

CHARIS MINISTRIES

REPORT OF THE TRUSTEES

JANUARY 1, 2025, TO DECEMBER 31, 2025

Charis Ministries (Charis) is a registered Charity (1154811) with the Charities Commission (England). (It was first registered in December 2013.)

The Trustees hereby report that the work of Charis has continued without interruption, and it has been able to fulfil its objectives:

- To bring hope into lives and communities, and
- To encourage people in the Christian faith in the United Kingdom, and its operational countries

We continued to build and consolidate our relationships, and to work with existing partners in our operational countries (England, Pakistan, Rwanda, and Macedonia).

In the reporting period, there was one mission trip visit to our offshore projects in Rwanda by the Trustees. However, the Trustees continued to make extensive use of video conferencing technology in managing work programs, both among themselves and in our operational locations with our Local Country Coordinators and their teams.

In Pakistan:

- The **Bright Future School** in Kasur, near Lahore, continues to be a key educational project for us. Charis fully funds a free education for all children attending this school. This school started in 2017, to provide a basic education to children and youth in Kasur brick factory. In 2022 the school physically relocated into the local community. In 2025 there were 80 pupils (2024 – 70) in this school, which is non-denominational.
- The pupils at the school otherwise had no access to formal education. Our aim is to enable them to take and pass government exams and thereby gain admission into both government and private schools.
- Charis also has an educational support (scholarship) program ("**Passionate Heart**"). The goal is to fully fund the education of children/youth of very low-income families. In 2025 there were 20 beneficiaries (2024 - 19) in this program, including two in university.
- Charis continued its program for widows in need, via our **Zarephath** project. The primary purpose is financial assistance for medical needs. There are also regular group prayer and support meetings with the women in the program. Most of the women are not employable due to age or disability. The project began in 2019 and continues to make a meaningful difference to the health, and therefore the lives of these women.
- In 2025 Charis assisted and sponsored a bible school and 5 Home groups/Sunday school groups in or near the Lahore metropolitan area.

In Rwanda:

- Charis continued its Health Support project ("**Ubuzima**"), in cooperation with the local government in the Sake sector, Ngoma District, Eastern Province. We also added Jarama sector also in Ngoma District. The goal of this project is to provide full access for extremely poor families into the Rwanda health insurance program. Many families simply cannot afford to pay the annual insurance premium. In 2019 we began to fully fund enrolment in the Rwanda Government health insurance scheme. For the 2025/26

year (June to May) we supported 2,978 people including children (2024 was 2345). This has provided a major breakthrough for about 600 families.

- The **Bright Future ECD School** at Gafunzo (Sake) started in late 2020, with 20 children attending.

At the request of the Local Government, a second **Bright Future ECD School** at Kibonde (Sake) was successfully started in May 2023.

Both schools, which are fully funded by Charis, cater to the 3 to 6 years age group, focusing on Early Child Development (ECD). The aim is to prepare the children for the Government primary school system which begins at age 7. Local government has been very proactive in its cooperation on this project. Pupil numbers at the two schools for 2025 was 200 children (2024 – 200).

- Both Bright Future schools host Christian “Sunday” schools for the children with about 200 children regularly attending.
- In 2024 Charis fully funded expansion of the Kibonde ECD school with a project to build two new classrooms. Kibonde school now has three classrooms and now provides a much-enhanced environment for the children. In 2025 building of a new multi classroom school at Gafunzo got underway to replace the old building currently in use. The Government provided the land, and Charis is fully funding the school buildings works. The goal is for the new school to be used for the new school year beginning in September 2026.

In **Macedonia**, we maintained close relationships with the Evangelical Church of Macedonia and executives of two companies, from a prayer and mentoring perspective.

The financial status of Charis Ministries strengthened during the year. This has been due to the efforts of the Trustees, and our financial supporters. In addition, Oculatus Philanthropies, a Charity based in Washington State, USA, continues to support our work in Rwanda.

- Donations received were at the same level as the previous year. Expenditures were at a record high, up about 80%, compared to the previous year (please see the attached analysis).
- Charis is well positioned financially to enhance and expand its projects, especially for its health, educational and community support programs.

The Trustees are responsible for keeping proper records which disclose with reasonable accuracy the financial position of the Charity and enable them to have reasonable satisfaction that the financial statements comply with acceptable accounting standards and the requirements of the Charities Commission. They are also responsible for safeguarding the Charity’s assets and hence taking reasonable steps for the prevention and detection of fraud, and breaches of regulations.

The Trustees believe they have satisfactorily managed the resources of the Charity in terms of time, finances, and people. There were regular meetings of the Trustees and with the Local Representatives in our operational countries, to manage our activities in the best interests of the Charity and its aims.

