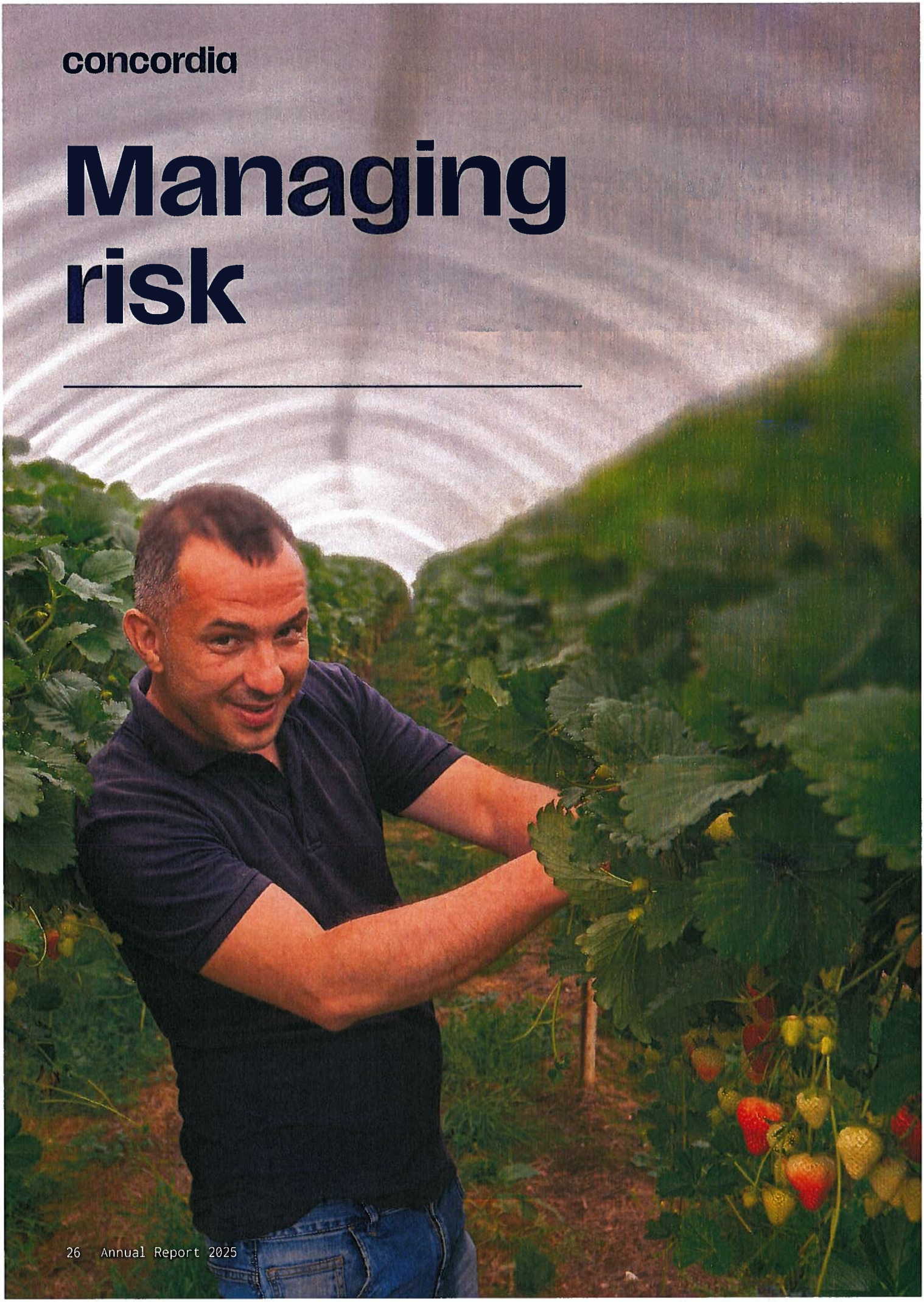
Greater **EARNING POTENTIAL**

Better **SOCIAL MOBILITY**



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Managing risk



Our Risk Register

Risks are managed by the senior management team and overseen by Trustees. Proactive risk management allows us to anticipate and respond to challenges in our complex operating environment, make informed decisions and take calculated risks.

Concordia's CEO sets out risks in a comprehensive risk register that is updated and reviewed with the senior management team.

The risk register is also reviewed by Finance Committee and by the Board of Trustees. The Board reviews any major risks that may impact on Concordia and are satisfied that the system of internal control currently in place is sound and effective, whilst recognising that it is designed to manage risk rather than eliminate it.

Strategic risk

Proactive risk management allows us to anticipate and respond to internal and external challenges.

The principle risks are those which, without effective mitigation would severely impact our work, or our reputation or our ability to achieve our ambitions. The principle risks and their mitigations are summarised on page 29.

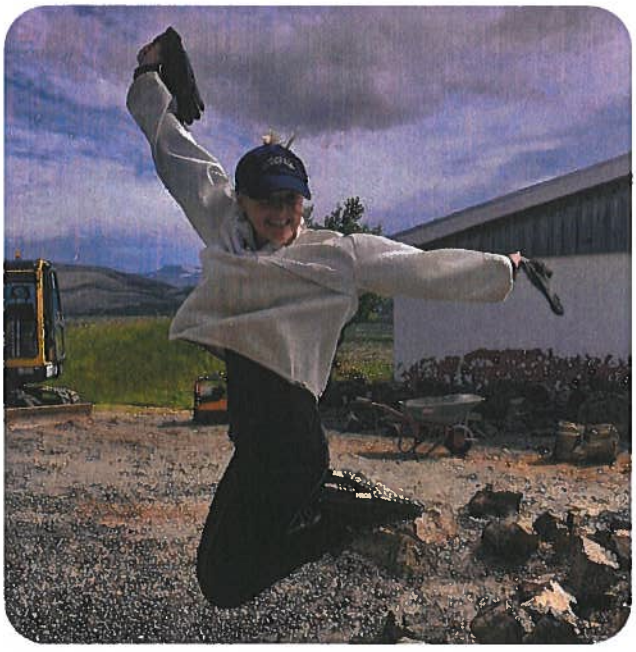
One principle risk is the future of the government Seasonal Workers Scheme, which is currently confirmed until 2029. We recognise that future financial performance and organisational sustainability is dependent on our ability to mitigate potential impacts and deliver new charitable services.

Safeguarding and child protection

Concordia is undergoing a review of safeguarding and child protection policies, which alongside disclosure and barring services (DBS) checks and other employment checks, acts as an important preventative measure for ensuring children and adults at risk are safe when interacting with the charity.

