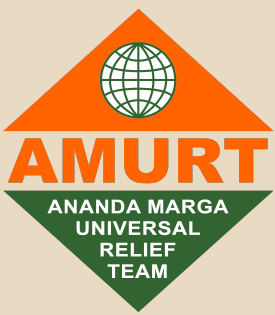


AMURT UK

ANNUAL REPORT &
ACCOUNTS 2023-2024



About AMURT UK

Ananda Marga Universal Relief Team (AMURT) UK is a grassroots disaster relief and community development organisation working with local communities to relieve the immediate suffering of those affected by disaster and crises and helping them move on with their lives. Current projects serve vulnerable communities to:

- Relieve food poverty, involving food upcycling where food would otherwise go to waste
- Promote healthy food and lifestyle choices
- Find other services that they might need to support them
- Engage, train, upskill and coordinate volunteers to promote mental health & wellbeing

We believe every individual has the right to have their basic needs fulfilled such as nourishment and being treated with respect regardless of race, gender or social status.

In the UK we currently work with local volunteers in London and Birmingham to relieve immediate suffering by delivering projects focused on food and feeding the homeless and food poverty affected beneficiaries including vulnerable children, families and households.

We also run a health-food store, [Food for All](#), in Stoke Newington; its profits are used to support our help for vulnerable and homeless beneficiaries.

Internationally we partner with other AMURT chapters, to respond to the specific needs and challenges of their local areas. To do this, we work closely with AMURT Global and with AMURTEL, a separate sister organisation managed by women for women.

BACKGROUND

AMURT (Ananda Marga Universal Relief Team) is one of the few private voluntary organisations of Third World origin, being founded in India in 1965. Its original objective was to help meet the needs of those affected by disasters that regularly hit the Indian sub-continent. Over the years AMURT has established teams in thirty-four countries, creating a network that can meet development and disaster needs in many parts of the world.

In 1985 the global AMURT organisation broadened its goals to include long-term development and in 1986 AMURT was established in the UK.

AMURTEL was formed in 1975 as a sister organisation to respond specifically to the problems faced by women and children. AMURTEL is managed by women and initiates programmes that raise the standard of health and education of women and their children. The programmes also encourage women to gain greater self-determination and economic independence.

Welcome from our Chair

2024 has been a year of meaningful growth for AMURT UK. Nowhere is this more evident than in London, where we've seen a 44% increase in the number of beneficiaries accessing our services. Our food distribution has also expanded significantly — from an average of 396 meals per week in 2023 to 523 in 2024. This sharp rise reflects not just our growing capacity, but the deepening crisis faced by those on the margins as the cost-of-living crisis continues to bite.

In Birmingham, our monthly feeding programme has also seen a notable increase, growing from an average of 86 to 122 beneficiaries a month in 2024. Though smaller in scale, this initiative highlights the same worrying trend: more people are being pushed beyond their financial limits and are struggling to meet basic needs.

At the heart of our feeding programmes is a commitment to providing nutritious, balanced meals to those experiencing food poverty. Our meals are recognised for their quality and, in many cases, they serve as a rare lifeline for those with specific dietary needs. We regularly hear from service users who choose us because our food supports long-term health conditions, such as diabetes, where other services fall short. But what has become increasingly clear this year is that our impact extends far beyond physical nourishment. Many beneficiaries also battle loneliness, isolation, and mental health challenges. AMURT UK's services offer more than just a meal, they offer community, compassion, and connection. Our volunteers, trained to go beyond food distribution, are the heart of this approach. They sit, listen, and respond to individual needs with empathy and care. As Chair, I am especially proud of our inclusive volunteer programme, which enables service users with additional needs to volunteer and gain the belonging, support, and community that volunteering provides.

Looking ahead, we recognise the need to build a more resilient funding model. With the trust and foundation sector becoming more competitive, we are focusing on diversifying income streams and we have already begun forging new partnerships with a broader range of organisations.

Internationally, many of our partner projects have also faced funding challenges. In response, we've dedicated time and resources this year to support their fundraising efforts, a testament to our commitment to solidarity and global cooperation.



