

REGISTERED COMPANY NUMBER: 6000282 (England and Wales)
REGISTERED CHARITY NUMBER: 1119934

REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30TH JUNE 2025
FOR
INSIGHT FOR LIVING (UK) LIMITED

Martin and Company
25 St Thomas Street
Winchester
Hampshire
SO23 9HJ

INSIGHT FOR LIVING (UK) LIMITED

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FOR THE YEAR ENDED 30TH JUNE 2025

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INSIGHT FOR LIVING (UK) LIMITED

REFERENCE AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 30TH JUNE 2025

TRUSTEES	Dr G M Anderson Dr T T Boyle (appointed 21.10.2024) Dr S W Brady (appointed 21.10.2024) Mrs C Swindoll Gaither Mr W Gemaehlich Mr J A Post Mr P D Sweeting Mr T J Hayes (resigned 21.10.2024)
COMPANY SECRETARY	Mr S Bean
REGISTERED OFFICE	PO Box 254 Wisbech PE14 4FZ
REGISTERED COMPANY NUMBER	6000282 (England and Wales)
REGISTERED CHARITY NUMBER	1119934
INDEPENDENT EXAMINER	Martin and Company 25 St Thomas Street Winchester Hampshire SO23 9HJ
SOLICITORS	Stone King LLP Boundary House 91 Charterhouse Street London EC1M 6HR
BANKERS	National Westminster Bank Plc Turnpike House 123 High Street Crawley RH10 1DD

INSIGHT FOR LIVING (UK) LIMITED

REPORT OF THE TRUSTEES **FOR THE YEAR ENDED 30TH JUNE 2025**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 30th June 2025. The trustees have adopted the provisions of 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 directors of Insight for Living UK (the charity) are its trustees for the purpose of charity law and throughout this report are collectively referred to as the trustees.

The trustees serving during the period or since the period end were as follows:

Insight for Living UK elected chair:	T Boyle
	G Anderson
Insight for Living UK elected Trustees:	T Hayes
	B Gemaehlich
	S Brady
	J Post
	P Sweeting
	C Swindoll Gaither
Secretary:	S Bean
Executive Director:	S Bean

OBJECTIVES AND ACTIVITIES

Objectives and aims

The objects and powers of the charity are set out in detail in the charity's memorandum of association. In summary, they are:

- To advance the Christian faith in the UK and Europe through teaching materials through any means including but not limited to radio, television, the Internet, and printed publications;
- To promote and preserve good health through the provision of pastoral care and prayer from a Christian biblical perspective; and
- To advance the education of the public in the truths of scripture, the person of Jesus Christ, and personal, familial and marital relationships from a Christian biblical perspective through free and purchased resources.

Public benefit

Our objects are set to reflect our faith and regional aims. Our trustees review our objectives and activities per annum to ensure that both they and the charity reflect our aims. In carrying out this review the trustees have considered the Charity Commission's general guidance on public benefit and in particular its supplementary public guidance on the advancement of religion for the public benefit.

INSIGHT FOR LIVING (UK) LIMITED

REPORT OF THE TRUSTEES **FOR THE YEAR ENDED 30TH JUNE 2025**

OBJECTIVES AND ACTIVITIES

Strategies

The strategies of the charity are set out in detail as powers in the charity's memorandum of association. In summary, they are:

- To maintain and keep under review the Statement of Faith and the Mission Statement;
- To arrange or join in arranging and provide for the holding of worship services, meetings, seminars, conferences, and training courses;
- To promote and carry out education of the public by researching, publishing and promoting the publication of useful results of such research;
- To make or promote the making of broadcasts, announcements, advertisements or otherwise of programmes on any media including but not limited to radio, television, the internet and satellite through the offices of licensed agencies;
- To provide biblical advice; remaining true to the Statement of Faith and Mission of the organisation;
- To publish or distribute books, guides, CDs and other information;
- To co-operate with other bodies, charities and statutory authorities and to exchange information and advice with them;
- To support, administer or set up other charities; and
- To raise funds (but not by means of taxable trading) and in its discretion to disclaim any particular contribution.
- The financial statements display the activities under the heading of Advancement of the Christian faith.