During 2025 a safeguarding consultant, Rachel Batten, carried out a comprehensive review of safeguarding which was approved in full by the board, delivered training for staff and was appointed to lead on the review of policy and procedures.

The CEO is the Designated Safeguarding Lead, working with the Designated Safeguarding Officers, as well as the Trustee Safeguarding Lead. Rachel Batten currently provides ongoing advice and support whilst we complete our prioritised action plan.



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Health and Safety

During 2025 continued work was undertaken on modernising policies and procedures, led by the CEO and Executive Assistant, involving key personnel and supported by Enigma H&S who act as the appointed lead. Training has been undertaken amongst the team.

Complaints

There is an organisational wide Complaints Policy in place. The participants complaints process is translated for all workers. It is a three-step process. There is an internal document for staff which mirrors this, setting out responsibilities.

In 2025 we split complaints into complaints and dissatisfactions. Dissatisfactions were categorised as lower-level issues with complaints needing more in-depth investigation by Concordia.

Of the 7,575 individuals we supported in 2025 we received 20 dissatisfactions and 47 complaints, relating primarily to supervisors, working conditions and accommodation issues. All issues were resolved. We witnessed a lower number of complaints regarding pay in 2025.

Data protection

Compliance with data protection legislation is a priority for Concordia. There were no notifiable breaches during the year. Data protection is overseen by the Data Protection Lead. During 2024 we carried out a comprehensive review of cyber security, and gained our Cyber Essentials certification in early 2025. During 2026 we have gone a step further by applying for Cyber Essentials Plus certification.

We also engaged an expert to carry out a full GDPR audit in Q2 2026.

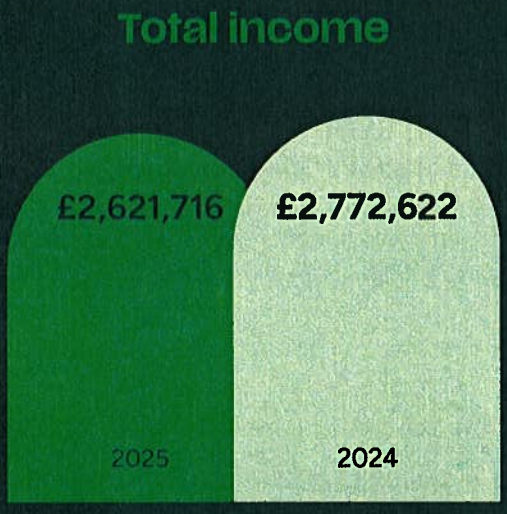
Key priorities going forward

- Update reporting of worker resolutions and outcomes
- Continue to share positive stories to growers
- Continue to utilise the monthly grower calls to improve practices and worker welfare
- Implement an updated complaints policy
- Implement the updated Safeguarding policy

Risk	Mitigation
Geopolitical risks and wars impact on ability to recruit and place participants and volunteers safely	• Building relationships with existing and potential recruiting agents • Monitoring global situation • Adhering to UK and overseas government advice and instruction
Poor experience by participant e.g. Modern Slavery, significant accident, safeguarding, welfare issue	• Modern Slavery Policy in place and reviewed in 2024 • Safeguarding policy & team in place, external review undertaken in 2024/25. Policies and procedures currently being revised • Multiple routes in place to raise an issue or grievance • Effective communication channels in place with Concordia staff, farm and agents • Designated workers welfare support team in place at Concordia • Field Compliance Officers carry out robust audits of farms • Continuous improvement made in relation to workers survey results (Defra, Concordia, Taskforce) • All recruiting agents have Fair Work Agency licences; active checking of Fair Work Agency licences online; agents audited for compliance • Scrupulous in ensuring and publicising that no fees are charged to participants
Change of Government regulations / policy	• Monitor any changes in government policy • Continue collaboration with government department and policy makers • Seasonal Workers Scheme confirmed to run from 2025 until 2029 • Rapid decision making and management action required where necessary
Increased financial challenges for growers	• Be alive to the possibility of some farms going out of business • Work with National Farmers' Union to understand range of farm pressures • Monthly grower calls to share information and concerns
Negative reporting about seasonal workers leads to reputational damage	• Risks managed and media regularly checked for stories • Respond to media queries in a managed way • All internal controls and policies in place and updated • Crisis communications plan drawn up
Dependent on one income stream	• Excellent delivery to ensure our SWS license is renewed each year • Innovate to reduce reliance on one income stream: Strategy 2025-27 in place to transform our volunteering offer and new pillar – 3 pilots • Reduce costs wherever possible, and reorganise Concordia as required • Fundraising foundations established in 2025 and review of potential funders undertaken
Significant failure of IT System Concordia Central	• External contractor in place for improvements and maintenance

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LIFE-CHANGING OPPORTUNITIES

Financial review





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

Funds & General Reserve Policy

During 2024 the Board reviewed its approach to financial reserves and adopted a new policy. This was reviewed in 2025. Determining the level of unrestricted reserves required assessment of several possible scenarios and a judgement about which may occur together in one financial year. The Board decided that Concordia should hold freely available financial reserves sufficient to wind up the charity at a minimum, with an estimated six-months of operating costs.

In addition, the charity needs to be able to cover predictable and high risk annual seasonal fluctuations in cash flow and expenditure shortfalls. Furthermore, there are medium risks of tech infrastructure upgrades and supporting the costs of Pillar 1 while we move it back into growth – and low risks of legal action costs or unforeseen liabilities.

The policy is for **£936,000** to be the minimum Reserves, building on the base requirement to retain adequate funds to cover a six-month orderly wind-down.

At year end the total funds held were **£1,906,608** (2024: £2,112,776) and of this the free reserve was **£1,112,375** (2024: £1,922,111).

Sums in excess of the Reserve Policy have been made available for future investment to develop new charitable activities under Pillar 3. In our Strategic Plan 2025-2027 we committed to invest £150,000 now Designated Funds (note 19, page 53) to develop new programmes, starting with Growing Needs, work placements for young people Not in Education, Employment or Training. Our ambition is to further develop the life-changing opportunities we can provide and increase our impact overall.

Investment Policy

Concordia's investment policy acknowledges the fast-changing global environment and takes a pragmatic approach, directing excess funds towards assets that will satisfy four principal objectives:

1. Enable income and capital preservation, in the near-term and medium-term.
2. Enable income and capital growth, in the long-term.
3. Act as enhanced reserve supplement by providing a liquidity and cash-flow buffer; with excess cash reserves automatically reinvested to generate superior returns; and
4. Minimise key financial risk – market, liquidity, tax, valuation and concentration risk via diversification and active monitoring.

