



ASSEMBLIES OF GOD
GREAT BRITAIN

IAG UK & EUROPE

Crickhowell Place, Winch Wen

Swansea, SA1 7DP

Web: www.iaguk.org | Email: hr@iaguk.org

Tel: 0179 244 6161

IAG UK & EUROPE Charity Number:1131858

TRUSTEES ANNUAL REPORT & FINANCIAL STATEMENTS For the period 01 April 2024 to 31 March 2025

The trustees present their report and the financial statements of the charity for the year ended 31 March 2025.

ADMINISTRATION DETAILS:

Registered Charity name: IAG UK & EUROPE

Charity number: 1131858

Charity's operating address: IAG UK & EUROPE
Crick Howell Place, Winch Wen
Mansel Road
Swansea, SA1 7DP

Contact number: 0044 7545035119

Email address: admin@iag.org

Website: www.iaguk.org

STRUCTURE, GOVERNANCE & MANAGEMENT

Type of Governing Document: Constitution

How the Charity is constituted: The constitution defines the governance structure, specifying the roles and responsibilities of trustees and the Directors overseeing the charity.

Trustee selection method: The Trustees are selected in the Annual General Meeting.

During the year, the following served as the Trustees of the Charity:

- 1) Rev. Varghese Abraham – Chairman
- 2) Sis Sheeba Philip – Trustee
- 3) Sis Raichu Mathew - Trustee
- 4) Br Saju Joseph - Trustee

OBJECTIVES & ACTIVITIES

Objectives of the Charity:

IAG UK & Europe operates as a growing and dynamic charitable organisation under the AOG GB across the United Kingdom. The charity benefits from the guidance and the commitment of an engaged Board of Trustees who oversee governance, compliance and administrative responsibilities. During the past year, the charity has prioritised community-focused initiatives, particularly those centred on hospitality, care and social support, with the aim of strengthening community cohesion and resilience.

The charity objectives are outlined below:

1) Promotion of the Christian Faith:

The Charity seeks to promote and support the Christian faith throughout the United Kingdom, in accordance with the direction of the Church Council. This objective is fulfilled through outreach, worship, teaching and pastoral activities designed to encourage spiritual development and engagement within local communities.

2) Relief of Sickness and Financial Hardship, Promotion and Preservation of Good health:

To actively contribute to the well-being of individuals by relieving sickness and financial hardship. This includes provision of funds, goods or services of any kind, as well as offering counselling and support.

3) Educational Development:

The charity supports educational advancement in line with the church's mission and values. This includes delivering and facilitating learning opportunities, training programs and initiatives that contribute to personal development, skill-building and increased access to knowledge.

Activities of the Charity:

1) Church Planting

The Charity takes pride in its strong church planting dedicated to researching the unique dynamics of various regions across the UK. Over the past year, we have continued our pioneering efforts, successfully establishing numerous churches in key cities across the UK. Undoubtedly, training leadership for these pioneering churches presented significant challenges, but our commitment to growth and development has been unwavering. Throughout the year, our Church Planting team worked diligently focusing on the ongoing development and flourishing of these newly established churches and fellowships. Building upon the lessons and successes learned from previous years endeavors, we are proud to report substantial progress in our church planting initiatives.



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2) **Youth Alive**

Youth Alive continues to be a vital and impactful ministry, providing a supportive environment in which children and young people are encouraged to develop spiritually, emotionally and personally while building a strong and meaningful relationship with Jesus Christ. The charity is supported by a highly committed and effective youth leadership team, whose dedication has significantly enhanced youth engagement across the organization. During the year, the youth department successfully delivered a series of one-day youth conferences held in various locations across the United Kingdom. The youth department has successfully organized the IAG Talent Test, wherein all the youth from IAG UK & Europe get a chance to participate and learn. The event encouraged creativity, confidence and self-expression offering a platform for the young people to discover and develop their god-given abilities.

3) **IAG Missions**

IAG Missions, a pivotal arm of the Charity is dedicated to mobilizing the local church for mission. Our primary objective is to equip and inspire members to actively engage with God's mission in every facet of their lives. Core projects under IAG Missions encompass Evangelism, Training, Church planting and distribution of tracts in towns and cities. By focusing on these key initiatives, we strive to empower our community to embrace and contribute to the larger mission of spreading the message of faith and building thriving church communities.