INSIGHT FOR LIVING (UK) LIMITED

REPORT OF THE TRUSTEES **FOR THE YEAR ENDED 30TH JUNE 2025**

ACHIEVEMENT AND PERFORMANCE

Achievements and performance

The charity carries out activities in pursuance of its charitable objectives. The trustees consider that these activities, summarised below, provide benefit to the public.

Mission and Evangelism

To advance the Christian message is a demonstration of our faith. Our primary means of distributing this message is through media streams such as radio, Internet, and mobile technology. Through regional radio stations we broadcast a 28-minute programme, which provides exegetical teaching of the Bible by a well-known and respected minister and author, Dr Charles R. Swindoll. The host of this programme, Dr Terry Boyle, serves as Dr Swindoll's pastoral representative for the UK and English-speaking Europe. We also provide a 13-minute Bible-teaching programme from Dr Boyle on our website and mobile app. Our programmes direct listeners to the scriptures where they can apply the truths and morals therein to their daily living.

We have increased the number distribution points on which one can receive this message since our incorporation on 16 November 2006. Beginning in September 2009, our listener footprint increased because of the procurement of national digital audio broadcast (DAB) licences by two large radio stations, which were already broadcasting our programme. In 2011, two UK broadcasters launched an application enabling users to tune into programming via Apple® and Android® mobile technology. In July 2014, we started broadcasting through the Spirit Radio network in the Republic of Ireland.

Currently, Insight for Living is heard on five stations in the United Kingdom and three stations in the Republic of Ireland.

In 2012, the charity also launched a free mobile app for users of iPhone®, iPad®, Windows®, Android® and Amazon Kindle® technology. This was done to provide on-demand content to a wider, and new, group of people. This app not only provides easy access to audio teaching, but also videos, daily Bible-reading plan, and daily devotional study to read.

The charity continues to improve its on-demand Internet audio streaming and podcasts, utilising web embeds directly from our mobile app. The charity also started using Mailchimp as its method of email signup and distribution. Additional ministry is provided through social media platforms.

Pastoral Care and Prayer

It is important to the trustees that the charity not only has a method of outreach, but also a place for direct contact and subsequent response with those whom the charity reaches in its mission. The charity, therefore, provides free pastoral care to the public. We educate the public about this free service through our radio broadcast, app, Web Site, distributed publications, e-mails, and public speaking engagements held by our regional pastoral representative, Dr Terry Boyle.

Dr Boyle is also a member of the Association of Christian Counsellors as a provider of Pastoral Care. The charity benefits from the services of other staff members to assist Dr Boyle with pastoral care. The public can receive this service by calling, filling out the online contact form, or writing a letter. The result will be a personalised and caring response following a biblical and pastoral counselling model.

Frequently the charity will receive requests by its constituency to pray with or for them. Our staff are trained to facilitate these types of requests. If a prayer request is received by a constituent, and results in a pastoral care concern, staff are trained to evaluate and forward such issues to Dr Terry Boyle.

Education

The charity aims, in every area of its communication, to educate the public in the truths of scripture and the person of Jesus Christ. The Bible provides many insights into how one ought to carry him or herself throughout life. Through the examples of biblical characters and events, and especially the example of Jesus Christ, we present an understanding of how to live the Christian life.

INSIGHT FOR LIVING (UK) LIMITED

REPORT OF THE TRUSTEES **FOR THE YEAR ENDED 30TH JUNE 2025**

Although our programme is freely available to the public through radio, Internet streaming, or downloadable app, we also offer physical or downloadable copies for free or to purchase, often with accompanying study material. Most of our programmes have an associated Bible study we call "Searching the Scriptures", which is available to download as a PDF from the Internet or as a printed workbook. This is to facilitate the study of a particular topic at a pace that is conducive to our constituent's schedule. We provide many other resources in the form of books, booklets, CDs, DVDs, MP3s and gift items to help in applying biblical principles to life.