Investment management activities are delegated to the Finance Committee. No direct investments are to be made in entities in embargoed or sanctioned countries, per the government's website. The policy is reviewed annually.

Concordia's investment funds are managed by Churches, Charities and Local Authorities Investment Management.

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Legal and Administrative Information

Trustees	Duncan James	
	Mitchell Thompson	
	Martin Tudge	
	Antonia Bond	
	Michael Brand	(Appointed 3 December 2025)
	Mustafa Ozturk	(Appointed 3 December 2025)
	Andrew Moran	(Resigned 22 January 2025)
	Edlira Alku	(Resigned 31 July 2025)
	Felicity Lambert	(Resigned 17 September 2025)
	Krasimira Chakarova	(Resigned 17 October 2025)
	Stuart Piccaver	(Resigned 17 October 2025)
	Caroline Dean	(Resigned 3 December 2025)
	Desmond Pullen	(Resigned 31 December 2025)
	Spencer George	(Appointed 3 December 2025, resigned 27 January 2026)
Chief Executive	Victoria Lawrence	
Senior Management Team		
Director of Finance	Ian Hamer	
Director of Operations	Karen Goode	
Charity number	305991	
Company name	Concordia (UK)	
Company number	00381668	
Principal address	19 North Street Portslade East Sussex BN41 1DH	
Registered office	19 North Street Portslade East Sussex BN41 1DH	
Auditor	TC Group One Bell Lane Lewes East Sussex BN7 1JU	
Bankers	Metro Bank PLC One Southampton Row London WC1B 5HA	

Solicitors

Mayo Wynne Baxter LLP
44-46 Old Steine
Brighton
East Sussex
BN1 1NH

Shakespeare Martineau LLP
No 1 Colmore Square
Birmingham
United Kingdom
B4 6AA

Bates Wells
10 Queen Street Place
London
EC4R 1BE

Statement of Trustees' Responsibilities

For the year ended 31 December 2025

The Trustees, who are also the directors of Concordia (UK) for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law 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 charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

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; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

On behalf of the Trustees

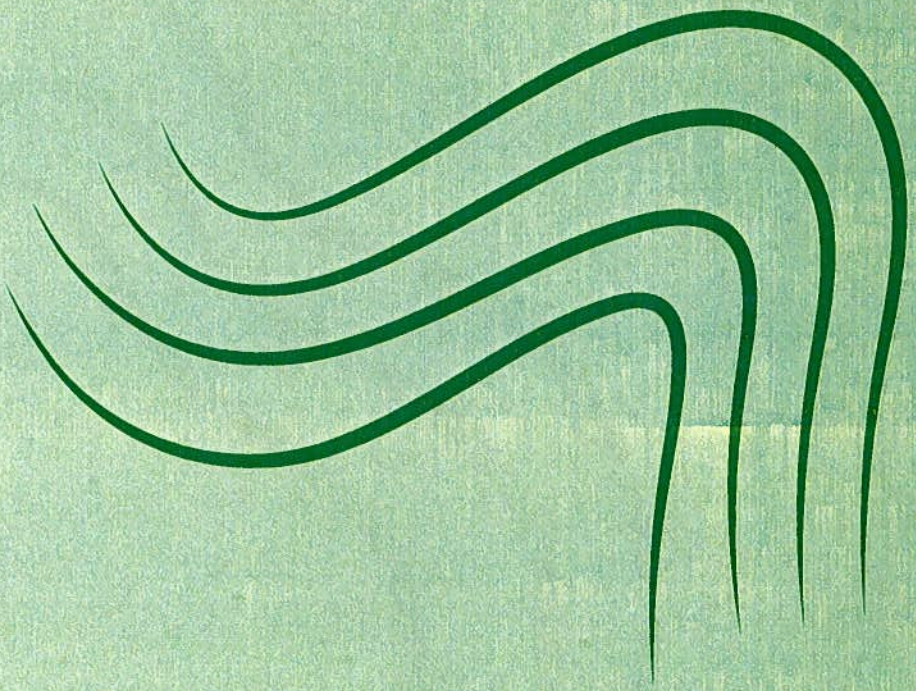
Mustafa Ozturk
Chair of the Board of Trustees

Signed: 

Date: 21 SEPTEMBER 2026

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Report of the independent auditor



Independent Auditor's Report to the Members of Concordia (UK)

Opinion

We have audited the financial statements of Concordia (UK) (the 'charitable company') for the year ended 31 December 2025 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 December 2025 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the Trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charitable company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The Trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of our audit:

- the information given in the trustees' report for the financial year for which the financial statements are prepared, which includes the directors' report prepared for the purposes of company law, is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the Trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of Trustees

As explained more fully in the statement of trustees' responsibilities, the Trustees, who are also the directors of the charitable company for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the Trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

Extent to which the audit was considered capable of detecting irregularities, including fraud

The objectives of our audit, in respect to fraud, are: to identify and assess the risks of material misstatement of the financial statements due to fraud; to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatement due to fraud, through designing and implementing appropriate responses; and to respond appropriately to fraud or suspected fraud identified during the audit. However, the primary responsibility for the prevention and detection of fraud rests with both those charged with governance of the entity and its management.

Our approach was as follows:

- We identified areas of laws and regulations that could reasonably be expected to have a material effect on the financial statements from our general commercial and sector experience, and through discussion with the directors and other management (as required by auditing standards), and discussed with the directors and other management the policies and procedures regarding compliance with laws and regulations;
- We identified the following areas as those most likely to have such an effect: health and safety; General Data Protection Regulation (GDPR); fraud; bribery and corruption and employment law. Auditing standards limit the required audit procedures to identify non-compliance with these laws and regulations to enquiry of the trustees and other management and inspection of regulatory and legal correspondence, if any.
- We considered the legal and regulatory frameworks directly applicable to the financial statements reporting framework (FRS 102 and the Companies Act 2006 and the Charities Act 2011) and the relevant tax compliance regulations in the UK;
- We considered the nature of the company's operations, the control environment and business performance, including the key drivers for management's remuneration;
- We communicated identified laws and regulations throughout our team and remained alert to any indications of non-compliance throughout the audit;
- We considered the procedures and controls that the group has established to address risks identified, or that otherwise prevent, deter and detect fraud; and how senior management monitors those programmes and controls.