References and administration

Charity name: AMURT UK

Other name charity is known by: Ananda Marga Universal Relief Team

Registered Charity number: 327216

Principal Address: 3A Cazenove Road, London, N16 6PA

Trustees: Anthony E Lovage *Chair*
Pierre Boyde *Treasurer*
Jeff Reiter
Grace Collins
P Elizabeth Driscoll

Senior workers: Natasha Su-Mei Horn (Fundraising and Programme Manager)
Luis Ventura (London Programme Manager)

Our financial year in numbers

1700 undernourished children had their health positively impacted by spirulina supplementation and homeopathic treatment in Kenya

1,700

2,338 babies were born at AMURT Assisted Health Centres in Nigeria

2,338

These figures include UK and international projects:

Produced and delivered 28,134 nutritious meals to homeless and vulnerable people in London and Birmingham

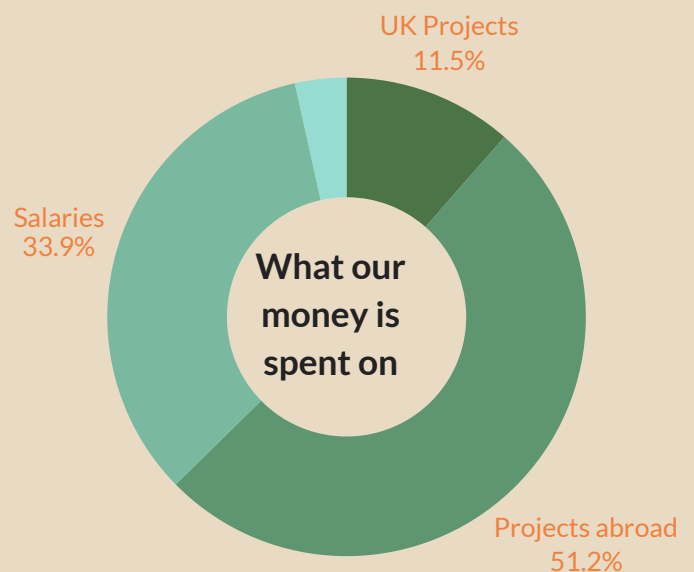
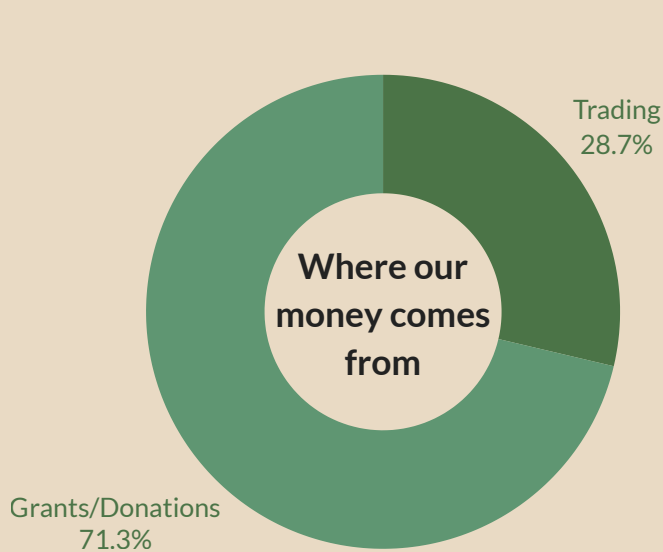
28,134

2,680 visits made by vulnerable refugee and migrant mothers to AMURTEL Greece's Mother and Baby Centre for educational support around health & hygiene, pregnancy & breastfeeding, child development and much more.

2,680

Produced and delivered 1,050 nutrient and protein dense energy balls to vulnerable people experiencing food poverty in London.

1,050



TOTAL INCOME : £191,275

TOTAL EXPENDITURE : £232,344

What we do in the UK: London Feeding Programme

2024 remained a challenging year for our service users, with the cost-of-living crisis continuing to impact vulnerable communities. In the UK food insecurity worsened, with over 7.2 million adults and 2.7 million children struggling to afford essentials by mid-year. Eighteen percent of households with children were affected, many faced with impossible choices between essentials like heating and nutrition.

In 2024 AMURT UK prepared and distributed 26,694 warm, nutritious, plant-based meals, 1,050 nutrition bars and several hundred tonnes of fresh food ingredients, serving over 13,000 homeless and vulnerable people affected by the poverty crisis in London. This is an increase in beneficiaries of 44% compared to 2023.

We also distributed warm clothes and bedding and offered a signposting service to those struggling. In total we made the signposting service available at 156 distribution sessions in 2024 and supported 167 service users with requests for support they needed.

Since moving into our more spacious kitchen in Lower Clapton in October 2023 — thanks to our partnership with The Salvation Army — we've been able to expand our impact. Throughout 2024, we have established ourselves as a trusted space where vulnerable people can find a warm meal, nutritious food and snacks, a welcoming community, and guidance to essential services.



Many of our beneficiaries are repeat service users whose challenges are not solved in a single visit. Needs are becoming increasingly complex, and we often walk alongside people over time, helping them to address multiple issues as they arise. Our approach is always person-centred and trauma-informed, recognising that nourishment is not just about food, but about dignity, safety, and being truly seen. Volunteers are available to sit with service users over a cup of tea, listening with empathy and providing guidance where needed.

