



forRefugees

# Trustees Annual Report and Financial Statements

For year ended 30 June 2025



[www.forrefugees.org](http://www.forrefugees.org)

*Making the world safer & more welcoming*



Registered with  
**FUNDRAISING  
REGULATOR**

Charity Number 1168435



## Welcome from our Chair of Trustees and CEO

*In the past year, our small but determined team at forRefugees has once again proved that when kindness meets action, lives can change. Thanks to the generous support of donors and volunteers, we worked with 47 partners in six countries, continuing to stand with people across Europe who have been forced to flee their homes.*

*Our ongoing commitment to providing grants to frontline grassroots organisations - working in some of the most difficult humanitarian settings - meant vital lifelines for refugees. Whether that was the provision of warm meals in sub-zero conditions, emergency shelter in border-zones, or translators and legal advocates for families navigating complex asylum systems, each gesture of support contributed to relief and hope for refugee women, children and men. The stories we've shared throughout the year remind us: Every life is worth fighting for. Every story matters. Every small act of kindness can mean the world.*

*As the political and human rights landscape continued to shift and evolve, our mission – to fill the gaps where governments and large NGOs fall short – remained as urgent as ever.*

*Devastatingly, across the continent, hostility towards refugees worsened: camps in Greece increasingly operated as sites of containment*

*rather than refuge, whilst in Bosnia, Serbia and northern France people remained on the move with no status and no documents, facing violence and neglect.*

*In these deeply sad contexts, our funding and support to smaller grassroots partners made the difference for those they help between enduring hardship alone and receiving the dignity, protection and support every person deserves.*

*Our supporters' generosity made it possible not just to act, but to act quickly and flexibly. During the year we maintained our commitment that the vast majority of public donations go directly to funding frontline work.*

*As we look ahead, forced displacement shows no sign of slowing, and the spaces in which people seek safety are under ever-greater pressure and growing hostility. That's why your continued support is critical, so that we can continue to build on and expand our collaborative approach, ensuring that we remain agile and responsive to the needs of our partners on the ground.*

*Together, we can build a future of hope, dignity and belonging. Thank you for standing with us, for refugees.*

*Rachel*

Chair of Trustees

*Amber*

CEO & Founder



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# 1 Reference & Administrative Details

## Name and Registration Numbers

**ForRefugees** is a Charitable Incorporated Organisation (CIO) registered in England and Wales number 1168435. Companies House number CE007134. Previously known as Donate4Refugees.

## Registered Address

13a Radcliffe Road, Croydon, CR0 5QG, United Kingdom.

## Banks

Charities Aid Foundation (CAF) Bank Limited  
25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ

Wise

6th Floor, TEA Building, 56 Shoreditch High Street, London, E1 6JJ

## Accountant

Chaweevan Williams FCCA  
Verdant Accountants Limited, 20-22 Wenlock Road, London, N1 7GU

## Trustees (who served during the year and up to date of signing this report)

Trustees Current at time of Signing Report	Trustees who served during reporting period:
--	--

Rachel Strudwick (Chair, joined 09/03/2025)	Delia Nadarajah (retired 19/08/2025)
Laura Darwish (Treasurer)	Tom Steadman (retired 06/01/2025)
Nima Moradi	
Ingrid van Loo	
Amber Ritson (nee Bauer)	
Merel Graeve	
Chris McQuillan	
Alex Broniewski (joined 13/01/2025)	
Nobel Awasom (joined 07/09/2025)	
Hana Meer (joined 22/09/2025)	

## Chief Executive Officer

Amber Ritson (founder & trustee). This is a full-time unpaid position.



# 2 Trustees Report





The trustees are pleased to present their Annual Report and independently examined Financial Statements for the year ended 30 June 2025. The reference and administrative information on page 1 forms part of this report.

## Objectives and Activities

ForRefugees was established in 2016 with the charitable objective - the relief of the needs and the advancement of the education of refugees particularly, but not exclusively, by the provision of grants and other assistance to charities and other organisations which work with refugees.

In the above, 'refugees' means people who have been forced to leave their country in order to escape war, persecution, or natural disaster.

The Trustees review the objectives of the CIO on an ongoing basis in an ever-changing and sensitive area. This report reflects what the CIO has achieved in the reporting period and the benefits it has brought to those it exists to help.

The Trustees have regard to the Charity Commission's general guidance on public benefit when reviewing the charity aims and activities and in planning its future activities.

## Structure, Governance & Management

The CIO was registered on 30 June 2016 with the Charity Commission for England and Wales. It is governed by its Charity Constitution, last amended on 5 February 2024.

ForRefugees only voting members are its charity trustees. The trustees, who all have an equal vote on all matters, manage the affairs of the CIO and may for that purpose exercise all the powers of the CIO. All trustees give their time voluntarily. None have received benefits or claimed personal expenses from the CIO during the reporting period.

The CIO Constitution provides for a minimum of three and a maximum of 10 trustees. In appointing new trustees regard is given to the knowledge, skills and experience needed for the effective administration of the CIO.