Based on this understanding we designed our audit procedures to identify non-compliance with such laws and regulations. Where the risk was considered to be higher, we performed audit procedures to address each identified fraud risk. These procedures included: testing manual journals; reviewing the financial statement disclosures and testing to supporting documentation; performing analytical procedures; and enquiring of management, and were designed to provide reasonable assurance that the financial statements were free from fraud or error.

Owing to the inherent limitations of an audit, there is an unavoidable risk that we may not have detected some material misstatements in the financial statements, even though we have properly planned and performed our audit in accordance with auditing standards. For example, the further removed non-compliance with laws and regulations (irregularities) is from the events and transactions reflected in the financial statements, the less likely the inherently limited procedures required by auditing standards would identify it. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation. We are not responsible for preventing non-compliance and cannot be expected to detect non-compliance with all laws and regulations.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of this report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

David Martin FCA
Senior Statutory Auditor
for and on behalf of TC Group
Office: Lewes

Signed: TC Group

Date: 22 September 2026.

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Financial statements



Statement of Financial Activities

Including income and expenditure account for the year ended 31 December 2025

	Notes	Unrestricted funds general 2025 £	Unrestricted funds Designated 2025 £	Total £	Unrestricted funds general 2024 £
Income and endowments from:					
Charitable activities	*3*	2,584,299	-	2,584,299	2,753,448
Investments	*4*	33,217	-	33,217	19,174
Other income	*5*	4,200	-	4,200	-
Total income		**2,621,716**	**-**	**2,621,716**	**2,772,622**
Expenditure on: Charitable activities	*6*	2,809,686	-	2,809,686	2,735,760
Total expenditure		**2,809,686**	**-**	**2,809,686**	**2,735,760**
Net gains/(losses) on investments	*11*	(18,198)	-	(18,198)	48,608
Net income/(expenditure)		(206,168)	-	(206,168)	85,470
Transfers between funds*	*19*	(650,000)	650,000	-	-
Net movement in funds	*8*	(856,168)	650,000	(206,168)	85,470
Reconciliation of funds:					
Fund balances at 1 January 2025		2,112,776	-	2,112,776	2,027,306
Fund balances at 31 December 2025		**1,256,608**	**650,000**	**1,906,608**	**2,112,776**

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

**Refer to point 19 in the notes to the financial statements, page 53.*

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Balance sheet

as at 31 December 2025

	Notes	2025 £	2024 £
Fixed assets			
Intangible assets	*13*	77,512	108,903
Tangible assets	*14*	42,797	39,640
Investments	*15*	1,688,496	1,733,657
		1,808,805	**1,882,200**
Current assets			
Debtors	*16*	303,745	272,286
Cash at bank and in hand		63,864	247,968
		367,609	**520,254**
Creditors: amounts falling due within one year	*17*	(269,806)	(289,678)
Net current assets		97,803	230,576
Total assets less current liabilities		**1,906,608**	**2,112,776**
The funds of the charitable company			
Unrestricted funds – Designated funds	*19*	650,000	-
Unrestricted funds – general	*20*	1,256,608	2,112,776
		1,906,608	**2,112,776**

The financial statements were approved by the Trustees on

Mustafa Ozturk
Chair of the Board of Trustees

Signed:

Date: 21 SEPTEMBER 2026

Concordia (UK) – Company registration number 00381668 (England and Wales)

Statement of cash flows

For the year ended 31 December 2025

	Notes	2025 £	2024 £
Cash flows from operating activities			
Cash (absorbed by)/generated from operations	*24*	(233,672)	71,272
Investing activities			
Purchase of tangible fixed assets		(14,813)	-
Proceeds from disposal of tangible fixed assets		4,200	-
Purchase of investments		-	(1,052,726)
Proceeds from disposal of investments		26,964	641,862
Investment income received		33,217	19,174
Net cash generated from/(used in) investing activities		49,568	(391,690)
Net cash used in financing activities		-	-
Net decrease in cash and cash equivalents		(184,104)	(320,418)
Cash and cash equivalents at beginning of year		247,968	568,386
Cash and cash equivalents at end of year		**63,864**	**247,968**

Notes to the financial statements

For the year ended 31 December 2025

1 Accounting policies

Charity information

Concordia (UK) is a private company limited by guarantee incorporated in England and Wales. The registered office is 19 North Street, Portslade, East Sussex, BN41 1DH.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charitable company's [governing document], the Companies Act 2006, 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 charitable company is a Public Benefit Entity as defined by FRS 102.

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

The financial statements have been prepared under the historical cost convention, modified to include certain items at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

The financial statements have been prepared on a going concern basis as the trustees believe that no uncertainties exist that would cause the failure of the charity. The trustees have considered the level of funds held and the expected income an expenditure for 12 months from the authorisation of the financial statements.

The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

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.

1.4 Income

Income is recognised when the charitable company 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.

Fees receivable represent the amount derived from the provision of services which fall within the company's ordinary activities stated net of value added tax.

Amounts receivable in respect of deposit interest and dividends are accounted for on an accruals basis.

Cash donations are recognised on receipt. Other donations are recognised once the charitable company 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.

Legacies are recognised on receipt or otherwise if the charitable company has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Grants are recognised on receipt or when the charity becomes unconditionally entitled to the grant and the amount can be quantified with accuracy. When donors specify that the grants given to the charity must be used in future accounting periods, the income is deferred until those periods.

1.5 Expenditure

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably.

Resources expended are recognised in the period in which they are incurred and are stated net of value added tax.

All the charity's costs are analysed as expenditure on charitable activities (note 5) being costs incurred by the charity in the delivery of its activities. These costs include both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs as included with Support costs in note 6 are those costs associated with meeting the constitutional and statutory requirements of the charity and include professional fees and trustee expenses incurred in governance of the charity.

All costs are allocated between the activities of the charity on a basis designed to reflect the use of the resource. The allocation between Operations and Volunteer projects is normally made on a direct usage basis or, but where this is not possible, on a personnel basis.

Staff costs (note 9) shows total payroll costs including employers' NI and pension contributions plus temping agency fees, training, and recruitment advertising.

Premises costs are costs relating to the office building such as rent and rates, insurance, utility bills, and the cost of depreciation of assets purchased after the office move.

1.6 Intangible fixed assets other than goodwill

Intangible assets acquired or created separately are recognised at cost and are subsequently measured at cost less accumulated amortisation and accumulated impairment losses.

