

A CALL TO BUSINESS
(A Company Limited by Guarantee)

UNAUDITED

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 JULY 2025

A CALL TO BUSINESS
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REFERENCE AND ADMINISTRATIVE DETAILS OF THE COMPANY, ITS TRUSTEES AND ADVISERS
FOR THE YEAR ENDED 31 JULY 2025

Trustees	Mr P N Szkiler Mr A R Taylor Mr M D Gianni Mr M C Christenson Mr I R Tanner Mrs L A Thompson Mr P G Wenham Mr B D Corley
Company registered number	04247153
Charity registered number	1089505
Registered office	Suite 6, Denzell House Dunham Road Altrincham WA14 4QE
Company secretary	Mrs D Thornbury
Accountants	UHY Hacker Young Fitch Chartered Accountants Custom House Custom House Square Belfast Northern Ireland BT1 3ET

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TRUSTEES' REPORT
FOR THE YEAR ENDED 31 JULY 2025

The Trustees present their annual report together with the financial statements of the Company for the year 1 August 2024 to 31 July 2025. The Annual Report serves the purposes of both a Trustees' report and a directors' report under company law. The Trustees confirm that the Annual Report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019).

Since the Company qualifies as small under section 382 of the Companies Act 2006, the Strategic Report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

Objectives and activities

a. Structure, governance and management

The charity is controlled by its governing document, a trust deed, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

A Call to Business was established as a registered charity on 27 November 2001 and a limited company on 5 July 2001. The Trustees have met regularly during the year to review progress and activities.

The trustees, who are also the directors for the purpose of company law, and who served during the year were:

Mr P N Szkiler
Mr A R Taylor
Mr M D Gianni
Mr M C Christenson
Mr I R Tanner
Mrs L A Thompson
Mr P G Wenham
Mr B D Corley

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

b. Affiliation

The charity is not affiliated to any other charity.

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TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 JULY 2025

Objectives and activities (continued)

c. Activities undertaken to achieve objectives

The Trustees have paid due regard to guidance issued by the Charity Commission on public benefit and in deciding what activities the Charity should undertake.

The charitable objectives remain the promotion of the Christian faith in the marketplace and the delivery of practical support through:

- discipleship and mentoring in business
- evangelistic events and teaching
- family-supportive business principles
- education and community development initiatives
- microfinance and economic development projects
- programmes supporting reintegration and employment
- leadership development and integrity in public life

Activities during the year continued to align with these objectives, with a strong emphasis on integrated business and community development in Sierra Leone.

Achievements and performance

a. Main achievements of the Company

During the year, A Call to Business continued to support Christian professionals and entrepreneurs seeking to integrate faith and business practice.

The primary focus of activity remained the development of the Rogbere community project in Sierra Leone. Key areas of progress include:

- Education: Continued expansion and improvement of school facilities to increase access and quality of learning
- Care provision: Ongoing support and enhancement of the orphanage, improving living conditions and safeguarding standards
- Youth development: Further development of the football academy, providing structured training, mentorship and pathways for young people
- Community infrastructure: Progression of broader rural development initiatives aimed at long-term economic sustainability

The charity continues to support enterprise development alongside social impact, including mentoring and oversight of local businesses contributing to employment and economic activity.

Fundraising activity during the year focused on securing UK donor support to sustain and scale these initiatives. While total income reduced compared to the prior year, funding received has been directed efficiently toward core programmes.

b. Key performance indicators

Overall position:

- Total incoming resources of £161,043 (2024: £539,012)
- Total outgoing resources of £177,295 (2024: £304,834); and
- Funds of £513,442 (2024: £415,168) at the balance sheet date

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TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 JULY 2025

Financial review

a. Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the Company has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

b. Reserves policy

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The Trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. The charity's unrestricted, free reserves (after excluding investments and liabilities that are not expected to fall due in 6 months) are £266,263 (2024: £184,663). As this is not sufficient to support the charity to meet the level of expenditure required to maintain the basic operation of the charity for between three and six months, financial support will be provided by Truestone Impact Investment Management Limited, a company owned by one of the Trustees, as and when necessary to ensure the charity is able to continue to operate and carry out the charity's current activities.