New trustees are appointed for a term of three years passed by signed resolution. Trustees are eligible for reappointment after three years. The induction of new trustees is carried out by the chair and the charity CEO, supported by the wider trustee board. During the onboarding process new trustees become familiar with the CIO's policies and



processes, its aims and activities and what is expected of trustees under charity law. All trustees are further encouraged to attend professional trustee training (at the expense of the CIO), noting this is not mandated.

The CIO prioritises trustees with lived experience of being a refugee who can bring expertise by experience. However, this can be very challenging given the difficult and often hostile situation for refugees in the UK, and across Europe. People who are refugees simply want and need to get on with their lives. Few have the capacity for unpaid voluntary work whilst, for others, CIO activities are potentially triggering; risking more harm to the mental health of those with lived experience. During the reporting period one trustee was an expert by experience.

During the year the trustees held four full meetings. Such is the challenging nature of the work of the CIO, and the active involvement of trustees, there is almost daily communication between the trustees of current issues, performance, strategy and decision making. Normally via WhatsApp and email.

## Organisation Structure

The Chief Executive Officer (CEO) is responsible for the day-to-day running of the CIO and is delegated by the trustees to make operational decisions. The CEO reports activities to the board at the quarterly Trustee Meetings.

The CIO processes require all Applications to join the forRefugees Network, and Grant Applications, to be approved by a minimum of three trustees, with no objections. All trustees have visibility of all applications. Whilst there are approval criteria, trustees also have full discretion for any decision-making that is less straight-forward.

Payments from the main CIO bank account (held with CAF Bank - Charities Aid Foundation) are set up by the CEO and counter-approved by one of three other trustees who each have bank account access. Payments from the CIO bank account must have two approvers before money can leave the account.

Part-time administrative support (paid position for ~4 hours per week) is in the form of a Partner Liaison role running the New Application and Grant Application processes. Receiving online submissions, forwarding to the trustees for review, monitoring decisions and following up with the CIO partners accordingly.



## Pay and Remuneration

To date, and since being founded, no trustees, nor the CEO, have received pay or remuneration. However, since 2022 the CIO has used an unrestricted donation from a Family Trust for core funds which the trustees chose to allocate to social media support. During the reporting period the CIO paid 8Original as an outsourced social media partner. This contract ended on 31 May 2025 as the CIO could no longer afford the partnership.

To help fill the resource gap left by 8original, the trustees agreed that it was in the best interests of the CIO to support the CEO by appointing trustee, Alex Broniewski (Social Climber London), to a nominally remunerated position as part-time Communications Director from July 2025. An appointment made as per the CIO Constitution and subject to the conditions of sections 185 to 188 of the Charities Act 2011.

## Networks, Umbrella Bodies, Key Partnerships

ForRefugees prides itself on collaboration and supports like-minded small charities and grassroots organisations on an as and when needed basis across the UK and Europe. All partnerships and networks are informal and participation is without obligation.

In the UK the CIO works with The Refugee Charity Network and Humanitarians Together. Similarly the CIO works with European led Free Humanitarians and Europe Must Act.

## Significant Impacts on the Charity

During the reporting period global instability and economic pressures continued to shape the operating environment for forRefugees and its partners.

The ongoing economic crisis, wars in Ukraine and the Middle East, and the worsening humanitarian situation in Gaza all placed additional strain on donor capacity. In Europe, increasingly hostile migration policies - from pushbacks in Greece and Bosnia to the UK's Rwanda Policy - deepened the challenges faced by refugees and those supporting them.

These events directly influenced both the scale of need and ability to respond. Emergency crises diverted global attention and funding away from ongoing refugee support in Europe. While demand for humanitarian aid rose sharply, available resources declined, forcing the charity to prioritise grants where they could have the greatest impact.

Despite these pressures, forRefugees continued to provide vital funding and coordination to grassroots partners across Europe, ensuring that people on the move received safety, dignity, and compassion in the most difficult circumstances.



## Achievements & Performance

The CIO's primary goal is to contribute to the humanitarian aid, human rights and safety and welcome for refugee men, women and children in Europe. It does this by fundraising from the public and trusts and using the money raised to award grants to grassroots partners. Partners share the CIO's mission and values and will themselves be on the ground in Europe's refugee crisis hot spots. The CIO also provides basic umbrella charity services, gives other practical help and guidance as requested and facilitates collaboration across its network.

Crucially, forRefugees trustees regularly volunteer with and visit the countries, camps and grassroots charities they support. By staying close to the ever-changing situation on the ground the CIO is able to adapt quickly and respond impactfully to changing needs. By keeping processes as straight-forward as possible the CIO remains bureaucracy-free.