Intangible assets acquired on business combinations are recognised separately from goodwill at the acquisition date where it is probable that the expected future economic benefits that are attributable to the asset will flow to the entity and the fair value of the asset can be measured reliably; the intangible asset arises from contractual or other legal rights; and the intangible asset is separable from the entity.

Amortisation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Software & Database	Over 7 years

1.7 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Leasehold improvements	Over the period of the lease
Fixtures and fittings	Over 5 or 10 years
Computer and office	Over 3 years
Motor vehicles	Over 4 years

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

Asset purchases of £1,000 or over are capitalised. Asset purchases of less than £1,000 are individually considered for capitalisation by the Directors.

A review for impairment of a fixed asset is carried out if events or changes in circumstances indicate that the carrying amount of the fixed asset may not be recoverable.

1.8 Fixed asset investments

Investments held as fixed assets are revalued at the bid price at the balance sheet date and the gain or loss taken to the Statement of Financial Activities.

1.9 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.

1.10 Financial instruments

The charitable company has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charitable company's balance sheet when the charitable company becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

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.

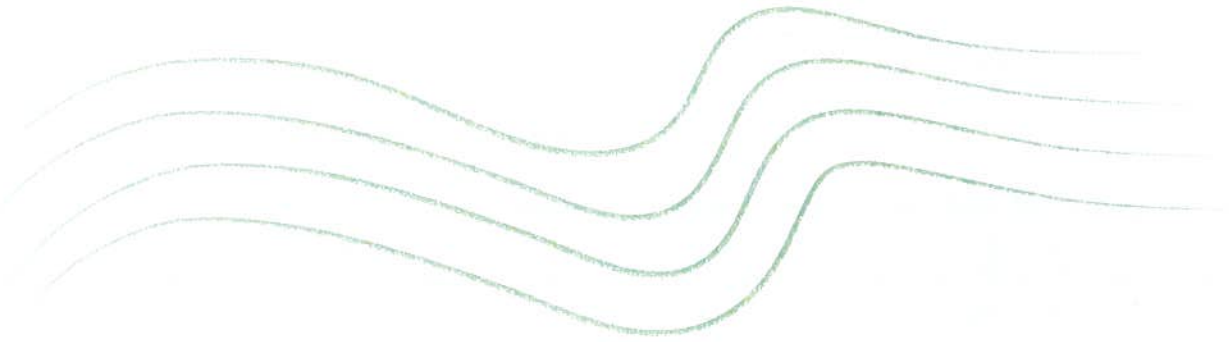
Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charitable company's contractual obligations expire or are discharged or cancelled.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.



2 Critical accounting estimates and judgements

In the application of the charitable company's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

Key sources of estimation uncertainty

Depreciation
The charitable company exercises judgement to determine useful lives and residual values of property, plant and equipment. The assets are depreciated down to their residual values over their estimated useful lives.

3 Charitable activities

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Fees from agricultural work placements	2,454,463	2,612,545
Other fees e.g. National Citizen Service	44,215	129,393
Volunteering	85,621	11,510
	2,584,299	**2,753,448**

4 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Income from listed investments	33,036	18,854
Interest receivable	181	320
	33,217	**19,174**

5 Other income

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Net gain on disposal of tangible fixed assets	4,200	-

6 Charitable activities

	Operations 2025 £	Volunteer Projects 2025 £	Total 2025 £	Operations 2024 £	Volunteer Projects 2024 £	Total 2024 £
Staff costs	506,059	80,077	586,136	725,644	33,303	758,947
Depreciation and impairment	43,047	-	43,047	40,911	-	40,911
Recruiting agents' costs	1,113,762	-	1,113,762	1,088,646	-	1,088,646
Charitable donations	20	-	20	-	-	-
Participant insurance and visa costs	121,353	-	121,353	132,454	-	132,454
NCS	-	2,841	2,841	-	16,378	16,378
Travel	9,031	-	9,031	8,424	-	8,424
Volunteering expenses	-	83,579	83,579	-	14,774	14,774
Advertising and marketing	28,180	-	28,180	15,855	770	16,625
Pastoral fund	1,215	-	1,215	6,443	-	6,443
Field Officers	11,467	-	11,467	12,840	-	12,840
Conferences and roadshows	1,869	-	1,869	10,124	-	10,124
Motor costs	7,594	-	7,594	10,380	-	10,380
Training and recruitment	11,675	-	11,675	51,689	-	51,689
Emotional Wellbeing Programme	-	-	-	-	426	426
Bad debts	-	2	-	-	(7,008)	(7,008)
	1,855,272	**166,499**	**2,021,771**	**2,103,410**	**58,643**	**2,162,053**
Share of support costs (see note 7)	701,414	16,365	717,779	527,675	37,832	565,507
Share of governance costs (see note 7)	68,537	1,599	70,136	7,651	549	8,200
	2,625,223	**184,463**	**2,809,686**	**2,638,736**	**97,024**	**2,735,760**

7 Support costs

	Support costs £	Governance costs £	2025 £	Support costs £	Governance costs £	2024 £
Staff costs	336,146	-	336,146	302,509	-	302,509
Premises costs	82,241	-	82,241	91,916	-	91,916
Computer services	82,094	-	82,094	57,046	-	57,046
Legal services	128,467	-	128,467	63,097	-	63,097
Telephone	20,747	-	20,747	20,733	-	20,733
Sundries	15,112	-	15,112	12,696	-	12,696
HR services	32,673	-	32,673	1,707	-	1,707
Printing, stationery, postage & courier	979	-	979	2,361	-	2,361
Equipment hire	1,982	-	1,982	1,982	-	1,982
Bank charges and Interest	5,323	-	5,323	5,365	-	5,365
Audit fees	-	12,015	12,015	-	6,095	6,095
Board meetings	-	70,136	70,136	-	8,200	8,200
	705,764	**82,151**	**787,915**	**559,412**	**14,295**	**573,707**
Analysed to Charitable activities	**705,764**	**82,151**	**787,915**	**559,412**	**14,295**	**573,707**

8 Net movement in funds

	2025 £	2024 £
The net movement in funds is stated after charging/(crediting):		
Fees payable for the audit of the charity's financial statements	12,015	6,095
Depreciation of owned tangible fixed assets	11,656	9,520
Profit on disposal of tangible fixed assets	(4,200)	-
Amortisation of intangible assets	31,391	31,391

9 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from employment during the year under review nor for 2024. No termination payments were made during the either year.

During the year under review, travel and subsistence expenses totalling £907 (2024 – £8,200) were reimbursed to and paid on behalf of Key Management Personnel.

