

YOUR SIMPAL

England & Wales · Charity number 1172270

Details

Other names SIMPAL

Status Registered

Legal form Charitable company

Company number [10459151](#)

Registered 2017-03-27

Register [View on the Charity Commission register](#)

Contact

Address 1
Court Hill
Sanderstead
South Croydon
Surrey

Phone 08005677890

Email chris@yoursimpal.com

Website www.yoursimpal.com

Activities

Objects: THE RELIEF OF HARDSHIP FOR PEOPLE IN THE UK WHO FACE FINANCIAL CHALLENGES DUE TO CANCER OR OTHER CHRONIC HEALTH ISSUES, AS WELL AS THOSE WHO LACK DIGITAL ACCESS. WE PROVIDE FREE, PRE-PAID SIM CARDS, MOBILE PHONES AND OTHER DEVICES TO HELP THEM STAY DIGITALLY CONNECTED.

Activities: SimPal combats digital poverty and social isolation in the UK for individuals with cancer, life-threatening conditions, poor health, or general poverty. The charity uses donations to provide free, pre-paid SIM cards (with data, calls, and texts), and digital devices. This support ensures vulnerable people stay connected with family, friends, and essential healthcare services.

Classification

- **How:** Provides Services
- **What:** Disability, The Prevention Or Relief Of Poverty
- **Who:** The General Public/mankind

Geography

- Scotland
- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-11-30	£31,679	£22,278	-	-
2024-11-30	£9,675	£15,206	-	-
2023-11-30	£12,413	£4,401	-	-
2022-11-30	£7,720	£4,032	-	-
2021-11-30	£12,537	£15,644	-	-
2020-11-30	£24,148	£20,161	-	-

Trustees

Name	Role	Appointed
CHRISTOPHER LEWIS		2016-11-02
Megan Ruth Simpson		2025-06-09
Zacharias Andreas Toumazi		2022-06-03

YOUR SIMPAL

England & Wales - Charity number 1172270

Accounts

Charity Registration Number: 1172270

Company Registration Number: 10459151 (England & Wales)

YOUR SIMPAL

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 NOVEMBER 2025

YOUR SIMPAL

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees Christopher Lewis
Zacharias Toumazi
Megan Simpson (appointed 9th June 2025)

Charity Number 1172270

Company Number 10459151

Registered Office 1 Court Hill
South Croydon
Surrey
CR2 9NB

YOUR SIMPAL

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YOUR SIMPAL

TRUSTEES REPORT

FOR THE YEAR ENDED 30 NOVEMBER 2025

The Trustees present their report and financial statements for the year ended 30 November 2025.

The Financial Statements have been prepared in accordance with the accounting policies set out in note 1 to the Financial Statements and comply with the Charity's governing document, Companies Act 2006 and 'Accounting and Reporting by Charities Statement of Recommended Practice applicable to the UK and Republic of Ireland' (FRS102).

Objectives and activities

The relief of hardship for people in the UK who face financial challenges due to cancer or other chronic health issues, as well as those who lack digital access. We provide free, pre-paid SIM cards, mobile phones and other devices to help them stay digitally connected.

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

Financial review

It is the policy of the Charity that unrestricted funds should be maintained at a level equivalent to six months expenditure.

At our AGM in November 2025 we decided to clarify that we work across the entire UK, by changing our trading name to SimpalUK. We are the most sustainable we have ever been as a charity, with more sponsors coming on board. Although the charity sector is more vulnerable than it was, it was decided by us all, that now is the time to expand what we do. We also plan to have a free and paid model, which nobody else does in this sector. This should increase our sustainability, in an incredible fast moving area. As most support services go online, our services are required even more. We are also looking at taking on our first employee if the opportunity comes along.

The Trustees have assessed the major risks to which the Charity is exposed, and are satisfied that systems are in place to mitigate exposure to those risks.

Structure, governance and management


The Charity is a company limited by guarantee.


The Trustees, who are also the Directors for the purposes of company law, and who served during the year and up to the date of signature of the financial statements were:


Christopher Lewis
Zacharias Toumazi
Megan Simpson

All Trustees were appointed on a voluntary basis. None of the Trustees has any beneficial interest in the Company.

The Trustees Report was approved by the Board of Trustees.

Chris Lewis 
Trustee
Dated: 20th April 2026

Zacharias Toumazi 
Trustee
Dated: 20th April 2026

Megan Simpson 
Trustee
Dated: 20th April 2026

YOUR SIMPAL

ACCOUNTANTS REPORT

FOR THE YEAR ENDED 30 NOVEMBER 2025

Report to the Directors on the preparation of the unaudited statutory accounts of Your Simpal for the year ended 30 November 2025.

In order to assist you to fulfil your duties under the Companies Act 2006, I have prepared for your approval the accounts of Your Simpal for the year ended 30 November 2025, which comprise the income and expenditure account, the Balance Sheet, the Statement of Changes in Equity and the related notes from the Charity's accounting records and from information and explanations you have given me.

As a member of the Association of Chartered Certified Accountants, I am subject to its ethical and other professional requirements which are detailed at: <http://rulebook.accaglobal.com>

My work has been undertaken in accordance with the requirements of the Association of Chartered Certified Accountants as detailed at: <http://www.accaglobal.com/factsheet163>.