4) **IAG Conference**

We have crossed 19 years of our National Annual conference. This year's conference held in the city of Manchester, witnessed an overwhelming turnout, drawing large number of attendees from various cities and towns. The conference serves as a beacon of hope, welcoming individuals from diverse churches and societies, all seeking a life-changing experience. Building on the success of past events, we are eager to continue creating a space for inspiration, connection and profound change in the lives of those who attend. The journey continues and we look forward to many more years of hosting conferences that leave a lasting impact on individuals and communities alike.

5) **HOPE AID**

Hope Aid, a charitable initiative under IAG UK & Europe, is dedicated to making a positive impact in local cities. Our dedicated team with Hope Aid focuses on extending a helping hand to single mothers, low-income families and the homeless by providing essential necessities such as food, milk and bread. As part of our commitment to community welfare, we conduct free meal programs once a month, creating a supportive space for the local community. Looking ahead, we are actively working to expand and enhance this program, ensuring a broader reach and a more profound impact on the lives of those in need.



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6) **IAG ACADEMY**

IAG Academy plays a pivotal role in equipping and nurturing leaders for service in the mission field. Our comprehensive course includes bachelor's programs, certificate courses, and BSB training. Annually a significant number of students undergo training at our Academy, contributing to their personal and professional growth.

In the most recent graduation ceremony, we proudly celebrated the success of over 50 students who completed their studies in Belgium and the UK. These graduates are now positioned in various cities and towns actively engaging in mission work. We are committed to continuously nurturing and sending forth leaders who make a meaningful impact in their respective mission fields.

7) **Seminars and Leadership Training**

Throughout the year, we conducted impactful leadership training and seminars in various cities, garnering a significant and positive response from the participants. These targeted programs were specifically designed to train and equip emerging leaders within our organization. The valuable feedback received from these events reflects the success of our efforts in providing focused and enriching training experiences for the next generation of leaders. We are committed to continuing such initiatives to foster leadership development and contribute to the ongoing growth of our organization.

8) **Lydia Ministry**

We have ladies from different churches all over the UK working on this platform. They have weekly and monthly meetings in their respective churches and an annual meeting for the ladies as well.

9) **Council Meeting**

We held our general body meeting and leadership summit to discuss the present issues and how we can further build our organization to run successfully.

10) **IAG HUB**

The IAG HUB is a major project under IAG UK & EUROPE, focused on education and community development. The first phase, encompassing the construction of the HUB, has been successfully completed. We are now advancing to the second phase of the project, which aims to operationalize the HUB's facilities. This HUB will serve as a centralized location for training, leadership development, community programs, IT training, educational initiatives, further enhancing our commitment to nurturing and empowering communities across the UK & Europe.

11) **Sunday School**

The Sunday school program remains a cornerstone of our activities, focusing on instilling biblical principles and teachings in children. They are designed to provide a strong spiritual foundation, helping children grow in their faith and understand Christian values.

ACHIEVEMENTS & PERFORMANCE

During the year, the charity has delivered strong program of activities and demonstrated meaningful progress in advancing its charitable objectives.

A key area of focus has been the delivery of regular teaching and educational sessions, ensuring individuals have ongoing opportunities to explore Christian beliefs, deepen their faith and prepare for their spiritual journey. These activities remain central to the charity's mission to promote understanding of the Christian faith and encourage spiritual growth.

The charity has maintained a strong emphasis on community engagement through a range of outreach initiatives aimed at reaching diverse groups across the communities we serve. These programs enable the charity to share the Christian message while building relationships and responding to local needs. Youth-focused activities continued to play a vital role, providing safe and supportive environments for young people to grow spiritually, receive mentorship and build meaningful connections.

Charitable support and pastoral care formed an important part of the charity's work during the year. Through initiatives such as one-to-one counselling and practical support the charity offered tailored assistance to individuals facing personal, emotional or financial challenges contributing to improved well-being and resilience.

Regular church services remained a consistent and essential aspect of the charity's activities. These gatherings provide opportunities for worship, fellowship and teaching, and continue to strengthen the spiritual life and sense of community among members.