Structure, governance and management

a. Organisational structure and decision-making policies

The Trustees of the Charitable Company, are legally responsible for the overall governance and control and they come together at full Board meetings at least twice a year. Trustees are appointed for an unspecified period, any vacancies being filled by the selection and appointment of suitable persona by the Trustees

b. Policies adopted for the induction and training of Trustees

There is no formal induction and training for Trustees. However, the existing Trustees inform a potential Trustee about the charity's mission before any appointment with a view to the potential Trustee helping to achieve the set goals and objectives of the charity. At least two Trustees' meetings are held in a year at which the Trustees are allowed to raise and discuss various issues.

c. Financial risk management

The Trustees have assessed the major risks to which the Company is exposed, in particular those related to the operations and finances of the Company, and are satisfied that systems and procedures are in place to mitigate exposure to the major risks.

d. Relationships with related parties

The Charity has a non-charitable subsidiary which is a dormant company.

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TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 JULY 2025

Statement of Trustees' responsibilities

The Trustees (who are also the directors of the Company for the purposes 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. Under company law, the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the Company and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Company will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Company's transactions and disclose with reasonable accuracy at any time the financial position of the 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 Company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the members of the board of Trustees and signed on their behalf by:



.....
Mr P N Szkiler
Trustee

Date: 29/04/2026

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INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31 JULY 2025

Independent Examiner's Report to the Trustees of A Call to Business ('the Company')

I report to the charity Trustees on my examination of the accounts of the Company for the year ended 31 July 2025.

Responsibilities and Basis of Report

As the Trustees of the Company (and its directors 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 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the Company's accounts carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent Examiner's Statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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.

This report is made solely to the Company's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the Company's Trustees those matters I am required to state to them in an Independent Examiner's Report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Company and the Company's Trustees as a body, for my work or for this report.

Signed: *Scott McCullough*

Dated: 29/04/2026

Scott McCullough FCA

Chartered Accountants Ireland

UHY Hacker Young Fitch Limited
Suite 2.06
Custom House
Custom House Square
Belfast
BT1 3ET

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**STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 JULY 2025**

	Note	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Income from:					
Donations and legacies	4	-	152,773	152,773	538,286
Investments	5	8,270	-	8,270	726
Total income		8,270	152,773	161,043	539,012
Expenditure on:					
Charitable activities	7	61,083	116,212	177,295	304,834
Total expenditure		61,083	116,212	177,295	304,834
Net (expenditure)/income before net gains/(losses) on investments		(52,813)	36,561	(16,252)	234,178
Unrealised gains/(losses) on investments		114,524	-	114,524	(7,569)
Net movement in funds before other recognised gains/(losses)		61,711	36,561	98,272	226,609
Other recognised gains/(losses):					
Other gains/(losses)		2	-	2	(1,487)
Net movement in funds		61,713	36,561	98,274	225,122
Reconciliation of funds:					
Total funds brought forward		211,902	203,266	415,168	190,046
Net movement in funds		61,713	36,561	98,274	225,122
Total funds carried forward		273,615	239,827	513,442	415,168

The Statement of Financial Activities includes all gains and losses recognised in the year.

The notes on pages 10 to 23 form part of these financial statements.

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REGISTERED NUMBER: 04247153

BALANCE SHEET
AS AT 31 JULY 2025

	Note	2025 £	2024 £
Fixed assets			
Investments	11	581,503	466,979
		<u>581,503</u>	<u>466,979</u>
Current assets			
Debtors	13	19,915	12,699
Cash at bank and in hand		608	13,938
		<u>20,523</u>	<u>26,637</u>
Current liabilities			
Creditors: amounts falling due within one year	14	(88,584)	(78,448)
		<u>(68,061)</u>	<u>(51,811)</u>
Net current liabilities			
		<u>513,442</u>	<u>415,168</u>
Total assets less current liabilities			
		<u>513,442</u>	<u>415,168</u>
Net assets excluding pension asset			
		<u>513,442</u>	<u>415,168</u>
Total net assets		<u>513,442</u>	<u>415,168</u>
Charity funds			
Restricted funds	15	239,827	203,266
Unrestricted funds	15	273,615	211,902
		<u>513,442</u>	<u>415,168</u>
Total funds		<u>513,442</u>	<u>415,168</u>

The Company was entitled to exemption from audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit for the year in question in accordance with section 476 of Companies Act 2006.