### Strategies for Achieving our Objectives

ForRefugees:

- Supports all people equally regardless of race, religion, sexual orientation, or other.
- Acts independently of political, religious, or other, bias.
- Collaborates with like-minded organisations who share their values.
- Are open and transparent in all operations.
- Listens to those directly impacted by Europe's Refugee Crisis, and the organisations on the ground supporting them, and respond with resources accordingly.
- Keeps focused on supporting people suffering as refugees in Europe's hot spots.
- Uses their voice to advocate for refugee rights and human rights whenever possible, and to raise awareness about the challenges people are facing as refugees.

### Grant Making - the CIO's Action Areas

During the reporting period the CIO supported critical grassroots services providing:



**Humanitarian Aid:** a hot meal for people who are hungry, water for drinking and washing, a change of clothes, a tent to shelter under, and much more.



**Human Rights:** translators for people to understand what's happening to them, legal information to make informed decisions, education and skills training.



**Safety & Welcome:** medical and first aid, eye care, community centres, youth activities, childcare for single mums, domestic violence support, and more.

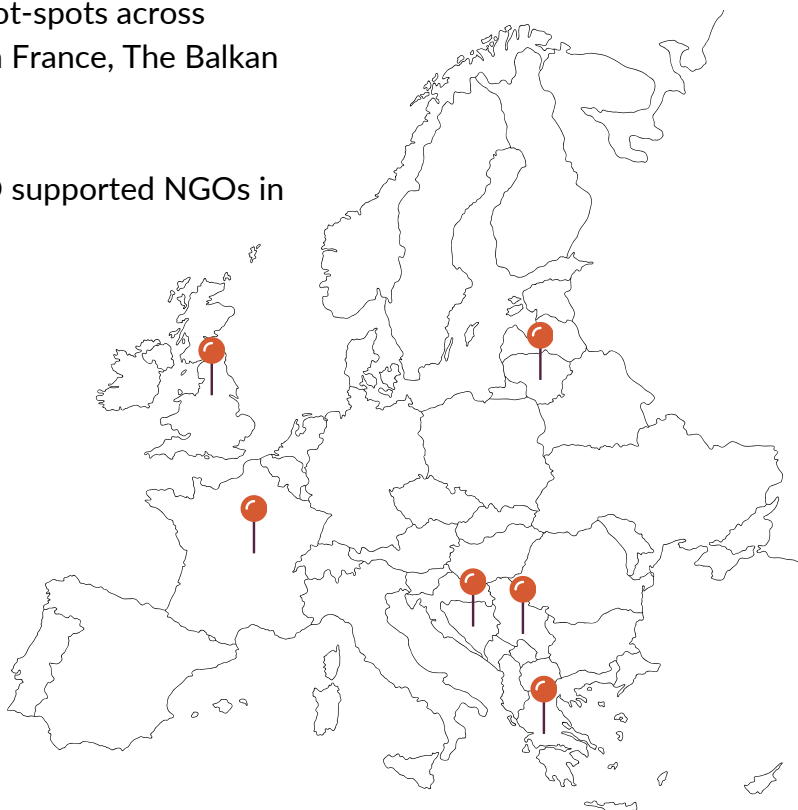


## Where We Support

The CIO supports in refugee hot-spots across Europe. This includes Northern France, The Balkan Route and Greece.

In the reporting period the CIO supported NGOs in these six hot-spot countries:

-  Bosnia & Herzegovina
-  France
-  Greece
-  Lithuania
-  Serbia
-  UK



## 2024/25 Impact & Performance at a Glance

189k

Refugee Lives  
Touched

6

Countries

47

Partners  
on the ground

£513k

Grants & Funds  
Awarded\*

“Through grant-making, forRefugees enable one-off purchases such as vans and keep the doors open on centres and wheels turning on mobile distributions in the toughest of times.

~ Calais Appeal

\* Includes related bank charges and currency conversion costs.

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## Funding Recipients

Recipients of forRefugees funds throughout the reporting period are our trusted grassroots partners providing expertise from the ground in Europe and the UK. You can also see our grants published on 360Giving supporting open standards and transparency.







## Humanitarian Aid

Your donations help people feel human again



In Bosnia, where freezing winters meet the harsh reality of closed European borders, Collective Aid's volunteers continue to offer what every human deserves - dignity. A bar of soap, clean clothes, water to drink and wash, and a hot meal shared in solidarity.

At a hygiene items distribution this winter one man told them quietly,

*"It's not only about being clean. When I wash, I feel human again."*

Stories from the Balkan route are becoming increasingly grim.

Horrifying reports of drownings, forced river crossings and violence now feel almost routine.

One young Iranian man told Collective Aid, *"I was an Artificial Intelligence specialist in Iran. I didn't want to come to Europe, I just wanted to live."*

As winter approaches and temperatures fall, these acts of care become lifelines.

Every bar of soap, every tent, every pair of dry socks represents more even than survival - it's a reminder that someone still sees their humanity.



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## Human Rights

Your donations help people reclaim their voices



In Greece, IHA's community centre empowers people to understand their rights, make informed decisions and rebuild their lives.

With forRefugees support, translators, legal information sessions and education programmes have transformed uncertainty into confidence.