Some of our weekday teaching programmes over the past year included:

- Revelation (A study on the book of Revelation)
- Solomon (A study on the life of Solomon as recorded in 1 Kings and Ecclesiastes)
- Tough Grace in Difficult Places (A study of the book of Titus)
- Moses: A Man of Selfless Dedication (A study on the life of Moses as recorded in Exodus and Numbers)
- The Mystery of God's Will
- Paul: A Man of Grace and Grit (A study on the life of Paul as recorded in the New Testament)

Although nothing has been created in recent years, the charity did create unique resources designed to encourage outward expression of faith. In 2011, Dr Terry Boyle wrote *The Way of Lament*, a book published by the charity to help those struggling through pain or grief. Dr Boyle looked to the Psalms as an example for how people can courageously bring their pain before God, who is fully acquainted with our grief and sorrows. This publication was released and distributed throughout the USA, Australia, and Canada to better educate the public in our pastoral care efforts in the United Kingdom. It was also made available to download through Amazon Kindle Store.

In 2013, the charity published Dr Boyle's second title, *What Solomon Says: A Biblical Approach to Contentment and Authority*. A third edition of our Biblical Approach titles was published in 2015. *The Fellowship of the Forgiven: A Biblical Approach to Church* looks at the Book of 1st John to answer the question, "What Makes a Church Christian?"

Insight for Living UK again served as a sponsor for the Moorlands College preaching prize. This prize is given to a graduating student, chosen by the faculty at Moorlands, who has displaying excellence in their approach to Bible study and teaching.

FINANCIAL REVIEW

Principal funding sources

At the time the charity opened in 2006, principal funding came from the headquarters of Insight for Living in the United States of America. This subsidy has decreased or increased depending on the need of the UK charity as a going concern. During the past several years, the charity has received 100% of funding through charitable contributions, sales, interest, and legacy gifts from the charity's constituents in the United Kingdom and Europe and therefore free of any subsidy from the USA. This is done by way of phone call response to the daily radio broadcast, returned response mechanisms provided in either of the two mailings distributed in a month, returned thank-you letter response forms, standing order and direct debit commitments, or motivated action in reply to e-mail delivery or Web Site giving or purchase opportunity.

INSIGHT FOR LIVING (UK) LIMITED

REPORT OF THE TRUSTEES **FOR THE YEAR ENDED 30TH JUNE 2025**

FINANCIAL REVIEW

Investment policy and objectives

As set out in the Articles of Association, the trustees can:

- Deposit or invest funds in any manner provided that the charity retains any investments donated to it. The trustees, unless they consider it unnecessary or inappropriate to do so, will invest only after obtaining advice from a financial expert.
- Delegate the management of investments to a financial expert, but only on condition that the investment policy is set down in writing for the financial expert by the trustees, every transaction is reported promptly to the trustees, the performance of the investments is reviewed regularly with the trustees, the trustees are entitled to cancel the delegation arrangement at any time, the investment policy and the delegation arrangement are reviewed at least once a period, all payments due to the financial expert are on a scale or at a level which is agreed in advance and are notified promptly to the trustees on receipt, and the financial expert must not do anything outside the powers of the trustees.
- Arrange for investments or other property of the charity to be held in the name of a nominee (being a corporate body registered or having an established place of business in England and Wales) under the control of the trustees or of a financial expert acting under their instructions and to pay any reasonable fee required.

Reserves policy

As set out in the Articles of Association, the trustees can set aside funds for special purposes or as reserves against future expenditure. At the end of the year, free reserves as defined by the Charity Commission stood at £126,318 (2024 - £172,863), representing approximately 7.5 months' worth of expenditure at current levels. The trustees aim to hold reserves of between 4 and 6 months. Reserves therefore are in the target range.

Going concern

The financial statements are prepared on a going concern basis that the trustees consider appropriate. The cash reserves for the charity are high relative to planned expenditure.

Facilities

In 2006, the charity opened its first office in Leatherhead, Surrey. In December 2009, the charity relocated its office to Dorking, Surrey. In December 2020, to reduce cost and become less reliant on subsidy from the USA ministry, the charity moved out of its leased premises in Dorking, Surrey and began operating through virtual means. Its current correspondence address is located in Wisbech, Cambridgeshire.

INSIGHT FOR LIVING (UK) LIMITED

REPORT OF THE TRUSTEES **FOR THE YEAR ENDED 30TH JUNE 2025**

FUTURE PLANS

We continue to seek new methods of distribution of the media format of Insight for Living. However, there are few opportunities in terms of radio output, due to the limited number of licenses given, let alone to solely Christian based stations. The charity contemplated ways to create and broadcast radio and video content from Dr Terry Boyle but decided to focus on the global efforts of **Vision 195**.