Andrew Cliff FCCA
Date: 20th April
2026

1, Melbury Gardens
Sanderstead
Surrey
CR2 0DQ

YOUR SIMPAL

STATEMENT OF FINANCIAL ACTIVITIES Including Income and Expenditure Account

FOR THE YEAR ENDED 30 NOVEMBER 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	
Income from:								
Donations and Legacies	3	31,679	-	31,679	9,675	-	9,675	
Expenditure on:								
Raising Funds	4	-	-	-	-	-	-	
Charitable Activities	5	22,278	-	22,278	15,206	-	15,206	
Total resources expended		<u>22,278</u>	<u>-</u>	<u>22,278</u>	<u>15,206</u>	<u>-</u>	<u>15,206</u>	
Net income for the year		<u>9,401</u>	<u>-</u>	<u>9,401</u>	<u>-</u>	<u>5,532</u>	<u>-</u>	<u>5,532</u>
Funds at 1 December 2024		11,915	-	11,915	17,447	-	17,447	
Funds at 30 November 2025		<u>21,316</u>	<u>-</u>	<u>21,316</u>	<u>11,915</u>	<u>-</u>	<u>11,915</u>	

The statement of financial activities includes all gains and losses in the year.

All income and expenditure derive from continuing activities

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

YOUR SIMPAL

BALANCE SHEET

AS AT 30 NOVEMBER 2025

	Note	2025 £	2024 £
Current Assets			
Debtors	7	-	-
Cash at bank & in hand		<u>21,317</u>	<u>11,916</u>
		21,317	11,916
Creditors: amounts falling due within one year	8	-	-
Net current Assets		<u>21,317</u>	<u>11,916</u>
Income Funds			
Restricted funds		-	-
Unrestricted funds		<u>21,317</u>	<u>11,916</u>
		21,317	11,916

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 30 November 2025.

The Trustees acknowledge their responsibilities for ensuring that the charity keeps accounting records which comply with section 386 of the Act and for preparing financial statements that give a true and fair view of the state of affairs of the company as at the end of the financial year and of its incoming resources and application of resources, including its income and expenditure, for the 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 statement, so far as applicable to the company.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

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

The financial statements were approved by the Trustees on 20th April 2026.

Christopher Lewis
Trustee



YOUR SIMPAL

STATEMENT OF CHANGES IN EQUITY

AS AT 30 NOVEMBER 2025

	Share Capital £	Resticted Funds £	Unrestricted Funds £
At 30 November 2021	<u>-</u>	<u>-</u>	<u>1,423</u>
Net income for the year	-	- -	5,532
At 30 November 2022	<u>-</u>	<u>-</u>	<u>17,447</u>
Net income for the year	-	- -	5,532
At 30 November 2023	<u>-</u>	<u>-</u>	<u>11,915</u>
Net income for the year	-	- -	5,532
At 30 November 2024	<u>-</u>	<u>-</u>	<u>11,915</u>
Net income for the year	-	-	9,401
At 30 November 2025	<u>-</u>	<u>-</u>	<u>21,316</u>

YOUR SIMPAL

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 NOVEMBER 2025

1 Accounting policies

Charity information

Your Simpal is a private company limited by guarantee incorporated in England & Wales. The registered office is 1 Court Hill, South Croydon, Surrey, CR2 9NB.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006 and 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 (FRS102) as amended for accounting periods commencing from 1 January 2016. The charity is a Public Benefit Entity as defined by FRS 102.

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

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

The financial statements have been prepared under the historical cost convention.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. The trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives unless the funds have been designated for other purposes.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and users of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Incoming resources

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised upon receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Turnover is measured at the fair value of the consideration received or receivable and represents amounts receivable for goods and services provided in the normal course of business, net of discounts, VAT and other related taxes.

YOUR SIMPAL

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 NOVEMBER 2025

1.5 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.6 Financial Instruments

The charity has elected to apply the provisions of Section 11 Basic Financial Instruments and Section 12 Other financial instruments issues of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest methods unless the arrangement constitutes a financing transition, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and the future periods where the revision affects both current and future periods.

YOUR SIMPAL

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 NOVEMBER 2025

3 Donations and legacies

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Donations and legacies	31,679	-	31,679	9,675
	<u>31,679</u>	<u>-</u>	<u>31,679</u>	<u>9,675</u>

4 Raising funds

Fundraising publicity - advertising	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

5 Charitable activities

	2025 £	2024 £
Mobile and SIM services	10,863	10,863
Print Post & stationary	3,750	3,750
Subscriptions	558	558
Telephone	-	-
Legal costs	-	-
Accountancy fees	34	34
	<u>15,205</u>	<u>15,205</u>
Analysis by fund		
Unrestricted funds	15,205	15,205
Restricted funds	-	-
	<u>15,205</u>	<u>15,205</u>

6 Trustees

Non of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

7 Debtors

	2025 £	2024 £
Amounts falling due within one year:		
Trade Debtors	-	-
Other Debtors	<u>-</u>	<u>-</u>
	<u>-</u>	<u>-</u>

8 Creditors

	2025 £	2024 £
Trade Creditors	-	-
Accruals	-	-
	<u>-</u>	<u>-</u>

9 Related party transactions

	2025 £	2024 £
Transactions with related parties		
There were no related party transactions in the year.		