This year, a beautiful full-circle moment captured that transformation. Two young men who once lived in Lagadikia camp - and first learned English at IHA's community centre - returned as members of IHA's management team.

They now help oversee the very project that once helped them find their footing.

*"When I first came here, I didn't know what would happen next," one of them shared. "Now I help others find hope again."*

Donations to forRefugees help make that possible - funding safe spaces where learning leads to independence, and where people living as refugees can reclaim their voices in a system that too often silences them.



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## Safety and Welcome

**Your donations help young people remember they are deserving of safety and belonging.**

In northern France, young asylum seekers and refugees live in limbo - uncertain, unseen and often alone.

Youth Kaleidoscope creates pockets of safety and belonging through creative workshops, youth activities and mentoring.

Over the last year, the team facilitated 84 sessions for more than 450 young people in Calais and Dunkirk. In one session they called 'Box City' participants imagined their dream cities and the careers needed to build them.

*"I want to be a doctor," said one girl, once too shy to speak. "I love helping people."*

Moments like these show the power of consistency - providing safe spaces where young people can dream again.

But the need is always greater than the funding. Your continued support helps Kaleidoscope keep going. Each session reminding young people that they are more than their circumstances - they are future doctors, teachers and leaders; deserving of safety and a chance to belong.





## Why forRefugees is Different

The forRefugees team can listen, see, hear, feel and experience situations first-hand by spending time with NGOs and refugee communities on the ground. That's why they make regular (self-funded) trips to volunteer with and visit their partners.

“Thank you so much for the generous grant supporting our key departments at Skills Factory. Your solidarity and partnership mean a great deal to us and to the community we're supporting. We reached 4,353 people in the first half of 2025 and are grateful to have allies like you standing with us. Especially now in these challenging times.

~ Julia, Founder/CEO, Selfm.aid, Greece

The trustees also feel it is important to be there for their partners. This field is challenging, complicated, politically and culturally sensitive, and often lonely. ForRefugees is the funder and partner who understands these frustrations and offers support and solutions working with those in its network.

“I wanted to say thank you for the great work you do! ForRefugees really is an amazing network and I'm really grateful to be part of it.

~ Lea, BoxTribute

In the reporting period forRefugees trustees were on the ground in:

-  Greece - Kos, Athens & Samos | September 2024
-  France - Calais & Dunkirk | December 2024
-  Greece - Chios | January 2025
-  Lithuania - Vilnius | February 2025
-  France - Calais & Dunkirk | April 2025
-  Greece - Athens | May 2025





## Plans for the Future

As forRefugees enters its tenth year, the CIO remains focused on optimising its limited resources to stay as useful to its partners, and as impactful to refugees, as possible.

The financial situation across the humanitarian sector is extremely challenging. Funding cuts and donor fatigue have hit small grassroots organisations particularly hard. Several of our on the ground partners have been forced to close completely, while others are struggling to maintain core services. E.g. legal centres that once employed three lawyers now manage with one; community centres have stopped language classes, and safe spaces for women are opening only three days a week instead of five.

As always, we have spoken with our partners to understand how we can help most effectively in these times. From 2026 onwards, forRefugees will focus on providing emergency bridging grants and loans - flexible, short-term funding designed to help partners through their toughest times. These funds will help ensure that bills can be paid, staff can be retained and services continue uninterrupted. Often the greatest crisis our partners face is not lack of funding overall but the long, uncertain delays between successful grant applications and the arrival of funds. Our aim is to alleviate that pressure point and give partners stability because their service users need that the most.

To achieve this our fundraising efforts will centre on the annual Big Give Match Funding Christmas Campaign, Ramadan, and support from those Family Foundations that are most understanding of the criticality and impact of our work, and on growing our base of regular monthly donors. We recognise that our donor journey needs improvement - we want every supporter to know how much we value them and to feel connected to the impact of their generosity. So strengthening that sense of community will be an important focus in the year ahead. We will run fewer crowd funders of our own whilst continuing to support our partners in their individual and collaborative campaigns.

Collaboration remains one of forRefugees' greatest strengths, and we will continue to nurture it. Our Fundraising and Communications Hubs provide valuable peer support and practical learning opportunities through monthly online sessions, which partners consistently tell us they value. We plan to expand these further, bringing in voluntary guest speakers and offering training opportunities tailored to partners' needs. Following requests from the network, we also hope to facilitate (not run directly) an aid worker self-care hub, to help sustain the wellbeing of those working on the front lines.

Looking ahead, communications will become an even stronger focus for forRefugees. We aim to steer public empathy towards refugees and asylum seekers, challenging cruel and



negative rhetoric and encouraging compassion. Our main communications channels - social media, newsletters, the website and advocacy - will remain central to this work and we will explore online or in-person events where capacity allows.

We see our future communications extending our collaborative approach. Our strength lies in working together - developing shared messages, supporting one another's posts and reports, and presenting a united front across the sector. By coordinating key narratives and diversifying the content we share we can all reach more people, build broader understanding and achieve greater collective impact. ForRefugees's communications are supported by trustees and volunteers, and we will seek to grow our volunteer team to increase our reach and impact. With many young people unfortunately struggling to enter the job market we see potential to create mutually beneficial internships - providing valuable CV-building experience for them, while enhancing our communications, research and operational capacity.

