



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 1 Jan 2025 To 31 Dec 2025

Charity name: The Banyan Trust CIO

Charity registration number: 1071981

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To work with and support street children in India, Bangladesh, and elsewhere who have learning difficulties.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	During 2025, the charity supported the Neela Centre in Dhaka, operated by the Disabled Rehabilitation & Research Association (DRRA), working in partnership with Banyan Trust Nederland. Two grants were made during the year (£2,484 in February and £4,072 in December), contributing to a shared funding model. The Neela Centre provides inclusive education, health and rehabilitation services, nutrition support, skills development, and community-based programmes for over 200 children and young people with learning difficulties and disabilities.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees have had regard to the Charity Commission's guidance on public benefit.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	Grants are made to trusted partner organisations following agreement by the trustees, taking into account available resources and programme needs.
	Para 1.38	

Policy on social investment including program related investment		
Contribution made by volunteers	Para 1.38	The charity is administered entirely by volunteer trustees. No remuneration or expenses were paid.
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	The trustees are pleased to report the continued support of the Neela Centre in Dhaka in partnership with Banyan Trust Nederland. The Centre delivers a comprehensive programme supporting over 200 children and young people with disabilities. Funding in 2025 contributed to education, rehabilitation services, nutrition programmes, skills development and community support. The trustees consider that the charity's work has helped improve access to education and care, enhance independence for beneficiaries, and support families and community inclusion.

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	Income continues to be derived mainly from individual donations and Gift Aid. Fundraising costs remain minimal.
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	Total income for the year was £5,726 (including £4,951 donations and £775 Premium Bond prizes). Expenditure totalled £6,590, including £6,556 in grants and £34 governance costs. At year end the charity held £3,378 in cash, £27,350 in Premium Bonds and £2,593 in Gift Aid recoverable.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The trustees aim to maintain sufficient reserves to support ongoing grant commitments and ensure continuity of funding.
Amount of reserves held	Para 1.22	Approximately £33,322 at 31 December 2025.
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	The trustees consider the charity to be a going concern with no material uncertainties.

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	The charity's income is derived from donations, Gift Aid and Premium Bond prizes.
Investment policy and objectives including any social investment policy adopted	Para 1.46	Surplus funds are held in Premium Bonds to provide modest returns while maintaining capital security and liquidity.
A description of the principal risks facing the charity	Para 1.46	The main risks are reliance on voluntary income and overseas partners, mitigated by maintaining reserves and careful oversight.
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed , royal charter)	Para 1.25	Memorandum and Articles of Association (company limited by guarantee).
How is the charity constituted? (e.g unincorporated association , CIO)	Para 1.25	The charity operated as a company limited by guarantee during 2025 and converted to a CIO in February 2026.
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Trustees are appointed by the existing board. There were no changes during the year.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	The charity is administered by a board of three trustees who meet regularly to review activities and funding.
Relationship with any related parties	Para 1.51	The charity works closely with Banyan Trust Nederland to coordinate funding of overseas programmes.
Other		

Reference and Administrative details

Charity name	The Banyan Trust CIO
Other name the charity uses	
Registered charity number	1071981
Charity's principal address	Biggin Hall Main Street Biggin By Hartington Buxton SK17 0DJ

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	A. Larner	Chair	Full year	Trustees
2	J.M.L. Moffett	Trustee	Full year	Trustees
3	G.M. Lomax	Treasurer	Full year	Trustees
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Corporate trustees – names of the directors at the date the report was approved

[illegible]

Name of trustees holding title to property belonging to the charity

[illegible]

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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Other optional information

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Declarations

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Graham Lomax	
Position (eg Secretary, Chair, etc)	Treasurer	
Date	21 June 2026	

THE BANYAN TRUST CIO

ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2025

Statement of Financial Activities

Income from:	
Donations (including Gift Aid)	£4,951
Investment income (Premium Bonds)	£ 775

Total income	£5,726
Expenditure on:	
Charitable activities (grants)	£6,556
Governance costs	£ 34

Total expenditure	£6,590
Net (expenditure)/income	(£864)
Fund balances at 1 January 2025	£34,186

Fund balances at 31 December 2025	£33,322

All income and expenditure relates to continuing activities.

Balance Sheet as at 31 December 2025

Current assets:	
Debtors (Gift Aid receivable)	£2,594
Investments (Premium Bonds)	£27,350
Cash at bank	£3,378

Total current assets	£33,322
Creditors:	£0

Net assets	£33,322
Funds:	
Unrestricted funds	£33,322

Approved by the trustees on: 21 June 2026

Signed:



G. Lomax
Trustee

Notes to the Accounts

1. Basis of preparation

These accounts have been prepared under the historical cost convention and in accordance with the Charities SORP (FRS102) and the Charities Act 2011.

2. Income

Donations include Gift Aid where applicable. Investment income relates to Premium Bond prizes.

3. Expenditure

Expenditure represents grants to the Neela Centre in Dhaka (via DRRA) in partnership with Banyan Trust Nederland. Governance costs relate to statutory filing fees.

4. Grants paid

Total grants of £6,556 were paid in two instalments during 2025 (£2,484 and £4,072).

5. Trustees

No trustees received remuneration or expenses. The charity is run entirely by volunteers.

6. Debtors

Gift Aid recoverable from HMRC at year end was £2,594.

7. Investments

Premium Bonds total £27,350 and are held for low-risk returns and liquidity.

8. Funds

All funds are unrestricted.