We have also continued our food distributions at Cazenove Road and Lincoln's Inn Fields, while also providing meals to community partners in Hackney, including Greenhouse GP Surgery and Streets Kitchen. Additionally, we've been working to establish new distribution partnerships in and around Hackney, which we expect to launch in 2025.

Over the past year, we have seen a significant 44% increase in service users relying on our meal service. In 2023, we supported an average of 180 individuals per week, which increased to 260 in 2024. The volume of meals distributed also climbed by 30%, from an average of 396 per week in 2023 to 523 in 2024. These figures highlight the increasingly dire circumstances faced by many, as ongoing pressures from the cost-of-living crisis continue to push people beyond their limits.

Healthy Eating Workshops

In 2024, we launched a Healthy Cooking and Eating initiative in Wren Park Estate, Hackney, in one of the UK's most deprived areas. Our workshops engaged vulnerable individuals who rarely cooked at home, many with specific health concerns.

By working with this hard-to-reach community, we highlighted the benefits of a balanced diet and taught practical, budget-friendly cooking skills. Participants gained confidence in preparing nutritious meals while learning how diet impacts overall health. Each session concluded with a communal meal, fostering social connection and addressing isolation, particularly among children and the elderly. The initiative not only improved dietary habits but also strengthened community bonds.



Volunteering and Inclusion

AMURT UK's activities are almost exclusively run by dedicated volunteers. In 2024, 210 volunteer shifts by over 110 volunteers were filled, making up over 4,500 hours of volunteer time.

We believe that everybody should be able to make a difference through volunteering. That is why inclusion is a guiding principle when it comes to recruiting volunteers. We collaborate with NHS occupational therapists, probation officers, and Step Up coaches from Volunteer Centre Hackney to ensure that barriers to accessing volunteering are removed. To accommodate volunteers with SEND and mental health challenges, we design flexible, bespoke sessions followed by feedback discussions.

Having such a diverse range of volunteers elevates our organisation. It is wonderful to observe volunteers from different backgrounds working together and learning from each other. Our inclusive volunteering programme not only opens up benefits like skill development and social connection, but also ensures our organisation is genuinely representative of the community we so lovingly serve.

Outdoor Attire and Signposting

In 2024, we distributed 151 coats, 579 thermal items, and 90 sleeping bags, many thanks to Wrap-Up London. We also ran 156 signposting sessions for 167 individuals, offering legal, immigration, health, and wellbeing support, plus guidance on free meal services. This is a vital lifeline for many facing extremely challenging circumstances.



What we do in the UK: Birmingham Feeding Programme

Our AMURT UK team in Birmingham prepares and distributes food for the homeless, those in insecure accommodation and those who are vulnerable on the first Saturday of every month in Birmingham city centre. We started in March 2022 and fed about 50 people. The number of beneficiaries has risen steadily so we are now feeding an average of 120 people each month.

We rely entirely on volunteers who are dedicated to serving those in need. We collect the food for preparation from 2 food banks who receive it from supermarkets. If food isn't available from the food banks, we go to the Fruit and Vegetable Wholesale Market where wholesalers donate fruit and vegetables, rice and oil.

The programme has been supported for the last two years by a local group of women who formed a charity to raise money for local causes. Their fundraising supports the purchase of equipment such as tables, compostable food boxes, rent of a kitchen in a local church, pots and pans and other essential equipment. One of the Foodbanks lends us their van for the day, so we are able to transport most of the food and equipment in one vehicle.

The feeding programme is now well established with a regular group of beneficiaries who await our arrival each month and appreciate the provision of a hot healthy meal. Our collaboration with local groups is helping to establish AMURT/EL as a service organisation in Birmingham City.



What we do in the UK: Food for All, London

Not-for-profit vegetarian/vegan health food shop Food for All has been serving the people of Stoke Newington since 1975. Devoted to helping the local community achieve optimum health naturally, the store stocks over 300 therapeutic and culinary herbs, tinctures, superfoods and supplements and also offers body-care and household refills as well as health food. Supporting ethical, artisanal producers, we also offer locally made soaps, shea butter, ferments and preserves. The shop is known for its knowledgeable, passionate staff, warm community atmosphere and loyal, multigenerational customer base. Food for All is a vital hub for essential groceries, immune-support advice and household items.

All profits support AMURT UK's charitable work.

Location: 3 Cazenove Road, Stoke Newington, London N16 6PA





International projects we work with: **AMURTEL** Greece

In 2024, a total of 57,363 refugees and migrants arrived in Greece – a 33% increase compared to the same period in 2023.

Over 45% were women and children.

The number of unaccompanied minors doubled from 1,490 in 2023 to around 3,000 in 2024.

One in five refugee women still faces the risk of sexual violence.