Through all of this, forRefugees will continue to stay agile, responsive and guided by its founding principle: to stand alongside grassroots partners, helping them deliver safety, dignity and hope to people forced to flee their homes.

## Principal Risks and Uncertainties

The principal risks facing forRefugees remain financial and reputational.

Falling income from reduced donors presents the most immediate challenge. Reducing disposable incomes, global crises competing for attention and funding, the substantial cuts to institutional aid budgets and the closure of several charitable funding streams have significantly tightened the funding landscape for all and forRefugees has not been immune. The charity's lean structure provides resilience, but sustained low funding now limits its ability to maintain grant levels.

Reputational risks persist amid increasing political and tabloid hostility towards refugees and those who support them. Misinformation and polarised media narratives undermine public understanding and trust, making it harder to keep existing donors or attract new ones. In addition, the increasingly closed nature of digital and social media platforms poses an ongoing challenge to visibility of the reality for refugees and therefore positive engagement by the public.

To mitigate these risks, forRefugees continues to act transparently, in line with UK charity law and international human rights principles, while ensuring strong governance and financial oversight. The trustees regularly review the charity's risk register and maintain clear contingency plans to adapt swiftly to external changes.

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## Reserves Policy

ForRefugees is committed to maintaining financial stability to ensure the continuity of its charitable activities while meeting unforeseen challenges. The CIO's Reserves Policy aims to secure a minimum of £12,000 in unrestricted reserves, representing more than six months core costs (including overheads, bank charges and accountancy) within its budget.

The trustees appreciate the reserves are unusually low. This is because the CIO does not have any assets, fixed salaries, or ongoing project cost commitments. If revenue falls, the CIO can continue to operate, but would have reduced support.

## Charity's Financial Health

The trustees are reporting a 25% decrease in turnover from the previous year in what proved to be another challenging year. The trustees consider the charity's performance for the year ended 30 June 2025 to be acceptable in difficult circumstances.

During the reporting period the income was £566,501 (down from £753,569 in 2023/24) and total expenditure was £572,707 (down from £728,488 in 2023/24).

Net movement in funds for the year was -£6,206 (from £25,081 in 2023/24).

At the balance sheet date the CIO had total funds of £138,995 (from £145,201 in 2023/24).



### 3 Statement of Trustee Responsibilities

The CIO trustees are responsible for preparing the Trustees Report and the Financial Statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

This requires the trustees to prepare Financial Statements each financial year giving a true and fair view of the state of affairs of the CIO and of the incoming resources and application of resources of the CIO for that period.

In preparing these Financial Statements the trustees must:

- Select the suitable accounting policies and apply them consistently.
- Observe the methods and principles in the Charities SORP.
- Make judgments and estimates that are reasonable and prudent.
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements.
- Prepare the Financial Statements on a going concern basis unless it is inappropriate to presume that the CIO will continue in operation.

The trustees are responsible for keeping accounting records that disclose with reasonable accuracy at any time the financial position of the CIO and enable them to ensure that the Financial Statements comply with the Charities Act 2011.

They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the CIO Trustees on 7 February 2026 and signed on their behalf by:



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Rachel Strudwick  
Chair of Trustees



## 4 ACKNOWLEDGEMENTS

Thank **YOU** for being such an integral part of the forRefugees community.

Astor Foundation  
BLF Charitable Trust  
Calais Light  
CamCrag  
Chalk Cliff Trust  
Dr. Martens Foundation  
Gibbs Trust  
Herts for Refugees  
JSS Search Ltd  
Limitless DMC  
Mercy Mission  
Moonlight Trust  
Morel Trust  
Network for Social Change  
Renske Totte Photos  
Rowney Trust  
SCSJD Charitable Trust  
Souter Charitable Trust  
The Big Give  
The Step Up Fund  
Thenga Cafe

### **Donated or Fundraised**

Donated a Birthday  
Fundraised  
Kilt Walkers  
Lottery Players  
Monthly Donors  
One-off Donors  
Salary Sacrificers

### **Our Team:**

Goldie Aboutorabie  
Frankie Bertram  
Paddy Bramley Smith  
Mary Golden  
Sharvya Marakini  
Catherine Moss  
Fatima Naqvi  
Takudzwa Nduku  
Sarah Ritson  
Mane Sevilla



Your donations to forRefugees means humanitarian aid delivery, human rights protection and safety for thousands of the world's most disadvantaged people who are otherwise facing hostility.



## 5 Financial Statements

Analysis of the CIO income and expenditure and movement in funds in the reporting period.