Since 1979, Insight for Living Ministries has faithfully broadcast God's Word. Our goal has never changed: to teach the study and application of Scriptures wherever the Lord opens doors. With this firm foundation, we are pursuing a bold vision to reach all 195 countries so that lives will be transformed as individuals hear the gospel, receive God's amazing grace, and learn to become spiritually self-sustaining disciples.

Chuck has explained his method of Bible study in his sermon, and related book, called Searching the Scriptures. This series is for anyone who wants to learn how to 1) observe the text of Scripture, 2) probe the meaning of Scripture, 3) compare the truths of Scripture, and 4) apply the wisdom of Scripture. This course of study is the centrepiece of **Vision 195**.

With continued upgrades to its Web Site, the charity has provided better and mobile friendly service for friends to give charitable gifts or purchase featured resources. In August 2020, the charity upgraded to a new donor database.

The charity trustees foresee their executive director and pastor continuing to work with regional media outlets to promote the objectives of the charity and to continue communicating with current constituents to maintain a good relationship between the charity and its donors. In 2018, the pastor began devoting half of his time toward the development of Searching the Scriptures materials for international pastors and churches. This responsibility ended in May 2024. As a result, the writing, preaching, and recording of Dr Terry Boyle's own content ceased to allow for necessary time required for this project. In 2020, the executive director began devoting time helping teams in Europe and Commonwealth Ministries as Senior Director. These efforts, approved by the trustees, involve the UK organisation in further development of **Vision 195**.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Insight for Living (UK) Limited is a company limited by guarantee governed by its Memorandum and Articles of Association dated 31 October 2006. It is registered as a charity with the Charity Commission. Each member promises, if the charity is dissolved while he, she or it remains a member or within 12 months afterwards, to pay up to £1 towards the costs of dissolution and the liabilities incurred by the charity while the contributor was a member.

Recruitment and appointment of new trustees

As set out in the Articles of Association the trustees may at any time co-opt any person duly qualified to be appointed as a trustee to fill a vacancy in their number or as an additional trustee, but a co-opted trustee holds office only until the next AGM.

Organisational structure

The board of trustees, which is not subject to any maximum of members, has control of the charity and its property and funds. The board must hold at least one AGM per annum and may call an EGM at any time. An executive director is appointed by the trustees to manage the day-to-day operations of the charity. To facilitate effective operations, the executive director has delegated authority, within terms of delegation approved by the trustees, for operational matters including finance, employment, strategy, and other charity related activity. The executive director fulfils the role of chief executive.

Induction and training of new trustees

Every trustee must subscribe and adhere, in belief and lifestyle, to the Statement of Faith, the Mission Statement and Timothy 3:1-13. New trustees undergo an orientation to brief them on their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the decision-making processes, mission and vision statements, and financial performance of the charity.

INSIGHT FOR LIVING (UK) LIMITED

REPORT OF THE TRUSTEES **FOR THE YEAR ENDED 30TH JUNE 2025**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Key management remuneration

Salaries for all posts, including key management, are determined using ©Croner Reward for Charities. A role is ranked and using survey tables provided by ©Croner Reward around median income, charity income, number of employees, area of activity, and region, a market rate is determined.

At the AGM, the Trustees determine whether the salary for all staff, including key management, should be adjusted for the current financial year, to reflect changes in the cost of living. They will determine whether an increase is appropriate in the context of:

- The charity's financial situation
- The charity's performance
- Cost of living adjustments made in recent years
- Pay reviews elsewhere (how might a failure to follow wider trends be perceived amongst staff, within partner organisations or amongst potential supporters?)

Cost of living adjustments will be applied equally to all staff.

Related parties

- C. Swindoll Gaither, a trustee of the charity during the reported year, is also President of Insight for Living USA effective 1st September 2023.
- B. Gemaehlich, a current trustee of the charity, is Executive Vice President and Chief Operations Officer of Insight for Living USA.
- T. Hayes, a current trustee of the charity, is Executive Vice President of Chief International Officer of Insight for Living USA.
- T. Boyle, a trustee of the charity during the reported year, was Executive Vice President and Chief International Instructor for Searching the Scriptures Ministries until May 2025.
- S. Bean, the secretary and executive director of the charity, is Senior Director of Europe and Commonwealth Ministries of Insight for Living USA.
- R. Boyle is the only employee of IFL UK. She is the spouse of T. Boyle.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The trustees assessed the major risks that the charity may face at the 2024 AGM. Systems and procedures have been established to mitigate any such risks and procedures designed to minimise any negative impact on the charity.