The trustees are encouraged by the progress made during the year and remain committed to ensuring the charity continues to serve as a source of hope, learning and positive transformation within the community it supports.

FINANCIAL REVIEW

The proper financial review is provided in the financial statements documents below.

FUNDING

This year, our funds raised were from receipts from voluntary donations made by the members.

RESERVES POLICY

To uphold the financial stability of the charity organization and fulfill both its immediate financial obligations and broader mission, the charity deems it necessary to formalize a comprehensive reserve policy. This policy is crafted with the objective of ensuring the charity's long-term financial sustainability. The Board of Trustees, in formulating this policy, has referred to CC19 Charity Reserves: Building Resilience, a guideline issued by the Charity Commission.

SAFEGUARDING

The Trustees place the highest priority on safeguarding and are committed to maintaining a safe, vigilant and supportive environment for all individuals engaged in the charity's activities. This commitment is supported through ongoing training, clear policies and procedures designed to protect children, young people and adults with care and support needs.

All staff, volunteers and workers receive safeguarding awareness as part of their induction and are required to undertake regular refresher training courses through recognized safeguarding procedures. This charity works in partnership with Thirtyone:Eight, which acts as the umbrella organization for safeguarding support and Disclosure and Barring Service (DBS) checks, ensuring that appropriate safer recruitment practices are consistently applied.

The charity actively promotes a culture of safeguarding awareness, ensuring that children and adults at risk are informed of how to access help, advice and support. Clear pathways are in place for raising concerns relating to abuse, neglect, discrimination, bullying or any other safeguarding-related issue. The Trustees are satisfied that safeguarding remains embedded across all areas of the charity's work and is reviewed regularly to ensure continued effectiveness and compliance with best practice.

FUTURE PLANS

The Trustees remain focused on sustainable growth and the continued delivery of meaningful public benefit. Looking ahead, IAG UK & Europe has identified several strategic priorities to guide its future development.

A key focus will be the expansion of church planting initiatives, enabling the charity to extend its faith-based activities into new and underserved communities. Alongside this, the charity will continue to strengthen and broaden its community outreach programs, ensuring that services remain responsive to the diverse and evolving needs of the population it serves.

The completion and full operational launch of the IAG HUB is the central objective for the coming period. The HUB will act as the focal point for the charity's activities, supporting collaboration, training, education, digital inclusion and wider community development.

Further plans include the introduction of innovative educational and technology-led initiatives designed to enhance access to learning, skills development and employment opportunities. The Trustees also intend to place increased emphasis on youth engagement and leadership development, creating structure pathways for spiritual growth, character development and future leadership.

In addition, the charity aims to strengthen its involvement in mission activities, including developing a broader national and international outlook where resources allow.

DECLARATION

Trustees' responsibilities statement:

Charity law requires the trustees to prepare a statement of financial activities, and statement of assets and liabilities for each financial year. For preparing those financial statements the trustees are required to:

- Select suitable accounting principles and apply them consistently.
- Make judgements and estimates that are reasonable and prudent,
- State whether the policies are in accordance with SORP
- Prepare the accounts on an ongoing basis

The Trustees are responsible for keeping proper accounting records which disclose, with reasonable accuracy at any time, the financial position of the church and to enable them to ensure that the financial statements comply with the applicable accounting standards and policies, the Companies Act 2006 and the regulations made under Charities Act 2011. They are also responsible for safe guarding the assets of the church and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

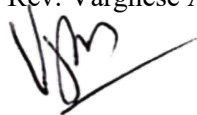
The Trustees declare that they have approved the Trustees Report above.

Signed on behalf of the Charity's Trustees

Trustee 1

Full Name: Rev. Varghese Abraham

Signature:



Position: Chairman

Date: 7th January 2026



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Trustee 2

Full Name: Raichu Mathew

Signature:

Position: Trustee Member

Date: 7th January 2026

Report of the Trustees and
Financial Statements for the year 1 April 2024 to 31 March 2025
for
IAG UK & EUROPE

Contents of the Financial Statements
for the Year 01 April, 2024 to 31 March 2025

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Charity Information
for the Year 01 April, 2024 to 31 March 2025

TRUSTEES:	Rev. Varghese Abraham Sis. Sheeba Philip Sis. Raichu Mathew Br. Saju Joseph
CHARITY NUMBER:	1131858
REGISTERED ADDRESS:	Crick Howell Place, Winch Wen Mansel Road Swansea, SA1 7DP

Report of the Trustees
for the Year 01 April, 2024 to 31 March 2025

The trustees present their report with the financial statements of the Company for the year 01 April, 2024 to 31 March 2025.

