

**BLESSED TO BLESS LIMITED  
(A COMPANY LIMITED BY GUARANTEE)**

**ANNUAL REPORT**

**FOR THE YEAR ENDED 31 MARCH 2025**

Company Registration number: NI695573

Charity Registration number: NIC109765

**BLESSED TO BLESS LIMITED**

**ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2025**

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**BLESSED TO BLESS LIMITED  
OFFICERS AND ADVISORS**

**Directors/Trustees**

Marina Pascal  
Iulian Pascal  
Nadina Cheptene  
Elizabeth Shannon  
Zsuzsa Zoltan

**Registered Office**

17 Grays Hill  
Bangor  
Co Down  
BT20 3BB

**Independent Examiner**

Neil Robinson  
Retired Chartered Accountant  
17 Grays Hill  
Bangor

**BLESSED TO BLESS LIMITED**  
**TRUSTEES ANNUAL REPORT**  
**YEAR ENDED 31 MARCH 2025**

**Charitable Objects and Public Benefit**

The Charity's objects are the relief of poverty and sickness of people in Moldova and other parts of the world who are in need as a result of social, economic, medical, or health conditions, or natural disasters such as droughts, floods, or earthquakes.

In pursuing these objects, the Charity has had particular regard to the needs of the people of Moldova, in line with its governing document.

The trustees confirm that they have had due regard to the Charity Commission's guidance on public benefit. The activities undertaken during the year provided clear and direct public benefit by meeting essential needs such as food, heating, and social support for vulnerable individuals and families living in poverty.

**Review of Activities and Achievements**

During the reporting period, Blessed to Bless Limited focused its work on practical poverty relief for vulnerable communities in southern Moldova, particularly elderly people, individuals with disabilities, vulnerable families, and children.

**Food Assistance**

The Charity purchased and distributed food packs to vulnerable families, elderly individuals, and people with disabilities in the villages of Gotesti, Tiganca, and Ticheci, in the south of Moldova. These food packs helped address immediate food insecurity and reduced financial pressure on households living in poverty.

**Winter Relief – Firewood Provision**

During the winter months, the Charity provided firewood to vulnerable families, elderly people, and individuals with disabilities. Many beneficiaries lack sufficient income to meet heating costs, and this support was essential in helping them stay warm and safe during the cold season.

**Hot Meal Provision**

In addition to firewood support, the Charity provided hot meals for vulnerable elderly individuals during the winter months. This initiative addressed both nutritional needs and social isolation, offering dignity, care, and protection during the harsh winter period.

**Support for Vulnerable Children and Young People**

During the summer months, the Charity supported three local churches in running day camps for children from vulnerable backgrounds in the villages of Gotesti and Tiganca, in the south of Moldova. These camps provided a safe and supportive environment, structured activities, and opportunities for social inclusion for children affected by poverty.

The Charity also supported an overnight youth camp in Moscovei, enabling vulnerable young people to attend. Participation in this camp contributed positively to their emotional well-being, personal development, and sense of belonging.

### **Impact and Outcomes**

- Helped alleviate food poverty for vulnerable families and individuals
- Reduced the risks associated with cold weather by providing heating resources
- Improved nutrition and well-being for elderly beneficiaries
- Supported the social and emotional development of vulnerable children and young people

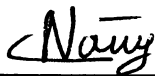
All activities directly supported the Charity's object of relieving poverty and provided tangible benefits to those most in need.

### **Financial Review**

During the year, the Charity's funds were applied solely towards achieving its charitable objectives. Expenditure was focused on food purchases, firewood, hot meals, and support for children's and youth activities.

Signed on behalf of all Trustees/Directors:

Nadina Cheptene



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24 December 2025

## **Independent examiner's report to the charity trustees of Blessed to Bless Limited**

I report on the accounts of the company for the year ended 31 March 2025.

### **Respective responsibilities of charity trustees and examiner**

As the charity's trustees (and also the directors of the company for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006. Having satisfied myself that the charity is not subject to audit under company law, and is eligible for independent examination, it is my responsibility to:

Examine the accounts under section 65 of the Charities Act  
Follow the procedures laid down in the general Directions given by the Commission under section 65(9)(b) of the Charities Act  
State whether particular matters have come to my attention.

### **Basis of independent examiner's report**

I have examined your charity accounts as required under section 65 of the Charities Act and my examination was carried out in accordance with the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act.

My examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as charity trustees concerning any such matters.

My role is to state whether any material matters have come to my attention giving me cause to believe:

1. That accounting records were not kept in accordance with section 386 of the Companies Act 2006
2. That the accounts do not accord with those accounting records
3. That the accounts do not comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the 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
4. That there is further information needed for a proper understanding of the accounts to be reached.