*Expanded postpartum
outreach services -
Increase of 500 visits
from 2023*

*10 new Peer
Supporters were
trained*

*2,680 visits by
mothers for
educational support
groups*

*Strong community
trust resulted in
92% of mothers
hearing about
AMURTEL through
peer referral*

*340 Antenatal,
Postnatal and
Lactation
Consultations were
given in 2024*

*47,749 Essential
Mother-Infant Items
were distributed in
2024, such as nappies,
Breastpumps and
lactation supplies,
baby kits and
underwear*

*212 women
received
Mental Health
Support*



AMURTEL Greece

At AMURTEL Greece, they continue to uphold the belief that every mother has the right and the capacity to reclaim her well-being, health, and sense of self-determination, and that every infant deserves attentive care to foster healthy development. In 2024, with many migrant and refugee women beginning to see Athens as a long-term home, their work evolved from providing transitional support to nurturing deeper roots of empowerment, education, and healing.

Educational Support Groups

Still at the heart of AMURTEL's work, these groups became even more vibrant in 2024, with increased participation and growing trust. Topics ranged from infant care, mental health, and reproductive health to parenting, legal rights, and navigating life in Greece. Women who once entered shy and hesitant are now finding and using their voices, some even mentoring others.

Workshops for Greater Self-Expression

A new three-month workshop series, co-hosted with the MSc Global Health Disaster School of Medicine and Medecins Sans Frontières, offered mothers the space to share powerful personal stories of migration, motherhood, and resilience. For many, it marked a turning point in reclaiming their narrative.

Yoga, Infant Massage & Movement for Bonding

Movement-based practices continued to be a joyful and healing part of life at AMURTEL Greece. New in 2024 was peer training in mother-baby yoga, which added another layer of community-based support to these well-loved sessions.

Peer-to-Peer Training (P2P)

This program continued to flourish, with mothers trained as peer supporters for others in their communities. P2P strengthened local support



networks, increased self-confidence, and cultivated leadership among women who had once felt silenced.

Antenatal & Postnatal Care, Breastfeeding & Infant Nutrition

Their team of midwives offered holistic, culturally sensitive care to women before and after birth, from monitoring fetal growth and maternal health to helping mothers regain confidence in breastfeeding, even in the face of stress or misinformation. Formula safety guidance and individualised feeding plans supported mothers in all circumstances.

Outreach & Home Visits

Recognising the barriers many new mothers face in the first days after birth, AMURTEL expanded its outreach with postpartum home visits during the crucial first 40 days. Reproductive health workshops in collaboration with partner NGOs ensured continued education beyond the centre.

Free Shop & Distribution of Essentials

Dignified access to necessities remained a cornerstone of their support. More than 47,000 essential items were distributed in 2024, from diapers and food to menstrual supplies, breast pumps, and complete baby kits for expectant mothers. Community donations and volunteer engagement gave new life to gently used goods, deepening the ethos of sustainability and solidarity.

Maternal Mental Health & Social Integration

Group discussions around mental health and the realities of parenting in a new country gained momentum. AMURTEL's ongoing collaboration with organisations like Medical Volunteers International and UNHCR ensured that women had safe spaces to process their experiences and find meaningful pathways into Greek society.

AMURTEL Greece remains a place where women can breathe, be seen, and begin to build futures with dignity and confidence. In 2024, that commitment only deepened.





"I am pregnant with my third child. For my second baby, I went to AMURTEL and I learned everything I needed to know as a mother in a new country. I learned a lot of new things about feeding my baby and about what resources are here in Athens. I feel so ready for this third baby. Now I want AMURTEL's help to understand my rights about my maternity leave since I am legally working." Josette, Ivory Coast

Not her real picture to protect her privacy
Photo by Lawrence Crayton

A close-up photograph of a woman with dark skin, smiling warmly as she looks down at a newborn baby. She is wearing a vibrant yellow top with a red and white pattern. The baby is wrapped in a white blanket and is looking towards the camera. The background is softly blurred, showing what appears to be a hospital or clinic setting.

International projects we work with: AMURT Nigeria

“According to the 2025 EQUAL report, Nigeria’s maternal mortality ratio stands at 1,047 per 100,000 live births, meaning the country still bears 28.3% of all maternal deaths globally—a figure that underscores the urgent need for sustained investment in maternal health.”

EQUAL (Evidence & Impact for mothers & Newborns living in Conflict) Report

2,338 babies were born at AMURT Assisted Health Centres in Nigeria. Only 0.9% of total births were referred to the tertiary hospital due to serious complications.

In 2024 four emergency obstetric referral centres carried out 294 cesarean sections. Cesarean sections made up 13% of total births. 77% of these cesarean sections were from women outside the project area. Only 3% were elective.

AMURT's adolescent sexual and reproductive health team engaged with over 3000 adolescents in six project areas

In 2024, AMURT sponsored 157 pediatric surgeries. In addition 46 major pediatric surgeries were taken to the federal teaching hospital.