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime.

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:



.....
Mr P N Szkiler
Trustee

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REGISTERED NUMBER: 04247153

BALANCE SHEET (CONTINUED)
AS AT 31 JULY 2025

Date: 29/04/2026

The notes on pages 10 to 23 form part of these financial statements.

A CALL TO BUSINESS
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 JULY 2025

1. General information

A Call To Business is a private company limited by guarantee incorporated in England and Wales. The registered office is Suite 6, Denzell House, Dunham Road, Bowdon, Altrincham, England, WA14 4QE.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - 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 Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

A Call to Business meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

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

2.2 Going concern

The financial statements have been prepared on the basis that the fundamental accounting concept of going concern is applied. The Charity is expected to receive sufficient funds that will allow it to continue its operations for a period of at least 12 months from the approval date of these financial statements.

On the basis of the foregoing the Trustees consider that the going concern concept continue to be appropriate and has therefore been applied.

2.3 Income

All income is recognised once the Company has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Cash donations are recognised on receipt. Other donations are recognised once the charity 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.

Grants are included in the Statement of Financial Activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance Sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

2.4 Expenditure

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 JULY 2025

2. Accounting policies (continued)

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Company's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

2.5 Foreign currencies

Monetary assets and liabilities denominated in foreign currencies are translated into sterling at rates of exchange ruling at the reporting date.

Transactions in foreign currencies are translated into sterling at the rate ruling on the date of the transaction.

Exchange gains and losses are recognised in the Statement of Financial Activities.

2.6 Investments

Unlisted equity investments are initially measured at transaction price and are subsequently measured at fair value at each reporting date. Fair value is determined by reference to the most recent transactions of the entities equity. Increases in fair value are recognised in other comprehensive income, decreases in fair value are recognised in profit and loss. Transaction costs are expensed to or as incurred. This treatment is permitted by FRS 102 and has been adopted to provide a true and fair view. It represents a departure from Companies Act 2006. Where there is deemed to be no reliable fair value, investments are carried at historical cost less impairment.

Debt investments held by the company are initially recognised at transaction price and subsequently at amortised cost.

2.7 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

2.8 Cash at bank and in hand

Cash and cash equivalents include cash in hand and deposits held at call with banks.

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 JULY 2025

2. Accounting policies (continued)

2.9 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Company anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of Financial Activities as a finance cost.

2.10 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity 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 loans from related parties, 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.

Derecognition of financial liabilities

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

2.11 Group accounts

The financial statements present information about the company as an individual undertaking and not about its group. The company and its subsidiary undertakings comprise a small-sized group. The company has therefore taken advantage of the exemptions provided by section 399 of the Companies Act 2006 not to prepare group accounts.

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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 JULY 2025**

2. Accounting policies (continued)

2.12 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Company and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Company for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

3. Critical accounting estimates and areas of judgment

Estimates and judgments are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Critical accounting estimates and assumptions:

In the application of the charity'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.

4. Income from donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £
Donations and gifts	-	152,773	152,773
	<i>Unrestricted funds 2024 £</i>	<i>Restricted funds 2024 £</i>	<i>Total funds 2024 £</i>
Donations and gifts	110,491	427,795	538,286

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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 JULY 2025**

5. Investment income

	Unrestricted funds 2025 £	Total funds 2025 £
Interest receivable - Non UK programme related loans	1,054	1,054
Dividends receivable	7,216	7,216
	<u>8,270</u>	<u>8,270</u>

	<i>Unrestricted funds 2024 £</i>	<i>Total funds 2024 £</i>
Interest receivable - Non UK programme related loans	726	726
	<u>726</u>	<u>726</u>

6. Analysis of grants

	Grants to Institutions 2025 £	Total funds 2025 £
Grants to institutions	3,127	3,127
	<u>3,127</u>	<u>3,127</u>

	<i>Grants to Institutions 2024 £</i>	<i>Total funds 2024 £</i>
Grants to institutions	500	500
	<u>500</u>	<u>500</u>

