



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 1/04/2024 Period start date To 31/03/2025 Period end date

Charity name: EFT International (EFTi)

Charity registration number: 1176538

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To promote for the public benefit the advancement of education and knowledge in the field of Emotional Freedom Techniques (EFT).
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<p>a) Establishing and upholding the highest standards of ethics and conduct which are at least required by regulatory bodies but may exceed them.</p> <p>b) Acting independently of any regulatory body.</p> <p>c) Publishing a complaints procedure for all members and the general public.</p> <p>d) Encouraging professional practice and ensuring that teaching/training follows the core curriculum laid down in the training guidelines.</p> <p>e) Provide information to the general public and forge links with relevant professionals about the benefits and working practices of Emotional Freedom Techniques.</p> <p>f) Maintaining a list of current active members. Only allow practising members to join on the proviso that they agree to, and abide by, (where applicable) EFT International training and accreditation regulations, the EFT International Code of Conduct and Ethics, and EFT International Guidelines on CPD and Mentoring as updated and amended from time to time.</p> <p>g) Offering a biennial symposium conference for the public exploring EFT</p>

		<p>skills, scientific research and practice recommendations</p> <p>h) Creating and offering free to the public scientific research-based materials highlighting EFT's effectiveness for a variety of health and personal development concerns.</p> <p>i) Maintain and actively monitor a variety of social media platforms that offer EFT-related information to the public.</p> <p>j) Produce a newsletter for the general public and another for members.</p> <p>k) Offer established resources that may be discounted for professional liability insurance to our members giving them access to valuable services.</p>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	Yes, the trustees have received and read this guidance.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	N/A
Policy on social investment including program related investment	Para 1.38	N/A
Contribution made by volunteers	Para 1.38	<p>A majority of the activities of the charity are undertaken by volunteers, who number about 43 across multiple committees. We have continued to expand our volunteer teams to cater for the increasing workload as the organisation grows but recognise that we need to move towards more work being reimbursed. Volunteer teams include the following:</p> <p>A. Board of Trustees</p> <p>B. Communications Committee</p> <p>C Ethics and Professional Conduct</p>

		<p>Committee</p> <p>D. Research Committee</p> <p>E. Training and Accreditation Committee</p> <p>F. Volunteer Support Committee</p>
Other		N/A

Achievements and Performance

	SORP reference	
<p>Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.</p>	<p>Para 1.20</p>	<p>The Board of Trustees successfully led the charity to:</p> <ul style="list-style-type: none"> • Complete a 3-year effort to establish a new bank account with the Charities Aid Foundation Bank and transfer of funds from HSBC, which had frozen the EFTi account. • Create the inaugural members-only free Meeting of Minds monthly webinar educational series to mark 25 years of EFTi and to provide a continuing education benefit. • Actively participate in the Association of Chairs (AoC) and UK National Council of Volunteer Organisations (NCVO) to further governance and professional Board development knowledge. • Publish monthly member newsletters supporting transparency and keeping membership apprised of Board, charity and volunteer efforts. • Successfully work with our finance contractors to create a first year of budget forecasting. • Hire a new independent examiner firm to better support the growth of the charity. • Collaborate with our tech team for EFTi to receive \$35,002.82 USD in free Google advertising via the Non Profit Google Ads Campaign. • Engage members in efforts to influence the American Psychological Association to include EFT as an approved modality for PTSD. • Develop a framework for advertising and recruiting for the first time in the