In 2024 AMURT's water and sanitation team worked in 25 communities on new borehole projects.

In 2024, 4,460 women attended Ante-Natal Care days in AMURT Assisted Health Centres.



AMURT Nigeria

AMURT Nigeria began working in southeast Nigeria in 2010, where maternal mortality rates were among the highest in the world. Many Primary Health Centres (PHCs) in rural areas were failing under a centralised system, with chronic understaffing, limited hours, deteriorating infrastructure, and little trust from the communities they were meant to serve. Women often opted to give birth at home or rely on local chemists and herbalists, many of whom misuse artificial oxytocin to induce labor, risking uterine rupture and fetal death.

AMURT Nigeria responded by developing a decentralised, community-led model for primary and maternal healthcare in neglected rural areas. Community members are involved from the outset, helping initiate, manage, and sustain each project, in active partnership with the government. This model, refined through 14 years of continuous presence, places local ownership, cultural relevance, and sustainability at its core.

In 2024, AMURT prioritised the financial and operational self-reliance of its health centres. Through careful revenue management and community participation, all 10 AMURT-assisted centres managed to cover their operating expenses including paying support staff, and continuing to build savings for maintenance, expansion and upgrades. In 2024 the centres funded vital infrastructure upgrades, including solar installations, theatre renovations, and incinerators, marking a major step toward long-term sustainability and dignity in rural healthcare.



Obstetric Emergencies

In 2024, four emergency obstetric referral centres across Ikwo, Abakaliki, Onitsha, and Ebonyi Local Government Areas (LGAs) remained vital lifelines for rural women. These centres carried out 294 cesarean sections, accounting for 13% of total births at AMURT assisted health centres. A further 21 births were supported via emergency referrals to the tertiary hospital in Abakaliki.

Each facility is equipped with operating theatres, blood transfusion services, and 24/7 on-call medical teams, ensuring life-saving care is both accessible and affordable for those in need.

Safe Motherhood

AMURT Nigeria continues to deliver 24-hour, year-round primary health services, a cornerstone in reducing maternal and newborn mortality. In 2024, 4,460 women attended ANC days across AMURT assisted health centres. Skilled maternal health promoters actively track pregnancies in every village and hold monthly support group meetings to educate mothers about warning signs in pregnancy and self-care.

Health workers equipped with ultrasound machines and laboratory services facilitated early detection of high-risk pregnancies, followed up with home visits, and provided vital preventive care including family planning, malaria prophylaxis, tetanus vaccines, and routine medications.

Notably, 47% of ANC attendees in 2024 came from outside the project areas, underlining the trust AMURT has built in rural communities.

Pediatric Surgeries

Direct intervention to save the lives of children continued in 2024. AMURT sponsored 157 pediatric surgeries across its 10 assisted health centres, with Offia Oji Health Center leading with 32 surgeries. An additional 46 major pediatric surgeries were referred to the Federal Teaching Hospital in Abakaliki, offering rural children access to critical interventions for conditions such as spina bifida, hydrocephalus, intestinal obstructions, and typhoid perforation.



Engaging with Youth on Reproductive Health:

In 2024, AMURT's Adolescent Sexual and Reproductive Health (ASRH) Unit reached over 3,000 adolescents across six project areas with key messages on:

- Drug and substance abuse
- Sexual abstinence
- Sexually transmitted diseases
- Harmful traditional practices such as Female Genital Mutilation and Child Marriage
- Gender-based violence and sexual abuse

Peer educators were trained in 13 secondary schools, supported by teachers and motivated through quiz competitions. At the village level, Youth Champions reached adolescents in 73 villages, delivering monthly health education on reproductive rights and choices.



Teenage Mothers Program

In each of the six project areas, teenage mothers, both pregnant and postnatal, received ongoing counselling, emotional support, and skill-building sessions (such as tailoring and hair braiding). Many were also encouraged to return to school, and four teenage mothers were supported in starting their own businesses.



Menstrual Health

In honor of World Menstrual Hygiene Day, AMURT conducted menstrual hygiene awareness sessions, reaching 1,573 girls with free distribution of sanitary pads and information sessions designed to de-stigmatise menstruation and boost confidence.



Water is Life: Reaching Every Village

In 2024, AMURT Nigeria continued to address the urgent need for clean water in rural communities, where many still rely on contaminated rivers and ponds. Unsafe water remains a major cause of cholera, gastroenteritis, and other waterborne diseases, especially among children. This year, AMURT's Water and Sanitation team, in collaboration with partners, brought safe water to 25 new communities across Ebonyi State and repaired 32 boreholes, ensuring the sustainability of previous installations.