### Statement of Financial Activities for the year ended 30 June 2025

	Notes	Unrestricted Funds £	Restricted Funds £	Total Funds £	Prior Year £
<b>Income and endowments from:</b>					
Donations and legacies	3	478,162	82,670	560,832	747,574
Other trading activities	4	-	-	-	-
Investments	5	2,222	-	2,222	515
Other	6	3,447	-	3,447	5,480
<b>Total</b>		<b>483,831</b>	<b>82,670</b>	<b>566,501</b>	<b>753,569</b>
<b>Expenditure on:</b>					
Raising funds	7	55,712	132	55,844	56,639
Charitable activities	8	451,759	65,104	516,863	671,849
<b>Total</b>		<b>507,471</b>	<b>65,236</b>	<b>572,707</b>	<b>728,488</b>
<b>Net income before other gains/(losses)</b>		<b>(23,640)</b>	<b>17,434</b>	<b>(6,206)</b>	<b>25,081</b>
Other gains/(losses)		-	-	-	-
<b>Net movement in funds</b>		<b>(23,640)</b>	<b>17,434</b>	<b>(6,206)</b>	<b>25,801</b>
<b>Reconciliation of funds:</b>					
Total funds brought forward		108,809	36,392	145,201	120,120
<b>Total funds carried forward</b>	15	<b>85,169</b>	<b>53,826</b>	<b>138,995</b>	<b>145,201</b>

There are no other gains and losses other than those included above. The results shown above relate to continuing activities.



## Balance Sheet

The CIO's assets and liabilities and retained funds for the year ended 30 June 2025.

	Notes	Current Year £	Prior Year £
<b>Current Assets</b>			
Cash at bank and in hand		140,701	151,552
Debtors	12	-	-
<b>Total</b>		<b>140,701</b>	<b>151,552</b>
<b>Liabilities</b>			
Total creditors: amounts falling due within one year	13	(1,706)	(6,351)
<b>Total</b>		<b>(1,706)</b>	<b>(6,351)</b>
<b>Net Current Assets</b>		<b>138,995</b>	<b>145,201</b>
<b>Total Assets Less Current Liabilities</b>		<b>138,995</b>	<b>145,201</b>
<b>Net Assets Excluding Pension Asset or Liability</b>		<b>138,995</b>	<b>145,201</b>
<b>Total Net Assets</b>	15	<b>138,995</b>	<b>145,201</b>
<b>The Funds of the Charity</b>			
Restricted income funds	14	53,826	36,392
Unrestricted funds	14	85,169	108,809
<b>Total</b>		<b>138,995</b>	<b>145,201</b>

The Financial Statements were approved by the CIO Trustees on 7 February 2026, authorised for issue and signed on their behalf by:



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Rachel Strudwick  
Chair of Trustees



## Cash Flow Statement

Summary of the CIO's cash flows for the year ended 30 June 2025.

	Notes	Current Year £	Prior Year £
<b>Cash Flows from Operating Activities</b>			
Net Income per Statement of Financial Activities		(6,206)	24,561
<b>Net cash provided by operating activities</b>		<b>(6,206)</b>	<b>24,561</b>
<b>Cash flows from investing activities</b>			
Dividends, interest and rents from investments		(4,645)	(515)
<b>Net cash provided by investing activities</b>		<b>(4,645)</b>	<b>(515)</b>
<b>Cash flows from financing activities</b>			
Other cash items from financing activities		-	-
<b>Net cash provided by financing activities</b>		<b>-</b>	<b>-</b>
<b>Change in cash in the reporting period</b>		<b>(10,581)</b>	<b>24,046</b>
<b>Cash and cash equivalents</b>			
Cash and cash equivalents at beginning of period		151,552	127,506
Net change in cash for period		(10,851)	24,046
<b>Cash and cash equivalents at end of period</b>	17	<b>140,701</b>	<b>151,552</b>



# Notes to the Accounts for the year ended 30 June 2025

## 1. Accounting Policies

### Basis of Preparation

The financial statements have been prepared in accordance with Accounting and Reporting for 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) – (Charities SORP (FRS102)), and the Charities Act.

### Going Concern

Under the going concern basis of accounting, the financial statements are prepared on the assumption that the charity is a going concern and will continue its operations for the foreseeable future.

### Fund Accounting

**Unrestricted Funds** - These are available for use at the discretion of the trustees in furtherance of the general objects of the charity.

**Restricted Funds** - These are available for use subject to restrictions imposed by the donor or through terms of an appeal.

### Income

**Recognition of Income** - Income is included in the Statement of Financial Activities (SoFA) when the charity becomes entitled to, and is virtually certain to receive, the income and the amount of the income can be measured with sufficient reliability.

**Income with Related Expenditure** - Where income has related expenditure the income and related expenditure is reported gross in the SoFA.

**Donations and Legacies** - Voluntary income received by way of grants, donations and gifts is included in the SoFA when receivable and only when the Charity has unconditional entitlement to the income.

**Tax Reclaims on Donations and Gifts** - Income from tax reclaims is included in the SoFA at the same time as the gift/donation to which it relates.

**Donated Services and Facilities** - These are only included in income (with an equivalent amount in Facilities expenditure) where the benefit to the

Charity is reasonably quantifiable, measurable and material.