Non executive trustee expenses totalling £1,575 (2024 – £2,359) were reimbursed during the year. Additional expenses paid on behalf of non executive trustees totalling £Nil (2024 – £5,841) were paid during the year.

Spencer George resigned due to other commitments and will be rejoining in September 2026.

10 Employees

The average monthly number of employees during the year, calculated on a full time equivalent basis and analysed by function was:

	2025 Number	2024 Number
Direct Charitable - Operations team	13	14
Direct Charitable - Volunteering team	2	4
Support staff	6	6
Total	**21**	**24**

Employment costs	2025 £	2024 £
Wages and salaries	796,086	931,434
Social security costs	88,761	88,646
Other pension costs	37,435	41,376
	922,282	**1,061,456**

The number of employees whose annual remuneration was more than £60,000 is as follows:

	2025 Number	2024 Number
£60,001 to £70,000	2	-
£70,001 to £80,000	-	1
£80,001 to £90,000	1	-

10 Employees (continued)

Of the employees whose emoluments exceed £60,000, 3 (2024: 1) have retirement benefits accruing under defined benefit pension schemes.

Remuneration of key management personnel

The remuneration of key management personnel which is comprised of gross salaries, employers national insurance and pension contributions, is as follows.

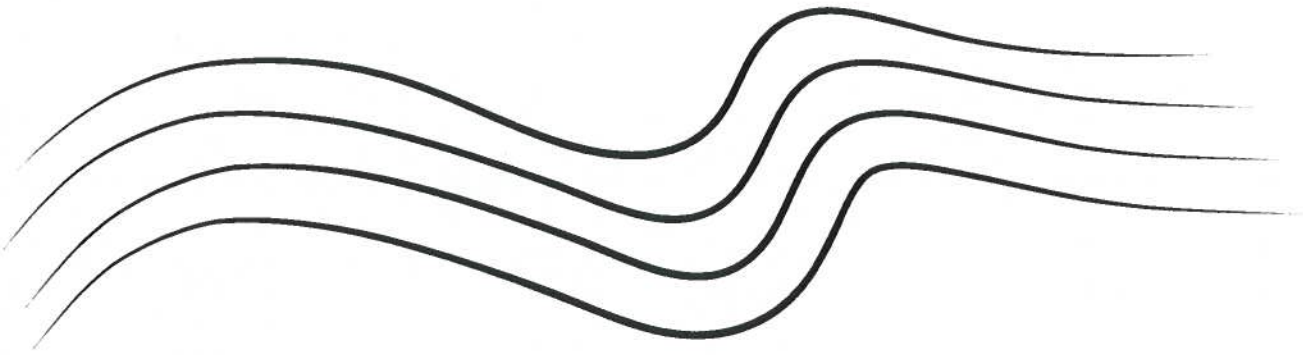
	2025 £	2024 £
Aggregate compensation	**253,958**	**295,008**

11 Gains and losses on investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Gains/(losses) arising on:		
Revaluation of investments	(18,198)	41,930
Sale of investments	-	6,678
	(18,198)	**48,608**

12 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.



13 Intangible fixed assets

	Software & Database £
Cost	
At 1 January 2025 and 31 December 2025	259,423
Amortisation and impairment	
At 1 January 2025	150,520
Amortisation charged for the year	31,391
At 31 December 2025	**181,911**
Carrying amount	
At 31 December 2025	**77,512**
At 31 December 2024	**108,903**

14 Tangible fixed assets

	Leasehold improvements £	Fixtures and fittings £	Computer and office £	Motor vehicles £	Total £
Cost					
At 1 January 2025	105,573	35,086	252,366	37,119	430,144
Additions	9,044	5,769	-	-	14,813
Disposals	-	-	-	(15,408)	(15,408)
At 31 December 2025	**114,617**	**40,855**	**252,366**	**21,711**	**429,549**
Depreciation and impairment					
At 1 January 2025	83,455	29,776	252,366	24,907	390,504
Depreciation charged in the year	4,131	2,097	-	5,428	11,656
Eliminated in respect of disposals	-	-	-	(15,408)	(15,408)
At 31 December 2025	**87,586**	**31,873**	**252,366**	**14,927**	**386,752**
Carrying amount					
At 31 December 2025	**27,031**	**8,982**	**-**	**6,784**	**42,797**
At 31 December 2024	**22,118**	**5,310**	**-**	**12,212**	**39,640**

15 Fixed asset investments

	Listed investments £	Cash in portfolio £	Total £
Cost or valuation			
At 1 January 2025	899,748	833,909	1,733,657
Valuation changes	(18,197)	-	(18,197)
Disposals	-	(26,964)	(26,964)
At 31 December 2025	**881,551**	**806,945**	**1,688,496**
Carrying amount			
At 31 December 2025	**881,551**	**806,945**	**1,688,496**
At 31 December 2024	**899,748**	**833,909**	**1,733,657**

The structure of the current portfolio of investments is as follows:

- CCLA Investment Fund (United Kingdom)

16 Debtors

	2025 £	2024 £
Amounts falling due within one year:		
Trade debtors	136,057	118,350
Other debtors	222	-
Prepayments and accrued income	167,466	153,936
	303,745	**272,286**

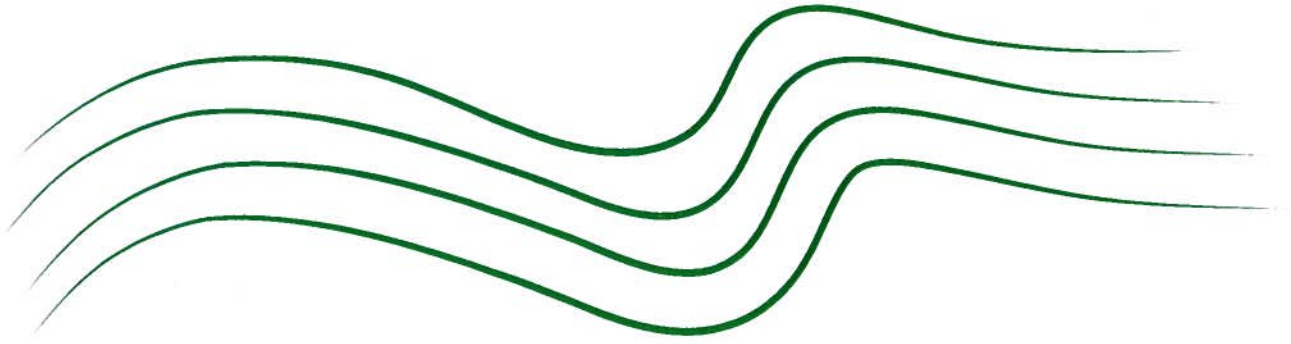
17 Creditors: amounts falling due within one year

	2025 £	2024 £
Other taxation and social security	54,580	78,042
Trade creditors	80,134	42,033
Accruals and deferred income	135,092	169,603
	269,806	**289,678**

18 Retirement benefit schemes

	2025 £	2024 £
Defined contribution schemes		
Charge to profit or loss in respect of defined contribution schemes	**37,435**	**41,376**

The charitable company operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charitable company in an independently administered fund.