		<p>organisation's history a paid part time charity manager with the role initially advertised to the organisation's membership.</p> <p>In collaboration with our Volunteering Committee we:</p> <ul style="list-style-type: none"> • Have designed a volunteers-only leadership mentoring program led by an internationally recognised, experienced and published expert in this area who is also a Trustee. This will begin in November 2025 to help nurture the development of more volunteer leaders from within. • Formally developed a standardised volunteer onboarding process. • Created standardised volunteer position descriptions. • Implemented a volunteer entrance and exit interview process for improved policy awareness and feedback. • Held the inaugural volunteer-led pilot program of tapping groups for volunteers. <p>In collaboration with our Communications Committee we:</p> <ul style="list-style-type: none"> • Initiated a new program in our public-facing Community Newsletter to highlight powerful member EFT stories. • Relaunched a newly developed and expanded social media team offering valuable research based content that is now being shared on LinkedIn, Instagram and Facebook. Results have included rapid and significant growth on all three platforms highlighting both EFT and the EFTi charity. <p>In collaboration with the Training and Accreditation Committee we</p> <ul style="list-style-type: none"> • Initiated live EFTi Trainer Gatherings over Zoom to offer a dedicated space for EFTi Trainers to stay informed, and collaborate. • Are in the final refinement stages for implementing a new alternate pathway for Advanced
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		<p>Certification/Accreditation.</p> <ul style="list-style-type: none"> Initiated a new tracking system to gather data annually about the number of trainings offered, how many students participated, and in which countries. <p>In collaboration with Membership and Accreditation Coordinators we:</p> <ul style="list-style-type: none"> Have commenced gathering membership growth data for EFTi in numbers and demographics. Recruited an Accreditation contractor to work alongside our Membership contractor to ensure membership enquiries receive quality care. Both paid positions were advertised to membership first for application and interview. Have improved annual member reporting requirements for maintaining high professional standards and to ensure accuracy. <p>In collaboration with the Research Committee we:</p> <ul style="list-style-type: none"> Presented EFTi as a global leader in the modality at The Integrative Personalised Medicine Conference in London in June 2024. Our volunteers delivered a workshop demonstrating the science and practice of EFT for anxiety. Having also presented in 2025, we are preparing to present at the 2026 conference. Held the EFTi 2024 Symposium, Healing Trauma in the Field- Past Wounds, Present Solutions and Future Resilience. The event was a huge success in terms of a rich sharing of knowledge, member engagement and provided a further source of income. Completely updated the EFT Research database hosted on our website to include summaries of all published peer reviewed scientific research in the modality from 1999-2025. The publicly-available database has extensive search functions to aid detailed enquiry.
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Additional information (optional)

You may choose to include further statements where relevant about:

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Achievements against objectives set	Para 1.41	N/A
Performance of fundraising activities against objectives set	Para 1.41	N/A
Investment performance against objectives	Para 1.41	N/A
Other		N/A

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The charity is in a healthy financial position at 31 March 2025 with a General Reserve Fund of £101,249 and Designated Funds of £95,644.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Our General Reserve needs to be of the order of at least £65,000 to keep the organisation afloat for, say, six months in the event of a sudden or unprecedented absence of income.
Amount of reserves held	Para 1.22	£196,893
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	There are no known uncertainties.

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	<ol style="list-style-type: none"> 1. Membership Subscriptions 2. Accreditation fees 3. On-line Exam fees 4. Conference and Meeting proceeds
Investment policy and objectives including any social investment policy adopted	Para 1.46	N/A
A description of the principal risks facing the charity	Para 1.46	<p>As at 31 March 2025 there was a potential risk to reputation and ability to pay and receive donations due to:</p> <ol style="list-style-type: none"> 1. Ensuring we have trustees of sufficient professional skills to manage the charity. With only 4 trustees leadership of the organisation is stretched and we need first to recruit more trustees resident in England & Wales to ensure we comply with charity law. 2. There has been a PR campaign that could have been detrimental to the Charity but as of the date of this return it does not appear to be significantly having a negative affect on the Charity.
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	NFP CIO
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	The Board has continued to search for professional skills in areas like HR, accounting, finance, law, governance and similar. In this period we recruited a global published expert in leadership development to help grow the volunteer experience and develop future leaders of the organisation. We continue seeking to expand the Board and are mindful to maintain the correct legal balance of a minimum 50% resident in England & Wales. We have had more enquiries to join the Board from those resident outside of that geographic area.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	An induction process for new trustees, as designed in March 2023, following guidelines in CC3 – Roles and Responsibilities of a Trustee. Peer mentoring provided by existing trustees on a 1 to 1 basis on subject specific topics. Trustees have formalised a process of potential trustee written application, professional letters of recommendation, interview with a minimum of 2 trustees and consensus voting procedure.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	<p>The Charity has a main Board of Trustees with 2 joint Co-Chairs.</p> <p>Operational activities are carried out by the sub committees as follows:</p> <ul style="list-style-type: none"> • Communications • Ethics and Professional Conduct • Research • Training and Accreditation • Volunteer Support <p>Specialist contracted work includes our webmaster, bookkeeper, finance director, external financial examiner, symposium management services, audio-visual support for events, data protection, governance consultancy, membership and accreditation</p>

		coordinators and charity legal services as needed. We are due to hire a new charity manager contractor starting in 2026 to support the Board. This follows the primary recommendation the charity's governance consultant made in 2024, and is a reflection of the organisation's professional maturation.
Relationship with any related parties	Para 1.51	N/A
Other		N/A