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NOTES TO THE FINANCIAL STATEMENTS
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7. Analysis of expenditure on charitable activities

Summary by fund type

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
Provision of support	61,083	116,212	177,295
	<hr/>	<hr/>	<hr/>
	<i>Unrestricted funds 2024 £</i>	<i>Restricted funds 2024 £</i>	<i>Total 2024 £</i>
Provision of support	21,828	283,006	304,834
	<hr/>	<hr/>	<hr/>

8. Analysis of expenditure by activities

	Activities undertaken directly 2025 £	Grant funding of activities 2025 £	Support costs 2025 £	Total funds 2025 £
Provision of support	125,178	3,127	48,990	177,295
	<hr/>	<hr/>	<hr/>	<hr/>
	<i>Activities undertaken directly 2024 £</i>	<i>Grant funding of activities 2024 £</i>	<i>Support costs 2024 £</i>	<i>Total funds 2024 £</i>
Provision of support	294,053	500	10,281	304,834
	<hr/>	<hr/>	<hr/>	<hr/>

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NOTES TO THE FINANCIAL STATEMENTS
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8. Analysis of expenditure by activities (continued)

Analysis of direct costs

	Provision of support 2025 £	Total funds 2025 £
Project expenditure (restricted)	116,212	116,212
Insurance	1,180	1,180
Computer costs	1,842	1,842
Travel expenses	5,375	5,375
Bank charges	437	437
Publicity and outreach	75	75
Sundry expenses	57	57
	<hr/>	<hr/>
	125,178	125,178
	<hr/>	<hr/>
	<i>Provision of support 2024 £</i>	<i>Total funds 2024 £</i>
Impairment of investments	3,928	3,928
Project expenditure (restricted)	283,026	283,026
Insurance	1,165	1,165
Computer costs	1,004	1,004
Travel expenses	3,899	3,899
Bank charges	552	552
Publicity and outreach	466	466
Sundry expenses	13	13
	<hr/>	<hr/>
	294,053	294,053
	<hr/>	<hr/>

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NOTES TO THE FINANCIAL STATEMENTS
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8. Analysis of expenditure by activities (continued)

Analysis of support costs

	Provision of support 2025 £	Total funds 2025 £
Accountancy	7,992	7,992
Legal and professional fees	218	218
Management fees	39,600	39,600
Secretarial fees	1,180	1,180
	<hr/>	<hr/>
	48,990	48,990
	<hr/>	<hr/>
	<i>Provision of support 2024 £</i>	<i>Total funds 2024 £</i>
Accountancy	9,180	9,180
Legal and professional fees	175	175
Secretarial fees	926	926
	<hr/>	<hr/>
	10,281	10,281
	<hr/>	<hr/>

9. Independent examiner's remuneration

The independent examiner's remuneration amounts to an independent examiner fee of £7,992 (2024 - £9,180).

10. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2024 - £NIL).

During the year ended 31 July 2025, no Trustee expenses have been incurred (2024 - £NIL).

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 JULY 2025

11. Fixed asset investments

	Investments in subsidiary companies £	Unlisted investments £	Total £
Cost or valuation			
At 1 August 2024	100	466,879	466,979
Additions	-	174,078	174,078
Revaluations	-	(59,554)	(59,554)
At 31 July 2025	100	581,403	581,503
Net book value			
At 31 July 2025	100	581,403	581,503
At 31 July 2024	100	466,879	466,979

12. Principal subsidiaries

The following was a subsidiary undertaking of the Company:

Name	Company number	Registered office or principal place of business	Principal activity
A Call To Business Trading (UK) Ltd	09606422	Suite 6, Denzell House, Dunham Road, Bowdon, Altrincham, England, WA14 4QE	Dormant

Class of shares	Holding	Included in consolidation
Ordinary	100%	No

The financial results of the subsidiary for the year were:

Name	Net assets £
A Call To Business Trading (UK) Ltd	100

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 JULY 2025

13. Debtors

	2025 £	2024 £
Due within one year		
Other debtors	19,830	12,614
Prepayments and accrued income	85	85
	19,915	12,699