19 Designated 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 as seen below.

	At 1 January 2025 £	Transfers £	At 31 December 2025 £
Financial Stability Fund	-	500,000	500,000
New charitable services	-	150,000	150,000
	-	**650,000**	**650,000**

Financial Stability Fund

The purpose of the fund is to account for the short term cash flow due to seasonality of income.

New charitable services

Our designated funds will be investing in the following pilots:

- £50,000 to fund the Growing Needs pilot in 2026. Growing Needs is an innovative partnership between Concordia, Plumpton College, the UK government (Defra and DWP). The pilot will create and support part-time and full-time roles on UK farms for young people who are not in employment, education or training, as a route into permanent employment.
- £50,000 to fund charitable activities aimed at supporting young people into employment, including building their skills and employability. This may include being part of the Get Sussex Working Plan, as well providing support to apprenticeships. This money to be used in the next couple of years.
- £50,000 set aside for a further pilot to be determined. This money to be used in the next two to three years.

20 Unrestricted funds

2025

	Balance at 1 January 2025 £	Movement in funds: Incoming resources £	Movement in funds: Resources expended £	Movement in funds: Transfers £	Movement in funds: Gains and losses £	Balance at 31 December 2025 £
Fair Value Fund	42,122	-	-	-	(18,198)	23,924
Asset Fund	148,543	-	-	(28,234)	-	120,309
General Reserve	1,922,111	2,621,716	(2,809,686)	28,234	-	1,762,375
	2,112,776	**2,621,716**	**(2,809,686)**	**-**	**(18,198)**	**1,906,608**

2024

	Balance at 1 January 2024 £	Movement in funds: Incoming resources £	Movement in funds: Resources expended £	Movement in funds: Transfers £	Movement in funds: Gains and losses £	Balance at 1 January 2025 £
Fair Value Fund	331,643	-	-	(338,129)	48,608	42,122
Asset Fund	189,454	-	-	(40,911)	-	148,543
General Reserve	1,506,209	2,772,622	(2,735,760)	379,040	-	1,922,111
	2,027,306	**2,772,622**	**(2,735,760)**	**-**	**48,608**	**2,112,776**

Material Unrestricted Funds

Fair Value Fund
This was established to reflect the unrealised gains and losses on the fixed asset investments. It is also the difference between the historic cost, which includes reinvested dividends, and the current market value of the funds.

Asset Fund
This was established during 2018 to mirror the tangible and intangible fixed assets, as these would need to be sold before these funds could be realised.

General Reserve
The medium term objective is to maintain a balance of 55-70 per cent of next year's expenditure.

21 Analysis of net assets between funds

At 31 December 2025:	Unrestricted funds general 2025 £	Unrestricted funds general Designated funds 2025 £	Total 2025 £
Intangible fixed assets	77,512	-	77,512
Tangible assets	42,797	-	42,797
Investments	1,038,496	650,000	1,688,496
Current assets/(liabilities)	97,803	-	97,803
	1,256,608	**650,000**	**1,906,608**

At 31 December 2024:	Unrestricted funds general 2024 £	Unrestricted funds general Designated funds 2024 £	Total 2024 £
Intangible fixed assets	108,903	-	108,903
Tangible assets	39,640	-	39,640
Investments	1,733,657	-	1,733,657
Current assets/(liabilities)	230,576	-	230,576
	2,112,776	**-**	**2,112,776**

22 Operating lease commitments

Lessee

At the reporting end date the charitable company had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2025 £	2024 £
Within one year	57,542	48,430
Between two and five years	272,300	217,570
In over five years	53,815	82,072
	383,657	**348,072**

23 Related party transactions

The following Concordia Trustees are also customers of the company in their capacity as growers or agents;

Stuart Piccaver is a director of J E Piccaver and Co. who were invoiced £66,694 (2024 – £63,989) up to the date of resignation as a Trustee of 17 October 2025 for the supply of workers from abroad.
At the 2024 year end the farm's account balance was £3,197 (2024 = £Nil).

24 Cash generated from operations

	2025 £	2024 £
(Deficit)/surplus for the year	(206,168)	85,470
Adjustments for:		
Investment income recognised in statement of financial activities	(33,217)	(19,174)
Gain on disposal of tangible fixed assets	(4,201)	-
Gain on disposal of investments	-	(6,678)
Fair value gains and losses on investments	18,198	(41,930)
Depreciation and impairment of tangible fixed assets	43,047	40,911
Movements in working capital:		
(Increase)/decrease in debtors	(31,459)	59,042
(Decrease) in creditors	(19,872)	(46,369)
Cash (absorbed by)/generated from operations	**(233,672)**	**71,272**

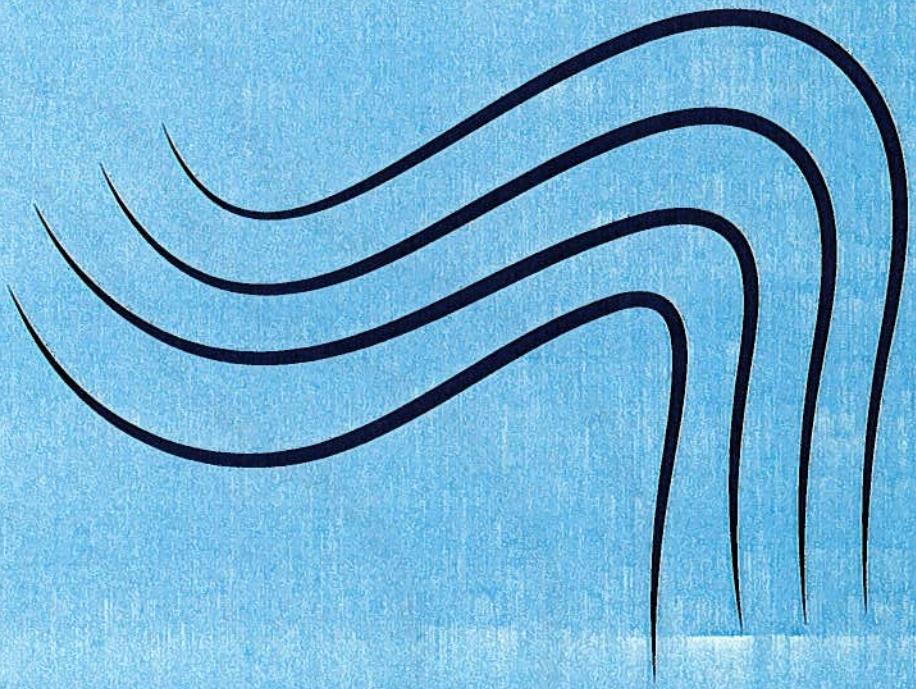
25 Analysis of changes in net funds

The charitable company had no material debt during the year.