Reference and Administrative details

Charity name	EFT International
Other name the charity uses	None
Registered charity number	1176538
Charity's principal address	EFT International, 3rd Floor, 86-90 Paul Street, London, EC2A 4NE, UK

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Craig Weiner	Co Chair		
2	Sejual Shah	Co Chair		
3	Emmalee Pepar			
4	Ralph Lewis		29/10/2024 to present	
5	Kristin Panasewicz		19/12/2023 to 6/01/2025	
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				

Corporate trustees – names of the directors at the date the report was approved

Director name		
N/A		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
N/A		

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	N/A
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
N/A		

Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

N/A

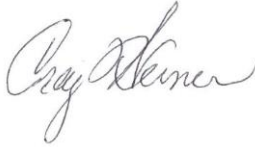

Other optional information

N/A

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Craig Weiner	Sejual Shah
Position (e.g. Secretary, Chair, etc)	Co Chair	
Date	7 January 2026	



EFT International
(A Charitable Incorporated Organisation)

Report and Financial Statements
for the year ended 31 March 2025

Financial Statements for the year ended 31 March 2025

Charity Name: EFT International

Governing documents: Constitution – amended 27th Feb 2024

Charity registration number: 1176538

Registered Office address: 3rd Floor
86-90 Paul Street
London
EC2A 4NE

Trustees:

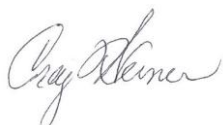
The Trustees serving during the year and since the year end were as follows:

Craig Weiner	Co Chair
Sejua Shah	Co Chair
Emmalee Pepar	
Kristin Panasewicz	(resigned 6 January 2025)
Ralph Lewis	(appointed 29 October 2024)

Bankers: CAF Bank (Charities Aid Foundation)

By order of the Trustees
Craig Weiner (Co Chair)

Sejua Shah (Co Chair)



Financial overview

Income generated during the financial year increased to £116,663 (2024 £81,705) and expenditure increased to £95,954 (2024 £92,447). The total resources expended during the year have been in furtherance of EFTI's charitable objectives.

Cash balances increased to £200,302 (2024 £174,819).

At the end of this period there is an unrestricted surplus of £101,249 (2024 £165,485) (excluding designated reserves). The Trustees' intention is to retain reserves between £50,000 and £100,000, which is estimated to cover at least six months budgeted expenditure. The Trustees are of the opinion that this is an appropriate level of surplus and reserves generation and use.

Reserves are also underpinned by liquid cash balances, which provide essential working capital funding for day-to-day operating costs, supporting the delivery of the organisation's objectives in an efficient and cost-effective way.

Free reserves are a useful proxy for liquidity and working capital management as well as a recognised indicator in the sector when reported in 'weeks of expenditure'. The current level of free reserves represents 101 weeks (2024 93 weeks) of total resources expended.

The Trustees are therefore of the opinion that the level of reserves is acceptable and will provide a sufficient buffer for the charity. On this basis, the Trustees also consider that the charity has adequate resources to continue operating for the foreseeable future.

Independent examiner's report to the trustees of EFT International

I report to the charity trustees on my examination of the accounts of EFT International for the year ended 31st March 2025.

Responsibilities and basis of report

As the charity trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'). You are satisfied that the accounts of the Charity are not required by charity law to be audited and have chosen instead to have an independent examination.

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 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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 confirm that there are no other matters to which your attention should be drawn to enable a proper understanding of the accounts to be reached.



Simon Goldsmith ACA

SJS Partners Ltd

3rd Floor
86-90 Paul Street
London
EC2A 4NE

Date: 7 January 2026

Statement of Financial Activities (including Income & Expenditure Account) for the year ended 31 March 2025

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

All income and expenditure relate to continuing activities.