**Volunteer Help** - The value of any volunteer help received is not included in the accounts.

**Investment Income** - This is included in the accounts when receivable.

### Expenditure

**Recognition of Expenditure** - Expenditure is recognised on an accruals basis. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.

**Expenditure on Raising Funds** - These comprise the costs associated with attracting voluntary income and fundraising trading costs.

**Expenditure on Charitable Activities** - These comprise the costs incurred by the Charity in the delivery of its activities and services in the furtherance of its objects, including the making of grants and governance costs.

**Grants Payable** - All grant expenditure is accounted for on an actual paid basis plus an accrual for grants that have been approved by the Trustees at the end of the year but not yet paid.

**Governance Costs** - These include the costs associated with meeting the constitutional and statutory requirements of the Charity, including audit/independent examination fees, costs linked to the strategic management of the Charity, and a share of other administration costs.

### Taxation

The Charity is exempt from tax on its charitable activities.

### Other Debtors

Other debtors are recognised at the settlement amount due. Prepayments are valued at the amount prepaid net of any trade discounts due.

### Cash at Bank and In Hand

Cash at bank and in hand comprises cash at bank, demand deposits with banks and other short-term highly liquid investments with original maturities of three months or less and bank overdrafts.



### Trade and Other Creditors

Short-term creditors are measured at the transaction price. Other creditors and provisions are recognised where the Charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

### Foreign Currencies

Monetary assets and liabilities denominated in

currencies other than the functional currency of the Charity are translated at the rates of exchange prevailing at the end of the reporting period. Transactions in currencies other than the functional currency of the Charity are recorded at the rate of exchange on the date that the transaction occurred. All exchange differences are taken into account in arriving at net income/expenditure.

### Receipt of Donated Goods, Facilities and Services

All donated goods, facilities and services received are recognised within incoming resources and expenditure at an estimate of the value to the charity.

## 2. Statement of Financial Activities - prior year

	Unrestricted Funds £	Restricted Funds £	Total Funds £
<b>Income and endowments from:</b>			
Donations and legacies	599,836	147,738	747,574
Other trading activities	-	-	-
Investments	515	-	515
Other	5,480	-	5,480
<b>Total</b>	<b>605,831</b>	<b>147,738</b>	<b>753,569</b>
<b>Expenditure on:</b>			
Raising funds	56,172	467	56,639
Charitable activities	549,153	122,697	671,849
<b>Total</b>	<b>605,325</b>	<b>123,163</b>	<b>728,488</b>
<b>Net income before other gains/(losses)</b>	<b>506</b>	<b>24,575</b>	<b>25,081</b>
Other gains/(losses)	-	-	-
<b>Net movement in funds</b>	<b>506</b>	<b>24,575</b>	<b>25,081</b>
<b>Reconciliation of funds:</b>			
Total funds brought forward	108,302	11,818	120,120
<b>Total funds carried forward</b>	<b>108,809</b>	<b>36,392</b>	<b>145,201</b>

## 3. Income from Donations and Legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds £	Prior Year Funds £
Donation income	416,862	56,649	473,511	574,534
Grants income	61,300	26,021	87,321	173,040
<b>Total</b>	<b>478,162</b>	<b>82,670</b>	<b>560,832</b>	<b>747,574</b>



## 4. Income from Other Trading Activities

	Unrestricted Funds £	Restricted Funds £	Total Funds £	Prior Year Funds £
Sale of Products	-	-	-	-
<b>Total</b>	-	-	-	-

## 5. Income from Investments

	Unrestricted Funds £	Restricted Funds £	Total Funds £	Prior Year Funds £
Bank interest income	2,222	-	2,222	515
<b>Total</b>	<b>2,222</b>	-	<b>2,222</b>	<b>515</b>

## 6. Other Income

	Unrestricted Funds £	Restricted Funds £	Total Funds £	Prior Year Funds £
Commission income	3,448	-	3,448	5,480
<b>Total</b>	<b>3,448</b>	-	<b>3,448</b>	<b>5,480</b>

## 7. Expenditure on Raising Funds

	Unrestricted Funds £	Restricted Funds £	Total Funds £	Prior Year Funds £
Advertising & marketing	45,236	-	45,236	44,883
Bank charges	932	132	1,064	1,253
Donation fees	9,544	-	9,544	10,503
Gain or loss on exchange rate	-	-	-	-
<b>Total</b>	<b>55,712</b>	<b>132</b>	<b>55,844</b>	<b>56,639</b>

## 8. Expenditure on Charitable Activities

	Unrestricted Funds £	Restricted Funds £	Total Funds £	Prior Year Funds £
Grants made	133,318	-	133,318	185,479
Direct aid mobile topup and wifi	120,273	-	120,273	182,900
Other charitable expenses	195,079	65,104	260,183	301,131
Delivery & shipping	138	-	138	-
Governance expenses	2,950 <sup>1</sup>	-	2,950 <sup>1</sup>	2,340
<b>Total</b>	<b>451,759</b>	<b>65,104</b>	<b>516,863</b>	<b>671,849</b>