Water, Sanitation and Hygiene Committees (WASHCOMs) were formed and trained in each village to manage and maintain the boreholes. Community members, including women, played key roles in both implementation and oversight, reinforcing local ownership and long-term impact.



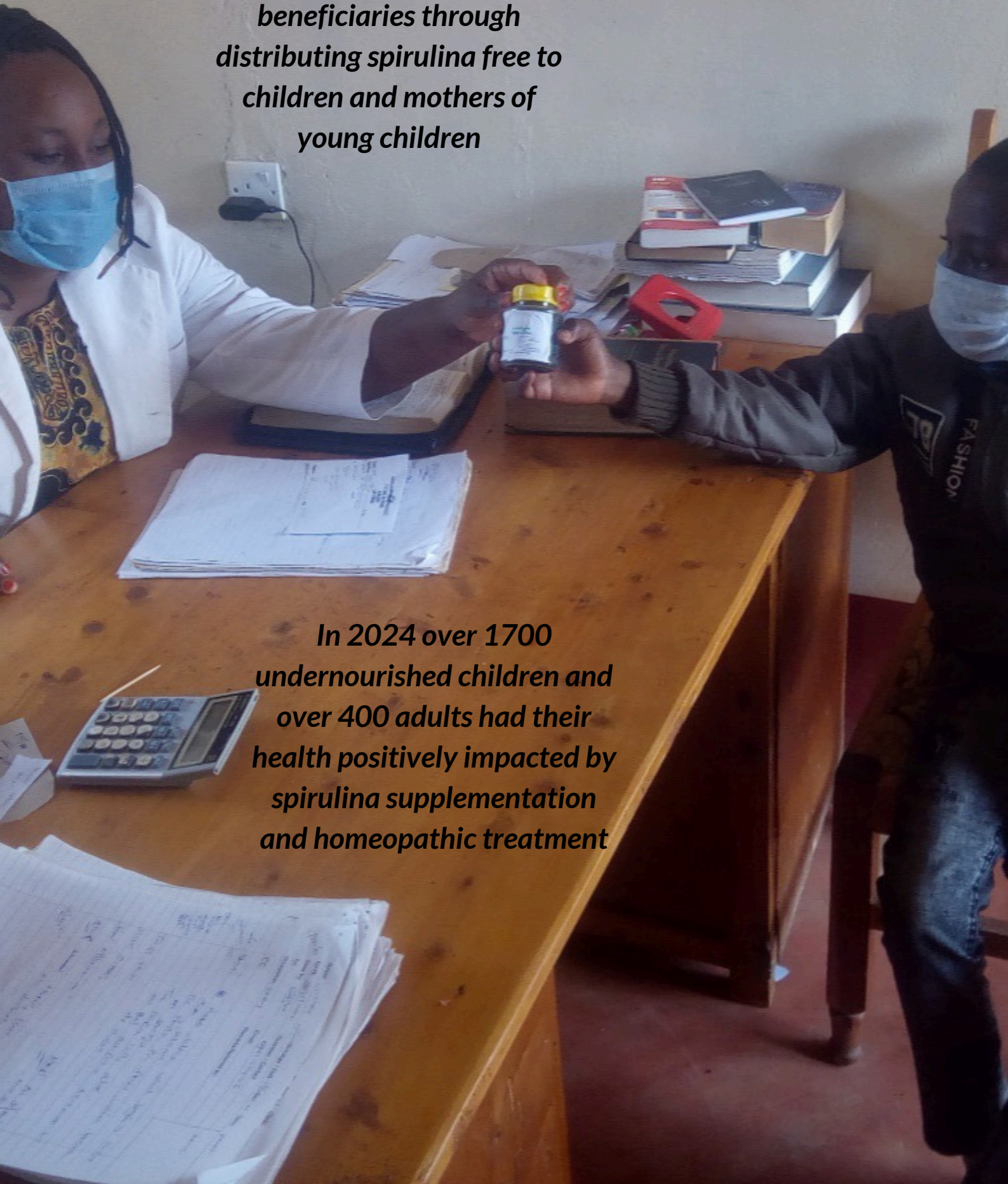
A photograph of two children sitting in a wheelchair outdoors. The child on the left is wearing a red hooded jacket and holding a small white container with a blue cap. The child on the right is wearing a yellow shirt and holding a clear plastic bag filled with dark blue powder. Both children are holding larger clear plastic bags, also filled with the same dark blue powder, which have white labels. The background shows a dirt path and some greenery.

International projects we work with: Kenya Spirulina Nutrition Project

“According to Kenya’s 2022 Demographic and Health Survey, nearly one in five children under five is stunted (18%), with 10% underweight and 5% wasted - highlighting the serious burden of chronic and acute under-nutrition. Meanwhile, FAO’s (Food and Agriculture Organisation of the United Nations) 2024 global report warns that 80% of Kenyans cannot afford a healthy diet, emphasizing that malnutrition is not only about food scarcity, but also about inequitable access to quality food.”