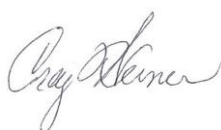
	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
Income and endowments from:					
Membership		84,576	-	84,576	81,705
Charitable activities:					
<i>Accreditation</i>		1,355	-	1,355	1,985
<i>On-line Exams</i>		7,273	-	7,273	6,522
<i>Conference and Meetings</i>		21,270	-	21,270	703
Other					
- <i>Other</i>		-	-	-	(30)
- <i>Investments Interest</i>		2,189	-	2,189	1,562
Total income	3	116,663	-	116,663	92,447
Expenditure on:					
Membership schemes and		41,871	-	41,871	31,046
Charitable activities					
Advertising, marketing and		16,899	-	16,899	15,852
publicity					
Other		36,184	-	36,184	44,151
Total expenditure	3 & 4	95,954	-	95,954	91,049
Net income and net movement in funds		20,709	-	20,709	1,398
Reconciliation of funds					
Total funds brought forward		176,184	-	176,184	174,786
Total funds carried forward		196,893	-	196,893	176,184

Balance Sheet as at 31 March 2025

		2025	2024
	Note	£	£
Fixed Assets			
Intangible assets	6	7,097	9,887
Current Assets			
Prepayments		131	131
Cash at bank and in hand		200,302	174,819
		207,530	174,950
Liabilities			
Creditors: Amounts falling due within one year	7	(10,637)	(8,653)
Net Assets		196,893	176,184
The Funds of the charity:			
Unrestricted funds	9	101,249	165,485
Designated Funds	9	95,644	10,699
Total charity funds:		196,893	176,184

The financial statements were approved and authorised for issue by the Trustees on 6th January 2026 and signed on their behalf by:

Craig Weiner (Co Chair)



Sejual Shah (Co Chair)



Notes to the Accounts

General Information

EFT International is a Charitable Incorporated Organisation, registered in England and Wales, with a registration number 1176538. The address of the registered office is 3rd Floor, 86-90 Paul Street, London, EC2A 4NE. The principal objective of the charity is to promote, for public benefit, advancement of education and knowledge in the field of Emotional Freedom Techniques (EFT).

1. Accounting policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently in dealing with items considered material in relation to the financial statements.

a) Basis of preparation of accounts

The financial statements have been prepared under the historical cost convention, in accordance with the Companies Act 2006 and applicable accounting standards and follow the recommendations of Accounting and Reporting by Charities - Statement of Recommended Practice (FRS 102 SORP 2019) and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

The charity meets the definition of a public benefit entity under FRS 102.

b) Going Concern

The financial statements have been prepared on the going concern basis which assumes that current and future sources of funding and support will be more than adequate for the charitable company's needs.

Trustees are aware of the risks of increasing cost of living and inflation poses for the charities fundraising income. Trustees continue to be vigilant, holding regular meetings monitoring income and expenditure closely. During this time the charity may experience an increase of costs due to the unpredictability of the financial markets. Trustees and the Executive team continue to work actively together to monitoring this for the charity.

c) Income

All income is accounted for when the charity has entitlement to the income, it is probable that the income will be received, and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income.

Membership Subscriptions received in the nature of a gift are recognised as Donations.

Membership Subscriptions which give the Member the right to services or other benefits are recognised as income from the provision of goods and services from charitable activities.

d) Expenditure and irrecoverable VAT

Expenditure is recognised on an accruals basis when a liability is incurred as soon as there is a legal or constructive obligation committing the charity to the expenditure. Expenditure includes any VAT, which cannot be recovered, and is reported as part of the expenditure to which it relates.

Notes to the Accounts (continued)

e) Fund accounting

Unrestricted and Designated funds are available for use at the discretion of the Trustees to further any of the charitable objectives of the charity. Restricted funds comprise monies raised for, and their use restricted to, a specific purpose, or donations subject to conditions imposed by the donor or through the terms of an appeal.

f) Intangible assets

The Residual Value of the charity's website is estimated to be £2,000 at 31 March 2025.

Trademark and Identity costs are being written off over ten years on a straight-line basis.