### **Independent examiner's statement**

I have completed my examination and have no concerns in respect of the matters (1) to (4) listed above and, in connection with following the Directions of the Charity Commission for Northern Ireland, I have found no matters that require drawing to your attention.

D N Robinson  
Retired Chartered Accountant  
17 Grays Hill, Bangor, Co Down



24 December 2025

**BLESSED TO BLESS LIMITED****STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2025**

	Notes	2025 Unrestricted Funds £	2025 Restricted Funds £	2025 Total funds £	2024 Total funds £
<b>Income</b>					
Donations and legacies	2	8,052	0	8,052	3,409
Investment income		0	0	0	0
<b>Total income</b>		<b>8,052</b>	<b>0</b>	<b>8,052</b>	<b>3,409</b>
<b>Expenditure</b>					
Expenditure on charitable activities	3	5,674	0	5,674	2,835
<b>Total expenditure</b>		<b>5,674</b>	<b>0</b>	<b>5,674</b>	<b>2,835</b>
<b>Net income/(expenditure) and net movement in funds for the year</b>		<b>2,378</b>	<b>0</b>	<b>2,378</b>	<b>574</b>
<b>Transfers</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
		<b>2,378</b>	<b>0</b>	<b>2,378</b>	<b>574</b>
<b>Reconciliation of funds</b>					
Total funds brought forward		574	0	574	0
<b>Total funds carried forward</b>		<b>2,952</b>	<b>0</b>	<b>2,952</b>	<b>574</b>

The statement of financial activities includes all gains and losses in the year.

All of the above amounts relate to continuing activities

**BLESSED TO BLESS LIMITED**

**BALANCE SHEET AS AT 31 MARCH 2025**

	<b>2025</b>	<b>2024</b>
	£	£
<b>Current assets</b>		
Cash at bank and in hand	2,952	574
	<u>2,952</u>	<u>574</u>
<b>Creditors: amounts falling due within one year</b>	0	0
<b>Net current assets</b>	<u>2,952</u>	<u>574</u>
<b>Total assets</b>	<u>2,952</u>	<u>574</u>
 <b>Funds</b>		
Unrestricted	2,952	574
Restricted	0	0
	<u>2,952</u>	<u>574</u>

The directors' statements required by Sections 475(2) and (3) are shown on the following page which forms part of this balance sheet.

**BLESSED TO BLESS LIMITED**

**BALANCE SHEET (CONTINUED)**

**DIRECTORS' STATEMENTS REQUIRED BY SECTIONS 475(2) AND (3) FOR THE YEAR ENDED 31 MARCH 2025**

In approving these financial statement as directors of the company we hereby confirm:

(a) that for the year stated above the company was entitled to the exemption conferred by Section 477 of the Companies Act 2006;

(b) that no notice has been deposited at the registered office of the company pursuant to Section 476 requesting than an audit be conducted for the year ended 31 March 2025 and

(c) that we acknowledge our responsibilities for:

(1) ensuring that the company keeps accounting records which comply with Section 386, and

(2) preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its profit or loss for the year then ended in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the provisions of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the board on 24 December 2025 and were signed on its behalf by:

**Director:**

Nadina Cheptene



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## BLESSED TO BLESS LIMITED

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

#### 1. Accounting policies

##### Basis of accounting

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable to the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

##### Fund accounting

The company has various types of funds for which it is responsible and which require separate disclosure. A definition of the various types of funds is as follows:

##### Restricted funds

Restricted funds are to be used for specific purposes as laid down by the donor. expenditure which meet these criteria is identified to the fund, together with a fair allocation of overheads and support costs.

##### Unrestricted funds

Unrestricted funds are amounts received or generated and which are expendable at the discretion of the company in furtherance of its objectives.

#### 2. Donations and legacies

	2025	2025	2025	2024
	Unrestricted	Restricted	Total	Total
	Funds	Funds	funds	funds
	£	£	£	£
General donations	2,242	0	2,242	1,884
Income from Events	5,810	0	5,810	1,525
	<u>8,052</u>	<u>0</u>	<u>8,052</u>	<u>3,409</u>

### 3. Expenditure on charitable activities

	2025 Unrestricted Funds £	2025 Restricted Funds £	2025 Total funds £	2024 Total funds £
Aid for Moldova	5,574	0	5,574	2,720
Administration	100	0	100	115
	<u>5,674</u>	<u>0</u>	<u>5,674</u>	<u>2,835</u>

### 4. Taxation

The charitable company is exempt from corporation tax on its charitable activities.

### 5. Liability of members

The company is a company limited by guarantee, and does not have a share capital. The liability of each member is limited to an amount not exceeding £1.