**Between 2014 and 2024
the Spirulina Nutrition
Project has impacted the
health of more than 30,400
beneficiaries through
distributing spirulina free to
children and mothers of
young children**

**In 2024 over 1700
undernourished children and
over 400 adults had their
health positively impacted by
spirulina supplementation
and homeopathic treatment**



Kenya Spirulina Nutrition Project

The Spirulina Nutrition Project (SNP) is focused on ending malnutrition and supporting the health of vulnerable children and mothers, using the powerful benefits of spirulina, a natural, nutrient-rich superfood.

In 2024, spirulina continues to show remarkable results. Even a small daily dose can help children gain weight, grow stronger, and improve their energy and mood. The SNP has seen real changes in just a few weeks such as children becoming more active, alert, and emotionally responsive. New studies also highlight spirulina's ability to strengthen the immune system and help fight off common illnesses, making it especially valuable in communities where access to balanced diets can be limited.

The SNP is committed to community health and self-reliance. They grow their own spirulina at their farm in Kambimawe village, making sure it's fresh, accessible, and affordable. Local women are actively involved in the growing and sharing of spirulina which builds skills, creates jobs, and helps their own communities thrive.

In 2024 SNP continued to produce very high quality spirulina which has greatly benefited the local community. The SNP treated between 130-150 children between 1-14 years each month with spirulina and homeopathic remedies. The overriding complaints this year were underweight challenges, malnutrition and childhood conditions.

SNP also attended to 20-40 adult patients each month, providing 100g of spirulina to those suffering from chronic illnesses like diabetes, rheumatism, and arthritis, all of whom experienced significant benefits.





Malnutrition

Malnutrition remains a serious health challenge, especially for children, and is caused by a lack of energy, protein, healthy fats, and key vitamins and minerals in the diet. It affects not only a child's physical growth but also their immune system, mental focus, and emotional wellbeing. In the short term, this means more frequent illness, missed school days, and poor concentration. Over time, malnutrition can limit a child's development and future potential. It is one of the clearest signs of poverty in children. According to the UN's Food and Agriculture Organization, hunger is not just about not having enough to eat, it's also about the lack of access to nutritious, wholesome food. In many parts of Sub-Saharan Africa, including Kenya, most families cannot afford a balanced meal more than a few times a week, which is a key reason chronic malnutrition remains so widespread.

SNP has seen that spirulina offers a simple, local, and powerful solution. It's easy to grow and packed with nutrients, making it a valuable support for communities working to overcome malnutrition and build healthier futures.



10-Year-Old Daniel presenting with Epilepsy and Chronic Fatigue

Daniel, diagnosed with epilepsy, was brought to us with ongoing complaints of extreme fatigue and weakness. Despite being on anticonvulsant medication and receiving care from various hospitals, his condition had not improved. His father noted a decline in both his physical strength and cognitive function, he had stopped helping with household chores and rarely engaged with others.

The doctor at the SNP started the boy on a daily 5-gram dose of spirulina. After just four weeks, he returned for a check-up. His father shared encouraging news: the boy had regained strength, was interacting more with his siblings, and had begun playing again, something he hadn't done in a long time.

Three months later, his progress was even more evident. He remained stable and energetic, no longer complained of weakness, and, remarkably, the frequency of his seizures had reduced by 50%. His quality of life has greatly improved, and he continues to thrive under the spirulina-based nutritional support.

Names have been changed to protect beneficiary identity

International Disaster relief

AMURT UK has supported a number of international disaster relief efforts in 2023-24 including work in India, Philippines and Egypt.



Additional details on objectives and activities

Volunteers:

We are very grateful for the contribution made by our volunteers! The London and Birmingham programmes are run almost entirely by volunteers.

Surplus:

Any surplus funds which are not needed for activities are placed on deposit to earn interest.



Structure, governance and management

Description of Charity's Trusts

Type of Governing Document :	Trust Deed Dated 9th July 1986
How the Charity is Constituted :	Trust
Trustee Selection Methods :	By resolution of a quorum of the trustees recorded in the minutes

Additional Governance Issues

All Trustees give their time voluntarily and receive no other consideration or benefits.

AMURT UK works closely with AMURT Global.

AMURT's global coordinating office is based in the US. At times of humanitarian disaster international AMURT chapters liaise with this office to find out how to best support the AMURT chapter closest to where the disaster has occurred. This support may come in the form of fundraising, sending experts or additional volunteers.

INVESTMENT IN SUBSIDIARY

AMURT owns ninety-nine £1 ordinary shares in Food For All (London) Ltd, constituting a 99% shareholding. All shares in Food For All Ltd. are fully paid up and allotted. No dividend was paid. There was no change in the value of the shares in the year.