Governance Development Costs are being written off over three years on a straight-line basis.

g) Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their amortised cost.

h) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

i) Creditors

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.

j) Bank

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Notes to the Accounts (continued)

3. Comparative Analysis of income and Expenditure

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £
Income and endowments from:			
Membership	81,705	-	81,705
Charitable activities:			
<i>Accreditation</i>	1,985	-	1,985
<i>On-line Exams</i>	6,522	-	6,522
<i>Conference and Meetings</i>	703	-	703
Other			
- <i>Other</i>	(30)	-	(30)
- <i>Investments Interest</i>	1,562	-	1,562
Total income	92,447	-	92,447
Expenditure on:			
Membership schemes and	31,046	-	31,046
Charitable activities			
Advertising, marketing and	15,852	-	15,852
publicity			
Other- <i>Governance Costs</i>	32,671	-	32,671
Other- <i>General administration Costs</i>	11,480		11,480
Total expenditure	91,049	-	91,049

Notes to the Accounts (continued)

4. Analysis of expenditure

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
Membership schemes and Charitable activities:				
Project / Operations Management	6,003	-	6,003	11,502
Conference and Meetings	4,583	-	4,583	2,162
Accreditation and Training	17,624	-	17,624	10,281
Membership administration	13,661	-	13,661	7,101
	41,871	-	41,871	31,046
Advertising, marketing and publicity				
Promotion and Communications	5,001	-	5,001	4,648
Website and IT	11,898	-	11,898	11,204
	16,899	-	16,899	15,852
Other				
Governance costs:				
Independent examiners fees	1,250	-	1,250	830
Other Accountancy	17,193	-	17,193	14,578
Legal & Professional	6,002	-	6,002	17,263
Administration				
Amortisation	2,790	-	2,790	2,791
General Administration	4,871	-	4,871	5,058
Bank Charges	4,078	-	4,078	3,631
	36,184	-	36,184	44,151
	94,954	-	94,954	91,049

5. Taxation

EFT International is a registered charity and therefore is not liable to income tax or corporation tax on income or gains derived from its charitable activities, as they fall within the various exemptions available to registered charities.

Notes to the Accounts (continued)

6. Intangible Fixed Assets

	Website	Trade Marks & Identity	Governance Development	Total
	£	£		£
Cost				
At 1 Apr 2024	2,000	7,345	3,333	3,962
Additions	-	-	-	-
Disposals	-	-	-	-
At 31 Mar 2025	2,000	7,345	3,333	3,962
Accumulated Amortisation				
At 1 Apr 2024	-	1,124	1,667	3,510
Disposals	-	-	-	-
Charge for the period	-	1,124	1,666	-
At 31 Mar 2025	-	2,248	3,333	3,852
Net Book Value				
At 31 Mar 2025	2,000	5,097	-	-
At 31 Mar 2024	2,000	6,221	1,666	9,887

7. Creditors: Amounts falling due within one year

	2025	2024
	£	£
Creditors	-	-
Accruals and deferred income	10,637	8,653
	10,637	8,653

8. Trustee remuneration, Employee Benefits & related party transactions

- a) Expenses were reimbursed in accordance with the Charity's strict policy.
- b) None of the Trustees have been paid any remuneration or received any other benefits from an employment with the charity or a related entity.
- c) The Trustees enjoy the benefits of membership but they received no other benefits.

Transactions with Entities Connected to the Trustees

Related party transactions are transfers of resources, services or obligations between a charity and individuals or entities closely connected to it, such as trustees, key management personnel, their close family members, or organisations they control or significantly influence. These transactions must be disclosed in the accounts because they may not occur on normal commercial terms and could affect the charity's financial position or decision-making. Transparency ensures trustees act in the charity's best interests and helps maintain public trust.