The following are identified risks to the charity during FY25, which are considered prominent by the 'Trustees'. These stand as follows:

- The financial failure of UK radio station(s) because of their demise from the airwaves leading to a major loss of listeners from our primary source(s) of referral from broadcasting.
- The financial implications of changes to broadcasting times and rates by UK station(s) because of financial strain within the station(s) and/or change in broadcasting objectives.
- The inability of Insight for Living UK to fulfil charitable objectives or ministry output because of sudden and/or planned absence of key personnel.

A review of these identified risks will be evaluated at the 2025 AGM.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Insight for Living (UK) Limited for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

INSIGHT FOR LIVING (UK) LIMITED

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 30TH JUNE 2025

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

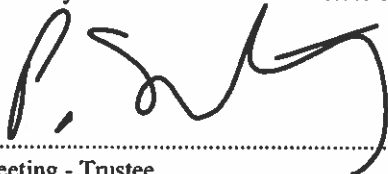
The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding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

Independent Examiners

A resolution was proposed and seconded on the 5th June 2025 that Martin and Company be appointed as independent examiners to the charity for the current period.

In preparing this report, the trustees have taken advantage of the small companies' exemptions provided by section 415A of the Companies Act 2006.

Approved by order of the board of trustees on 18/11/25 and signed on its behalf by:



P Sweeting - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
INSIGHT FOR LIVING (UK) LIMITED**

Independent examiner's report to the trustees of Insight for Living (UK) Limited ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 30th June 2025.

Responsibilities and basis of report

As the charity's trustees of the Company (and also 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 your charity's accounts as 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.



David Barr FCA

Martin and Company
25 St Thomas Street
Winchester
Hampshire
SO23 9HJ

Date: 19th November 2025

INSIGHT FOR LIVING (UK) LIMITED**STATEMENT OF FINANCIAL ACTIVITIES**
FOR THE YEAR ENDED 30TH JUNE 2025

		2025	2024
		Unrestricted	Total
		fund	funds
		£	£
INCOME AND ENDOWMENTS FROM	Notes		
Donations and legacies	3	181,640	203,211
Other trading activities	4	8,684	7,913
Investment income	5	2,036	2,785
Total		192,360	213,909
EXPENDITURE ON			
Raising funds	6	53,205	93,888
Charitable activities	7		
Advancement of Christian faith		185,700	180,926
Total		238,905	274,814
NET INCOME/(EXPENDITURE)		(46,545)	(60,905)
RECONCILIATION OF FUNDS			
Total funds brought forward		172,863	233,768
TOTAL FUNDS CARRIED FORWARD		126,318	172,863

The notes form part of these financial statements

INSIGHT FOR LIVING (UK) LIMITED**BALANCE SHEET**
30TH JUNE 2025

		2025 Unrestricted fund £	2024 Total funds £
FIXED ASSETS	Notes		
Tangible assets	13	2,821	-
CURRENT ASSETS			
Debtors	14	25,206	56,117
Cash at bank		122,518	150,468
		147,724	206,585
CREDITORS			
Amounts falling due within one year	15	(24,227)	(33,722)
NET CURRENT ASSETS		123,497	172,863
TOTAL ASSETS LESS CURRENT LIABILITIES		126,318	172,863
NET ASSETS		126,318	172,863
FUNDS	16		
Unrestricted funds		126,318	172,863
TOTAL FUNDS		126,318	172,863

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 30th June 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 30th June 2025 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

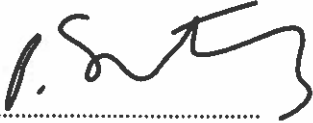
The notes form part of these financial statements

INSIGHT FOR LIVING (UK) LIMITED

BALANCE SHEET - continued
30TH JUNE 2025

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

The financial statements were approved by the Board of Trustees and authorised for issue on18/11/25..... and were signed on its behalf by:



.....
P Sweeting - Trustee

The notes form part of these financial statements

1. STATUTORY INFORMATION

Insight for Living (UK) Limited is a charity registered in England and Wales. The charity's registered number and registered address can be found in the Trustees' Report.

2. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, 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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, 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 accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Classification of expenditure

Fundraising and event costs are costs incurred in seeking voluntary contributions to the charity.

Costs of charitable activities are all costs directly relating to the objects of the charity.

Governance costs are all costs attributable to the management of the charity's assets, organisation, administration and compliance with constitutional and statutory requirements.

Support costs are incurred directly in supporting charitable activities and are allocated based on the time spent by staff on each activity.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Computer equipment - 33% on cost

All assets costing more than £1,000 are capitalised.

Taxation

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

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

INSIGHT FOR LIVING (UK) LIMITED**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30TH JUNE 2025****2. ACCOUNTING POLICIES - continued****Fund accounting**

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

3. DONATIONS AND LEGACIES

	2025	2024
	£	£
Donations	158,555	178,763
Gift aid	23,085	24,448
	<u>181,640</u>	<u>203,211</u>

4. OTHER TRADING ACTIVITIES

	2025	2024
	£	£
Media sales	<u>8,684</u>	<u>7,913</u>

5. INVESTMENT INCOME

	2025	2024
	£	£
Deposit account interest	<u>2,036</u>	<u>2,785</u>

6. RAISING FUNDS**Raising donations and legacies**

	2025	2024
	£	£
Postage and stationery	10,878	4,860
Printing costs	8,100	7,185
Consultation and design	19,446	60,093
Value of goods	2,747	2,741
Support costs	12,034	19,009
	<u>53,205</u>	<u>93,888</u>

INSIGHT FOR LIVING (UK) LIMITED

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30TH JUNE 2025**

7. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 8) £	Support costs (see note 9) £	Totals £
Advancement of Christian faith	<u>161,763</u>	<u>23,937</u>	<u>185,700</u>

8. DIRECT COSTS OF CHARITABLE ACTIVITIES

	2025 £	2024 £
Broadcasting - radio station and outside production costs	130,702	127,717
Professional services	2,515	1,253
Travel	28,546	17,488
	<u>161,763</u>	<u>146,458</u>

9. SUPPORT COSTS

	Management £	Finance £	Governance costs £	Totals £
Raising donations and legacies	10,659	1,375	-	12,034
Advancement of Christian faith	10,659	1,374	11,904	23,937
	<u>21,318</u>	<u>2,749</u>	<u>11,904</u>	<u>35,971</u>

Support costs are allocated on the basis of time spent.

Support costs, included in the above, are as follows:

Management

			2025	2024
	Raising donations and legacies £	Advancement of Christian faith £	Total activities £	Total activities £
Wages	3,065	3,065	6,130	6,086
Insurance	211	210	421	404
Light and heat	-	-	-	90
Telephone	768	767	1,535	1,312
Postage and stationery	2,020	2,021	4,041	5,914
Sundries	237	237	474	9,454
Payroll service fee	242	242	484	428
Computer costs	3,408	3,407	6,815	4,790
Subscriptions, conferences and licences	70	71	141	98
Gifts	302	302	604	324
Depreciation of tangible and heritage assets	336	337	673	-
	<u>10,659</u>	<u>10,659</u>	<u>21,318</u>	<u>28,900</u>

INSIGHT FOR LIVING (UK) LIMITED**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30TH JUNE 2025****9. SUPPORT COSTS - continued
Finance**

			2025	2024
	Raising donations and legacies £	Advancement of Christian faith £	Total activities £	Total activities £
Bank charges	<u>1,375</u>	<u>1,374</u>	<u>2,749</u>	<u>9,118</u>

Governance costs

			2025	2024
			Advancement of Christian faith £	Total activities £
Accountancy and legal fees			<u>11,904</u>	<u>15,459</u>

10. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2025	2024
	£	£
Depreciation - owned assets	<u>673</u>	<u>-</u>

11. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 30th June 2025 nor for the year ended 30th June 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 30th June 2025 nor for the year ended 30th June 2024.

12. STAFF COSTS

The average number of employees during the year was 1 (2024: 1).

No employees received emoluments in excess of £60,000.