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Charity governance





Organisational structure

Concordia UK is a registered charity (no. 305991) and a company limited by guarantee in England and Wales (no. 381668). The organisation was founded in 1943. There are no members in addition to the Trustees.

During 2024 the Board approved the adoption of a modernised set of Articles.

The charity objects were revised by the Trustees with support from solicitors Shakespeare Martineau. The new objects were approved by the Charity Commission in March 2025. These are:

- To support individuals, especially but not exclusively young people and students, by providing work placements, volunteering, training or other similar opportunities (both nationally and internationally) to support them to develop their skills and capabilities, to experience changes of environment and to develop a wider sense of cross cultural understanding, community or citizenship.

Public benefit

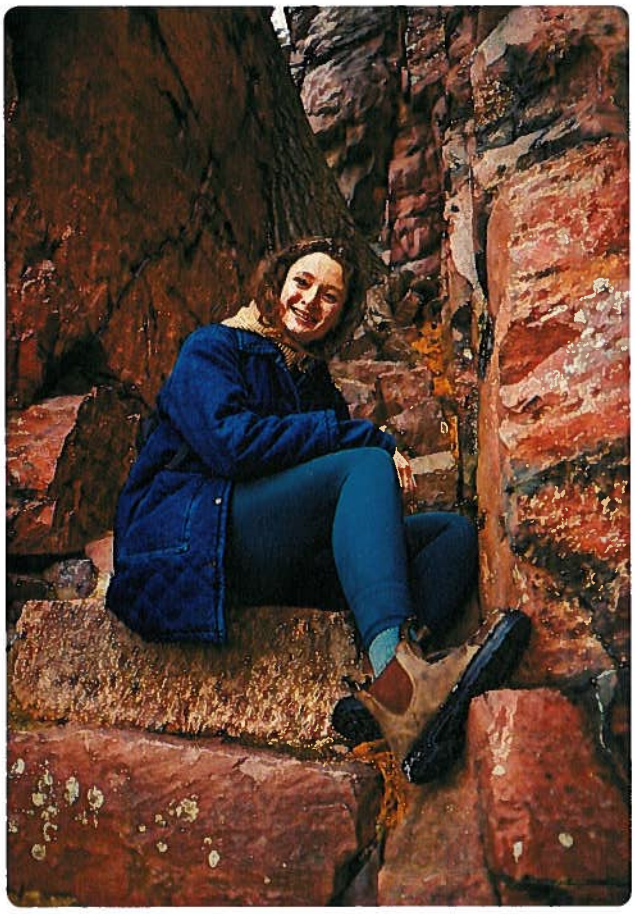
The Trustees confirm that they have complied with the duty in section 17 of the Charities Act 2011 to have due regard to public benefit guidance published by the Charity Commission. Concordia's public benefit is enshrined in its charitable objectives and activities, providing multiple benefits for its beneficiaries which are wide ranging and long lasting.

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Governance

The Board is Concordia's governing body, made up of individuals who serve as both Trustees of the charity and Directors of the company. Trustees can serve for three consecutive terms of three years. All Trustees are volunteers. To ensure that the Board is equipped to carry out its responsibilities it carries out skills analysis of existing members, has recruited and inducted new Trustees with different skills and views.

The Trustees held four board meetings in 2025, three in-person. Additional online extraordinary Board meetings were arranged as necessary to address specific priority topics.



The Board is assisted by committees that meet regularly and report back to the Board:

The five committees of the Board in 2025 were:

- Impact Committee – which was established to create and review Concordia's impact framework, to progress and oversee EDI matters and communications.
- Human Resources – which advises the Board on HR matters, reviews policy and monitors key HR metrics.
- Finance Committee – which provides expertise and advice to Board on all financial matters, undertakes scrutiny of accounts, maintains oversight of investments and financial controls, reviews and develops policy and provides insight on risk.
- Nominations Committee – which oversees trustee succession planning and advises the Board on all matters pertaining to Board appointments and recruitment. Appointments are made by the Board.
- Remuneration Committee – which meets once a year to review the CEO salary.

During 2025 a Trustee governance working group was created to take forward a number of actions from the 2024 Digiboard governance review. A number of documents were reviewed, updated and/or replaced and a comprehensive electronic Trustee document storage set up.

A major part of Concordia's activities consists of placing workers from abroad into agricultural work placements, and two of our Trustees who served during 2025 came from this sector. Details of their business transactions are disclosed in note 21 to the Financial Statements on Related Party Transactions. No other Trustees had any personal interest in any contract or transaction entered into by the charity during the year.

Trustee development and training

All new Trustees follow a structured induction process and receive copies of Concordia's governing documents. In addition, they are encouraged to attend external conferences, training and seminars as appropriate, online training modules and in-person training.

During 2025 the Board had opportunities to attend online briefings in relation to digital transformation, brand messaging, as well as Equality, Diversity and Inclusion in recruitment, safeguarding and monthly grower calls. One Trustee supported staff with a volunteering day at Rock Farm, with participants from our partner charity Amaze.

Auditor

An independent audit is performed annually to fulfil the charity's legal obligations and for the Board to ensure that the financial statements have been properly prepared and give a true and fair view.

Disclosure of information to auditor

Each of the Trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.





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LIFE-CHANGING OPPORTUNITIES

Concordia (UK)
Registered office:
19 North Street,
Portslade,
Brighton BN41 1DH

Website: www.concordia.org.uk
Follow us: @ConcordiaCharity

Concordia is a registered charity no. 305991.
Registered company no. 381668.

INVESTORS IN PEOPLE
We invest in people Silver

Annual Report 2025 (1 January to 31 December 2025)