The activities of Food For All Ltd., which trades as a whole-food retailer, are entirely separate from those of AMURT. Its accounts have not been consolidated into the accounts of AMURT as its activities are unrelated to those of the Trust.

Profits from Food For All Ltd. are covenanted to the Trust. This amounted to £54,683 in this financial year.

The accounts of Food For All Ltd. are audited as per the requirements of the Companies Act 1985/2006.

Financial Review

Brief Statement on the Charity's Policy on Reserves:

AMURT UK's cash reserve policy is to keep £10,000. This amount is necessary to: service any unexpected, emergency expenses for AMURT UK projects including the London feeding program and to respond quickly to international emergency appeals if funds are needed before AMURT UK can deliver a fundraising campaign

Details of Any Funds Materially in Deficit:

Not Applicable.

Declaration

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

Name: Pierre Boyde
Date: 28.08.25
Position: Treasurer

Name: Govinda Lovage
Date: 28.08.25
Position: Chair



Charity Name AMURT UK	No (if any) 327216	CC16a
Receipts and payments accounts		
For the period from	Period start date Nov-23	To Oct-24

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Voluntary Donations for Specific Projects incl. (Stripe & Paypal, Facebook, Global Giving)		129,287		129,287	184,423
Covenanted Profits from Food For All HealthFoods	54,683	-		54,683	57,324
General Donations through Virgin Money Giving and other Bank deposits	-	-		-	5,123
Reclaimed Expenses & Refunds	-	-		-	-
HMRC Refunds	6,603			6,603	9,106
Other Income including Interest	702			702	554
Cash over/under		1			
Subtotal Other AMURT UK Receipts	61,988	129,286		191,275	256,530
Other Income (Fx)					
Sub total for all AMURT UK including MIH (Gross income for AR)	61,988	129,286		191,275	256,530
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	61,988	129,286	-	191,275	256,530
A3 Payments					
Other AMURT UK Projects	-	-	-	-	-
Cost Of Sales	-	-	-	-	-
Purchase of Goods for Overseas projects	-	-	-	-	-
Support to Local Projects	-	-	-	-	27,360
AMURT/EL Global Disaster relief	-	1,000	-	1,000	7,017
AMURT/EL implementing partner projects (international)	-	117,941	-	117,941	144,407
Project Motor Expenses London feeding Program	-	997	-	997	844
Project Consumables - London Feeding Project	-	21,571	-	21,571	10,890
Training and Development	-	3,385	-	3,385	-
Bank Charges, property & premises & Council Tax	6,732	-	-	6,732	4,531
Computer and Software & Communications	-	-	-	-	-
Advertising and Marketing & databases	1,320	-	-	1,320	-
Fundraiser Wages, Consultant expenses, Salaries incl security costs	15,504	63,217	-	78,721	55,580
Volunteer Expenses	675	-	-	675	3,778
Professional Fees	-	-	-	-	-
Minor balance reconciliation	-	-	-	-	3
Subtotal Payments other AMURT UK Projects	24,232	208,112	-	232,344	254,404
Sub total all AMURT UK	24,232	208,112	-	232,344	254,404
A4 Asset and investment purchases, (see table)					
IT and Capital equipment (purchase of van)	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	24,232	208,112	-	232,344	254,404
Net of receipts/(payments)	37,756	- 78,825	-	- 41,070	2,126
A5 Transfers between funds	- 67,218	67,218	-	-	-
A6 Cash funds last year end	113,561	53,912	-	167,473	165,347
Cash funds this year end	84,099	42,305	-	126,403	167,473

2023
2022
2023

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	AMURT Triodos account	84,099	5,000	
	Petty Cash			
	Unity account		37,305	
	Total cash funds	84,099	42,305	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	AMURT Cash Reserves			
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	-
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
		Pierre Boyde	24.08.2025	

Notes
a) Virgin Money giving includes gift aid reclamation, gift aid is reclaimed separately from HMRC for donations where it is appropriate to do so in line with HMRC guidance.



Section A Independent Examiner's Report

Report to the trustees

Charity Name AMURT UK

On accounts for the year ended

2024 Charity no (if any) 327216

Set out on pages

None (remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/10/2024 YY.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

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

Independent examiner's statement

~~The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. Delete [] if not applicable.~~

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were ~~not~~ kept in accordance with section 130 of the Charities Act; or
- the accounts ~~did not~~ accord with the accounting records; or
- the accounts ~~did not~~ comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

* Please delete the words in the brackets if they do not apply.

Signed:

Date: 18/08/2025

Name: Murali Ramaswamy

Relevant professional qualification(s) or body

None

(if any):

Address:

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

None