INSIGHT FOR LIVING (UK) LIMITED**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30TH JUNE 2025****13. TANGIBLE FIXED ASSETS**

	Computer equipment £
COST	
At 1st July 2024	1,346
Additions	3,494
	<u>4,840</u>
At 30th June 2025	
DEPRECIATION	
At 1st July 2024	1,346
Charge for year	673
	<u>2,019</u>
At 30th June 2025	
NET BOOK VALUE	
At 30th June 2025	<u>2,821</u>
At 30th June 2024	<u>-</u>

14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
VAT	621	2,368
Accrued income	24,585	53,517
Prepayments	-	232
	<u>25,206</u>	<u>56,117</u>

15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Trade creditors	10,494	14,843
Other creditors	13,733	18,879
	<u>24,227</u>	<u>33,722</u>

INSIGHT FOR LIVING (UK) LIMITED**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30TH JUNE 2025****16. MOVEMENT IN FUNDS**

	At 1.7.24 £	Net movement in funds £	At 30.6.25 £
Unrestricted funds			
General fund	172,863	(46,545)	126,318
TOTAL FUNDS	<u>172,863</u>	<u>(46,545)</u>	<u>126,318</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	192,360	(238,905)	(46,545)
TOTAL FUNDS	<u>192,360</u>	<u>(238,905)</u>	<u>(46,545)</u>

Comparatives for movement in funds

	At 1.7.23 £	Net movement in funds £	At 30.6.24 £
Unrestricted funds			
General fund	233,768	(60,905)	172,863
TOTAL FUNDS	<u>233,768</u>	<u>(60,905)</u>	<u>172,863</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	213,909	(274,814)	(60,905)
TOTAL FUNDS	<u>213,909</u>	<u>(274,814)</u>	<u>(60,905)</u>

INSIGHT FOR LIVING (UK) LIMITED**NOTES TO THE FINANCIAL STATEMENTS - continued**
FOR THE YEAR ENDED 30TH JUNE 2025**16. MOVEMENT IN FUNDS - continued**

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.7.23 £	Net movement in funds £	At 30.6.25 £
Unrestricted funds			
General fund	233,768	(107,450)	126,318
TOTAL FUNDS	<u>233,768</u>	<u>(107,450)</u>	<u>126,318</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	406,269	(513,719)	(107,450)
TOTAL FUNDS	<u>406,269</u>	<u>(513,719)</u>	<u>(107,450)</u>

17. RELATED PARTY DISCLOSURES

Mrs R Boyle is the only employee of the charitable company. She is the spouse of Dr T Boyle (trustee). During the year Mrs R Boyle received total remunerations of £6,130 (2024: £6,086).

INSIGHT FOR LIVING (UK) LIMITED**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 30TH JUNE 2025**

	2025 £	2024 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	158,555	178,763
Gift aid	23,085	24,448
	181,640	203,211
Other trading activities		
Media sales	8,684	7,913
Investment income		
Deposit account interest	2,036	2,785
Total incoming resources	192,360	213,909
EXPENDITURE		
Raising donations and legacies		
Postage and stationery	10,878	4,860
Printing costs	8,100	7,185
Consultation and design	19,446	60,093
Value of goods	2,747	2,741
	41,171	74,879
Charitable activities		
Broadcasting - radio station and outside production costs	130,702	127,717
Professional services	2,515	1,253
Travel	28,546	17,488
	161,763	146,458
Support costs		
Management		
Wages	6,130	6,086
Insurance	421	404
Light and heat	-	90
Telephone	1,535	1,312
Postage and stationery	4,041	5,914
Sundries	474	9,454
Payroll service fee	484	428
Computer costs	6,815	4,790
Subscriptions, conferences and licences	141	98
Carried forward	20,041	28,576

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INSIGHT FOR LIVING (UK) LIMITED**DETAILED STATEMENT OF FINANCIAL ACTIVITIES**
FOR THE YEAR ENDED 30TH JUNE 2025

	2025	2024
	£	£
Management		
Brought forward	20,041	28,576
Gifts	604	324
Computer equipment	673	-
	<hr/>	<hr/>
	21,318	28,900
 Finance		
Bank charges	2,749	9,118
 Governance costs		
Accountancy and legal fees	11,904	15,459
	<hr/>	<hr/>
Total resources expended	238,905	274,814
	<hr/>	<hr/>
Net expenditure	(46,545)	(60,905)
	<hr/>	<hr/>

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