TRUSTEES:

Mr. Varghese Abraham has held office during the whole of the period from 01 April, 2024 to the date of this report.

This report has been prepared in accordance with the provisions of Part 15 of the Companies Act 2006 relating to small companies.

ON BEHALF OF THE BOARD:

A handwritten signature in black ink, appearing to be 'V. Abraham', with a long horizontal stroke extending to the right.

Mr. Varghese Abraham – Chairman and Trustee
08 January, 2026

Statement of Financial Activities (SOFA) for the year ended 31 March 2025

	Notes to the accounts	General Fund (Unrestricted)	(Unrestricted)	Designated Funds (unrestricted)	Restricted Funds	Endowment Funds	Total 2024
		£	£	£	£	£	£
Income							
1 Donations and legacies	4	670,875					816,218
2 Income from monetary investments	6						
3 Income from investment properties							
4 Assessments on Churches							
5 Capital Receipts							
6 Grants received	4						
7 Other charitable income	5						
8 Total income		670,875					816,218
Expenditure							
9 Grants and donations		19,576					340,877
10 Salaries and associated costs	10	210,401					191,479
11 Property maintenance		144,065					2,320
12 Connexional assessment							
13 District Assessment & Levy							
14 Depreciation							
15 Office expenses		160,110					186,072
16 Other outgoings		183,844					176,637
17 Total charitable expenditure		717,996					897,385
18 Gains/(losses) on monetary investments							
19 Gains/(losses) on investment properties							
20 Net income/(expenditure)		(47,121)					(81,167)
21 Transfers between funds							
22 Other gains/(losses)							
23 Net movement in funds		(47,121)					(81,167)
24 Total funds brought forward		326,776					407,943
25 Total funds carried forward		279,655					326,776

Balance Sheet as at 31 March 2025

	Notes to the Accounts	General Fund (Unrestricted) £	Circuit Model Trusts (Unrestricted) £	Designated Funds (Unrestricted) £	Restricted Fund s £	Endowment Funds £	Totals 2025 £	Totals 2024
Fixed Assets								
Equipment and Manse s	11							
Investment properties								
Investments	12							
<i>Total fixed assets</i>		-						-
Current Assets								
Debtors and prepayments	13							
Loans								
Investments								
Trustees	14							
Central Finance Board Deposits	14							
Cash at Bank and in hand	14	279,655					279,655	326,776
<i>Total current assets</i>		279,655					279,655	326,776
Current liabilities								
Creditors (due in under 1 year)	15							
<i>Total current liabilities</i>								
<i>Net current assets/liabilities</i>								
<i>Total assets less current liabilities</i>		279,655					279,655	326,776
Long term liabilities (due after more than one year)								
Loans by the Circuit								
<i>Net assets</i>		279,655					279,655	326,776
Funds of the Charity								
General Fund (Unrestricted)	18	279,655					279,655	326,776
Circuit Model Trust Funds (Unrestricted)								
Designated Funds (Unrestricted)	18							
<i>Total Unrestricted Funds</i>								
Restricted Funds	18							
Endowment Funds								
<i>Total Funds</i>		279,655					279,655	326,776

Signed

Charity Treasurer



Notes to the Accounts**1. Basis of accounting**

The financial statements have been prepared under the historic cost convention, and in accordance with the 2019 version of Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with FRS102- the Charities SORP (FRS102) and the Charities Act 2011.

2. Funds

The funds held constitute: General Funds held for any purpose of the Charity which are Unrestricted. Restricted funds which are held for a narrower purpose. Details of each material fund are disclosed in the final note to these accounts. Any funds may be represented by more than just cash.