<sup>1</sup>£490 under provision from the prior year

## 9. Analysis of Governance Expenses

	Unrestricted Funds £	Restricted Funds £	Total Funds £	Prior Year Funds £
Independent examiner's fee	2,950 <sup>1</sup>	-	2,950 <sup>1</sup>	2,340
Audit fee	-	-	-	-
<b>Total</b>	<b>2,950</b>	-	<b>2,950</b>	<b>2,340</b>

<sup>1</sup>£490 under provision from the prior year



## 10. Trustee Remuneration and Expenses

No Trustees were paid any remuneration or received any benefits. There were no expenses payable to Trustees.

## 11. Staff Costs

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

The average number of paid monthly employees during the year, and the preceding year, was nil.

## 12. Debtors

	Unrestricted Funds £	Restricted Funds £	Total Funds £	Prior Year Funds £
Donations receivable	-	-	-	-
VAT reclaim	-	-	-	-
<b>Total</b>	-	-	-	-

## 13. Creditors: amounts falling due within one year

	Unrestricted Funds £	Restricted Funds £	Total Funds £	Prior Year Funds £
Accruals	2,950	-	2,950	7,595
Other creditors	(1,244)	-	(1,244)	(1,244)
<b>Total</b>	<b>1,706</b>	-	<b>1,706</b>	<b>6,351</b>

## 14. Statement of Funds

	<u>At 1 July</u> 2024 £	Incoming Resources £	Resources Expended £	<u>At 30 June</u> 2025 £
<b>Restricted Funds</b>				
Restricted income funds:				
Europe – Advocacy	4,000	-	(900)	3,100
France - Humanitarian Aid Distributions	32,392	7,057	(7,057)	32,392
France - Supporting Children	-	23,648	(23,400)	248
Greece - Humanitarian Aid Distributions	-	2,500	(2,500)	-
Greece - Legal/Information Support	-	37,936	(19,850)	18,086
Greece - Mental/Physical Health/Activities	-	4,000	(4,000)	-
UK - Humanitarian Aid Distributions	-	7,529	(7,529)	-
<b>Total</b>	<b>36,392</b>	<b>82,670</b>	<b>(65,236)</b>	<b>53,826</b>
<b>Unrestricted Funds:</b>				
General funds	108,809	483,831	(507,471)	85,169
<b>Total</b>	<b>108,809</b>	<b>483,831</b>	<b>(507,471)</b>	<b>85,169</b>
<b>Total Funds</b>	<b>145,201</b>	<b>566,501</b>	<b>(572,707)</b>	<b>138,995</b>



## 15. Analysis of Net Assets between Funds

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total Funds £</b>
Net current assets	85,169	53,826	138,995
<b>Total</b>	<b>85,169</b>	<b>53,826</b>	<b>138,995</b>

## 16. Funding Commitments

There were no funds committed for payment at the balance sheet date.

## 17. Reconciliation of Net Debt

	<b>At 1 July 2024 £</b>	<b>Cash Flows £</b>	<b>At 30 June 2025 £</b>
Cash and cash equivalents	151,552	(10,851)	140,701
<b>Total</b>	<b>151,552</b>	<b>(10,851)</b>	<b>140,701</b>

## 18. General Volunteers

During the year the following volunteers freely gave up their time to assist with the running of the charity:

Bookkeeper (1 day per month) – processing all transactions in the accounting software ensuring income and outgoings are accurately assigned to the chart of accounts and reconciled on a monthly basis to the bank statements.

Policy & Campaigns Officer (5 days per month) - Writing, circulating and providing social media posts for advocacy communications including MP Letters.

Advocacy & Campaigns Adviser (3 days per month) - Supporting the writing, circulating and providing social media posts for advocacy communications including MP Letters.



# 6 Independent Examination

## INDEPENDENT EXAMINER'S REPORT

### Independent examiner's report to the trustees of ForRefugees

I report on the financial statements of the charity for the year ended 30 June 2025, which comprise the statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and the related notes.

### Respective responsibilities of Trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the Charities Act 2011 ('the Act'). The Charity's trustees consider that an audit is not required for this year under section 144 of the Act and that an independent examination is needed.

It is my responsibility to examine the accounts under section 145 of the Charities Act, follow the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act, and state whether particular matters have come to my attention.

### Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

### Independent examiner's statement

As the charity's gross income exceeded £250,000 I am qualified to undertake the examination because I am a registered member of the Association of Chartered Certified Accountants which is one of the listed bodies.

(1) In connection with my examination, no material matters have come to my attention which give 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 the accounts set out in the Charities (Accounts and Report) Regulation 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of independent examination.

(2) 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.



Chaweevan Williams FCCA  
Verdant Accountants Limited  
Chartered Certified Accountants  
20-22 Wenlock Road,  
London N1 7GU

Date: 03 February 2026