14. Creditors: Amounts falling due within one year

	2025 £	2024 £
Trade creditors	1,000	360
Other creditors	41,625	70,528
Accruals and deferred income	45,959	7,560
	88,584	78,448

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 JULY 2025

15. Statement of funds

Statement of funds - current year

	Balance at 1 August 2024 £	Income £	Expenditure £	Gains/ (Losses) £	Balance at 31 July 2025 £
Unrestricted funds					
General Funds - all funds	211,902	8,270	(61,083)	114,526	273,615
Restricted funds					
actb Foundation Sierra Leone	97,085	105,135	(116,212)	-	86,008
Rogbere meals	105,594	47,638	-	-	153,232
Ukraine crisis	587	-	-	-	587
	203,266	152,773	(116,212)	-	239,827
Total of funds	415,168	161,043	(177,295)	114,526	513,442

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**NOTES TO THE FINANCIAL STATEMENTS
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15. Statement of funds (continued)

Statement of funds - prior year

	<i>Balance at 1 August 2023 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Gains/ (Losses) £</i>	<i>Balance at 31 July 2024 £</i>
Unrestricted funds					
General Funds - all funds	131,569	111,217	(21,828)	(9,056)	211,902
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Restricted funds					
actb Foundation Sierra Leone	-	380,091	(283,006)	-	97,085
Rohbere Meals	57,890	47,704	-	-	105,594
Polish foundation / Ukraine crisis	587	-	-	-	587
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	58,477	427,795	(283,006)	-	203,266
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Total of funds	<hr/> <hr/> 190,046	<hr/> <hr/> 539,012	<hr/> <hr/> (304,834)	<hr/> <hr/> (9,056)	<hr/> <hr/> 415,168

16. Summary of funds

Summary of funds - current year

	Balance at 1 August 2024 £	Income £	Expenditure £	Gains/ (Losses) £	Balance at 31 July 2025 £
General funds	211,902	8,270	(61,083)	114,526	273,615
Restricted funds	203,266	152,773	(116,212)	-	239,827
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	415,168	161,043	(177,295)	114,526	513,442
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 JULY 2025**

16. Summary of funds (continued)

Summary of funds - prior year

	<i>Balance at 1 August 2023 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Gains/ (Losses) £</i>	<i>Balance at 31 July 2024 £</i>
General funds	131,569	111,217	(21,828)	(9,056)	211,902
Restricted funds	58,477	427,795	(283,006)	-	203,266
	<u>190,046</u>	<u>539,012</u>	<u>(304,834)</u>	<u>(9,056)</u>	<u>415,168</u>

17. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £
Fixed asset investments	581,503	-	581,503
Current assets	(219,303)	239,827	20,524
Creditors due within one year	(88,584)	-	(88,584)
Total	<u>273,616</u>	<u>239,827</u>	<u>513,443</u>

Analysis of net assets between funds - prior year

	<i>Unrestricted funds 2024 £</i>	<i>Restricted funds 2024 £</i>	<i>Total funds 2024 £</i>
Fixed asset investments	466,979	-	466,979
Current assets	(176,629)	203,266	26,637
Creditors due within one year	(78,448)	-	(78,448)
Total	<u>211,902</u>	<u>203,266</u>	<u>415,168</u>

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18. Related party transactions

At the balance sheet date, the Charity owed a trustee, Mr P N Szkiler, £nil (2024: £42,406).

The Charity owed £8,800 (2024: £857) to Truestone Impact Investment Management Limited, a company in which Mr P N Szkiler has majority control, at the balance sheet date.

The Charity owed £3,400 (2024: £3,400) to Truestone Africa Limited, a company in which several trustees are shareholders, at the balance sheet date.

At the balance sheet date, the Charity owed a trustee, Mr I R Tanner, £23,750 (2024: £23,750).

At the balance sheet date, the Charity owed it's subsidiary undertaking, A Call To Business Trading (UK) Limited, £100 (2024: £100).

The Charity owed £5,575 (2024: £15) to Truestone Impact Consulting Limited, a company in which Mr P N Szkiler has majority control, at the balance sheet date. Truestone Impact Consulting Limited charged the Charity management fees of £39,600 (2024: £nil) in the year.

During the year donations from trustees totalling £nil (2024: 1,000) were received