3. Accounting policies**Basis**

These accounts have been prepared on the basis of historical cost except that investments are shown at their market value at the end of the year, on the accruals basis to show a true and fair view of the Charity's financial position and activities.

Income recognition

Income is included in the Statement of Financial Activities (SOFA) when the Charity becomes entitled to the resources, and the trustees are reasonably certain they will receive the resources; and the monetary value can be measured with sufficient reliability.

Resources expended

This is recognized when a liability is incurred, or a constructive obligation arises, that results in the payment being unavoidable. Liabilities are recognized as soon as an outflow of economic benefit is considered more likely than not under the legal or constructive obligation committing the Charity to pay out resources.

Grants

Grants made by the Charity from its own funds are recognized in full at the time of agreement or when the Charity accepts that there is a legal or operational obligation to make the payment. When the grant is recurrent over more than one year the balance payable in future years is treated as a provision for future commitments in the Balance sheet against the appropriate fund, the provision being released in future years as instalments are paid in accordance with the originally agreed terms.

Tangible fixed assets for use by the Charity

Tangible fixed assets are capitalized if they can be used for more than one year, and cost at least £1,000. The freehold property is shown in the accounts at original cost and improvement expenditure to date. No depreciation is provided on the buildings because the trustees consider the current residual fair value of the manse buildings (on the assumption that it had reached the end of its useful economic life by the year-end) to be not less than its current value. Any depreciation would not be material. The property has been reviewed for impairment.

Depreciation

Depreciation is charged as to write off the cost of the assets, other than freehold property, over their estimated useful lives.

Investment Properties

Investment properties - no property is currently deemed to not be held for the long-term purposes of the charity.

Investments

Investments are valued in the balance sheet at market value at the year end. Investment income is included in the accounts when receivable and any gains or losses on revaluation at the year-end are shown in the SOFA.

IAG UK & EUROPE						
4. Donations and legacies	Unrestricted	Fund	Designated Funds	Restricted	2025 Total	2024 Total
	£	£	£	£	£	£
Donations, tithes and other offerings from churches:						
Victory AG Church, Cardiff	27,560				27,560	20,683
Horeb Church, Bristol	31,524				31,524	12,750
Rehoboth Church	1,134				1,134	16,409
Royal Signet, IAG London	74,540				74,540	32,778
Bethel & Bethesda Church	28,259				28,259	42,164
Coventry Worship Centre	91,738				91,738	116,214
New Life AG, Preston	85,940				85,940	84,147
MCC, Middlesbrough	25,211				25,211	81,744
El-Shaddai Church, Liverpool	720				720	24,589
Swansea Pentecostal Church	7,569				7,569	6,609
Calvary AG, Manchester	4,748				4,748	7,444
Bethel Church, Belfast	7,838				7,838	1,285
Elim Worship Centre	2,000				2,000	3,579
Grace Worship Centre	150				150	1,618
Manchester Worship Centre	24,173				24,173	567
						23,459
Grants						
Donations and contributions from UK General Office and Headquarters	<u>257,771</u>				<u>257,771</u>	<u>340,179</u>
Total	670,875				670,875	816,218
5. Charitable activities	Unrestricted	Fund	Designated Funds	Restricted	2025 Total	2024 Total
	£	£	£	£	£	£
Manse rental income						
Sundry						
Total						
6. Investment income	Unrestricted	Fund	Designated Funds	Restricted	2025 Total	2024 Total
	£	£	£	£	£	£
Interest and dividends						
Total						
7. Other trading activity	Unrestricted	Fund	Designated Funds	Restricted	2025 Total	2024 Total
	£	£	£	£	£	£
Other income						
Total						

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8. Payment to Trustees

Payments made to trustees for additional services provided to the Charity

	This year	Last year
£	-	-

Number of trustees who were paid expenses

Nature of the expenses

1 trustees was reimbursed travel and fuel expenses totaling £2,594 during the period.