Keith Baptist, Trustee





CHARITY COMMISSION
FOR ENGLAND AND WALES

CHARIS MINISTRIES UK

No (if any)
115481

CC16a

Receipts and payments accounts

For the period from	Period start date	To	Period end date
	JANUARY 1 2025		DECEMBER 31 2025

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations received	98,956	-	-	98,956	98,964
Gift Aid	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	98,956	-	-	98,956	98,964
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	98,956	-	-	98,956	98,964
A3 Payments					
Administration costs UK	744	-	-	744	665
UK Team Mission visits offshore	2,118	-	-	2,118	-
Missions Support - offshore	-	-	-	-	298
Education scholarship program - offshore	2,326	-	-	2,326	1,484
Education - children (schools) - offshore	11,634	-	-	11,634	8,121
School buildings Rwanda	25,021	-	-	25,021	8,760
Community/People welfare support - offshore	5,875	-	-	5,875	4,547
Bible schools - offshore	1,245	-	-	1,245	2,316
Health support projects - Offshore	5,133	-	-	5,133	4,671
RUTH Sewing school Rwanda	2,478	-	-	2,478	-
Local Coordination - offshore	4,859	-	-	4,859	3,071
Administration costs Offshore	2,121	-	-	2,121	1,506
Sub total	63,553	-	-	63,553	35,439
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	63,553	-	-	63,553	35,439
Net of receipts/(payments)	35,403	-	-	35,403	63,525
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	130,591	-	-	130,591	67,066
Cash funds this year end	165,994	-	-	165,994	130,591

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	BANK ACCOUNTs	165,994	-	-
		-	-	-
		-	-	-
	Total cash funds	165,994	-	-

(agree balances with receipts and payments account(s))

OK

OK

OK

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

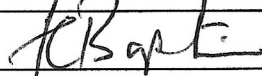
	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature

Print Name

Date of approval



KEITH BAPTIST

31-03-26

31 MARCH
2026

CHARIS MINISTRIES
TRUSTEES FINANCIAL REPORT YEAR ENDED DECEMBER 31 2025

INCOMING DONATIONS
Gift Aid
Donations

EXPENDITURES

PAKISTAN
Funded Mission Trip
Missions Support
Kasur school
Education Scholarship program
Bible schools
Communities support programs
People Welfare support & gifts
Zarephath Fund (Widows)
Local coordinator
Charis office support

RWANDA
Funded Mission Trips
Sake ECD schools
School building
Education Scholarship program
Communities support programs
People Welfare support & gifts
Health support program
Ruth Project Jarama
Local coordinator
Administration

MACEDONIA

UK
Accounting
Administration
Bank charges
IT related

TOTAL EXPENDITURES

INCOME SURPLUS / DEFECIT

OPENING BANK BALANCES
 CLOSING BANK BALANCES

CASH MOVEMENT

JANUARY 1 TO DECEMBER 31 2025
12 MONTHS 2025

£	£	
	98,956	
0		
98,956		
£	£	% of Total Expenses
0		0.0%
0		0.0%
3,726		5.9%
2,057		3.2%
1,245		2.0%
2,487		3.9%
747		1.2%
732		1.2%
2,215		3.5%
1,574		2.5%
	14,781	23.3%
2,118		3.3%
7,908		12.4%
25,021		39.4%
269		0.4%
1,322		2.1%
588		0.9%
5,133		8.1%
2,478		3.9%
2,644		4.2%
547		0.9%
	48,028	75.6%
	-	0.0%
95		0.2%
44		0.1%
54		0.1%
550		0.9%
	744	1.2%
	63,553	100.00%
0 check	35,403	
130,591	JAN 01 2025	
165,994	DEC 31 2025	
INCREASE	35,403	

PRIOR YEAR 9 MONTHS
TO DECEMBER 31 2024

£	
98,964	
0	
98,964	
£	% of Total Expenses
-	0.0%
-	0.0%
2,525	7.1%
1,355	3.8%
2,316	6.5%
1,878	5.3%
1,719	4.9%
412	1.2%
1,374	3.9%
882	2.5%
12,460	35.2%
0	0.0%
5,595	15.8%
8,760	24.7%
130	0.4%
209	0.6%
329	0.9%
4,671	13.2%
0	0.0%
1,697	4.8%
624	1.8%
22,016	62.1%
298	0.8%
95	0.3%
327	0.9%
137	0.4%
106	0.3%
665	1.9%
35,439	100%
63,525	
67,066	APRIL 1 2024
130,591	DEC 31 2024
63,525	

Prepared by:

KEITH BAPTIST, TRUSTEE





Section A

Independent Examiner's Report

Report to the trustees

Charis Ministries UK

On accounts for the year
ended

For the year ended 31 December 2025

Charity no
(if any)

115481

Set out on pages

1-2

Responsibilities and
basis of report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the twelve months ended 31 / 12 / 2025.

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

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination 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.

Signed:

K. Burnett

Date:

27/03/26

Name:

Karen Burnett

Relevant professional
qualification(s) or body
(if any):

Association of Accounting Technicians

Address:

17 Stanley Avenue Dagenham Essex RM8 1JB