9. Fees for examination or audit of the accounts

Independent examiner's or auditors' fees for reporting on the accounts

£

Other fees (e.g.: advice, accountancy services) paid to the independent examiner or auditor

£

10. Paid employees

Staff Costs paid during the year were:

Gross wages, salaries and benefits in kind

£	208,572	190,092
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Employer's National Insurance Costs

£		
---	--	--

Pension costs

£	1,829	1,388
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Supernumeraries

--	--	--

Apprenticeship Levy

--	--	--

Payroll service charge

--	--	--

Total staff costs

£	210,401	191,479
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Average number of full-time equivalent employees in the year were:

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11. Tangible Fixed Assets

	Residential Land £	Other Land £	Manses £	Fixtures, fittings and equipment £	Payments on account and assets under construction £	Total £
Balance brought forward						
Additions						
Revaluations (+/-)						
Disposals (-)						
Transfers * (+/-)						
Balance carried forward	-	-				

Accumulated depreciation

Balance brought forward						
Depreciation charge for year (-)						
Revaluations (+/-)						-
Disposals (-)						-
Transfers * (+/-)						-
Balance carried forward	-	-	-		-	

Net book value

Brought forward	-	-			-	
Carried forward	-	-			-	

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12. Investments

This year Prev year

Analysis of investment movements

	£	£
Investments listed on a recognized Stock Exchange		
Investments held in CFB Managed Funds		
Securities not listed on a recognized stock exchange		
Other investments		
Total		

This year Prev year

Change in investment values

	£	£
Carrying (market) value at beginning of year		
Add: additions to investments at cost		
Less: disposals at carrying value		
Net gain/(loss) on revaluation		
Carrying (market) value at end of year		

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13. Analysis of current assets

	This year	Last year
	£	£
Debtors and prepayments		
Prepayments		
Accrued income		
Total debtors and prepayments		

14 Analysis of cash at bank

Bank balance	279,655	326,776
Bank balance held in Stipends Account / CFB Account		
Central Finance Board Circuit Fund Accounts		
Total Cash and Bank	279,655	326,776

15. Analysis of current liabilities and long-term creditors

Trade creditors	-	-
Other creditors	-	-
Deferred income		-
Accruals		
Total Current Liabilities		

16. Capital commitments and contingent liabilities

At the 31st March 2025 the Charity has no capital commitments.
No Contingent liabilities were identified at 31st March 2025.

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17. Loans and creditors due after one year

There are no loans or creditors due after one year.

18. Detailed analysis of individual fund movements

Unrestricted Funds

Fund Name	Opening Balance	Income	Expenditure	Transfers	Closing Balance	Purpose of the fund
General Fund	326,776	670,875	717,996		279,655	326,776
Designated Funds						
CMTF						
Totals	326,776	670,875	717,996		279,655	326,776

Restricted Funds

Fund Name	Opening Balance	Income	Expenditure	Transfers	Closing Balance	Purpose of the fund
Probus Holding fund						Future works at Probus
Interest in Current Account						Interest from Gerrans, Medlyn and Nicholls funds.
JH Medlyn						Upkeep of building
Totals						

Endowment Funds

Fund Name	Opening Balance	Income	Expenditure	Transfers	Closing Balance	Purpose of the fund
Totals	-	-	-	-	-	-

Declarations and Scrutiny

I confirm that these accruals-based accounts for the year to 31 March 2025 have been prepared from the records of the Charity and that they include all funds under the control of the Charity.



Signature of treasurer

Date: 12/01/2026

Name and address of treasurer: Ben Mathew, 34 The Greenway, Rickmansworth

Post Code: WD3 8HU

Presentation to the Charity Meeting

I confirm that the annual report and accounts for the year ended 31 March 2025 were presented to the Charity meeting.



Signature of the Chair of the meeting

Name of the Chair of the meeting: Varghese Abraham, Chairman, IAG UK & EUROPE.



Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees

Charity Name
IAG UK & EUROPE

On accounts for the year ended

31 March 2025

Charity no
(if any)

1131858

Set out on pages

Pages given above

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31 / 03 / 2025**.

Responsibilities and basis of report

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

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

Independent examiner's statement

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]].

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

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

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

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

Signed:

Date:

13/01/2026

Name:

SAIF CHARTERED ACCOUNTANTS

Relevant professional qualification(s) or body

Association of Chartered Certified Accountants

(if any):

--

Address:

Cardiff Gate Business Park,
Malthouse Ave, Pontprennau
Cardiff CF23 8RU

Section B

Disclosure

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

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

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