Notes to the Accounts (continued)

The following services were supplied to the Charity by related parties on a contract for services basis:

			2025	2024
			£	£
J Dobbs	Contractor	Administration / Project Management	4,477	6,188
J Barbee	Contractor	Website Services / Accreditation	6,186	6,140
M Moorby	Contractor	Accreditation	105	70
B Moore-Hafter	Contractor	Accreditation / Membership	1,601	14,105
A Jerad	Contractor	Webmaster	5,655	5,140
M Lovell	Contractor	Membership	15,207	3,526
S Weber	Contractor	Accreditation	10,990	
C Reiling	Contractor	Accreditation	3,255	

The charity purchased data protection consulting and event support services totalling £6,003 (2024: £10,197) from a company. The husband of one trustee is part of a team of sub-contractors who have provided these contract services from the company to the charity. The company was hired before the trustee was appointed and the trustee has not participated in any decision to continue using the firm. The services were provided on normal commercial terms and at arm's length with comparison quotes from competing firms obtained.

Loans to/from Related Parties

There were no loans made to or received from related parties during the year (2024: £nil).

The trustees are satisfied that all related party transactions were conducted in accordance with the charity's conflict of interest policy and that no trustee benefited personally from any transaction.

Notes to the Accounts (continued)

9. Unrestricted funds

	Balance at 1 Apr 2024	Incoming Resources	Outgoing Resources	Transfers	Balance at 31 Mar 2025
Designated	£	£	£	£	£
Reserve Fund (EFT Research)	10,644	-	-	-	10,644
Legal and Crisis Management Fund	55	-	-	49,945	50,000
Educational				15,000	15,000
Symposium Fund					
International				5,000	5,000
Documentation Fund					
Website and IT Systems Fund				15,000	15,000
Unrestricted					
General funds	165,485	116,663	(95,954)	-(85,000)	101,194
	176,184	116,663	(95,954)	-	196,893

	Balance at 1 Apr 2023	Incoming Resources	Outgoing Resources	Transfers	Balance at 31 Mar 2024
Designated	£	£	£	£	£
Reserve Fund (EFT Research)	10,644	-	-	-	10,644
EFT for Crisis Fund	55	-	-	-	55
Unrestricted					
General funds	164,087	92,447	(91,049)	-	165,485
	174,786	82,586	(66,791)	-	176,184

Designated Funds:

Included in the above are transfers between general and restricted funds. The transfer between funds relates to the use of general funds on restricted projects.

The Funds have been set aside by way of a transfer from general funds by the Trustees as follows:

- **Reserve Fund (EFT Research)**

In ensuring that the public can deepen in trust in the efficacy of EFT the charity is mindful to support research initiatives. This designated Reserve is maintained with a view to allowing for such support.

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In response to an emerging challenge to the charity's right to accredit its members, the Trustees have agreed to establish a designated reserve known as the Crisis Fund.

This fund has been set aside specifically to cover potential legal and public relations (PR) costs associated with defending the charity's accreditation role.

Notes to the Accounts (continued)

The Trustees consider this a prudent and necessary step to safeguard the charity's reputation, mission, and ability to continue serving its members effectively.

The fund will be reviewed periodically and adjusted as necessary, depending on the nature and progress of any legal or reputational challenges.

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- **Website and IT Systems Fund**

A key part of the charity's work is carried out through its public-facing website, members' area portal, and backend systems that manage data. Keeping the website fresh-looking and ensuring data integrity and ease of use are important in enabling the organisation to evolve in its professional work. A designated Reserve has been created to fund the project to redesign the website and upgrade backend systems including a new Customer Relationship Management system.



EFT International
(A Charitable Incorporated Organisation)

Report and Financial Statements
for the year ended 31 March 2025

Financial Statements for the year ended 31 March 2025

Charity Name: EFT International

Governing documents: Constitution – amended 27th Feb 2024

Charity registration number: 1176538

Registered Office address: 3rd Floor
86-90 Paul Street
London
EC2A 4NE

Trustees:

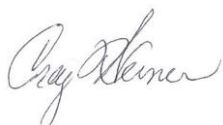
The Trustees serving during the year and since the year end were as follows:

Craig Weiner	Co Chair
Sejual Shah	Co Chair
Emmalee Pepar	
Kristin Panasewicz	(resigned 6 January 2025)
Ralph Lewis	(appointed 29 October 2024)

Bankers: CAF Bank (Charities Aid Foundation)

By order of the Trustees
Craig Weiner (Co Chair)

Sejual Shah (Co Chair)



Financial overview

Income generated during the financial year increased to £116,663 (2024 £81,705) and expenditure increased to £95,954 (2024 £92,447). The total resources expended during the year have been in furtherance of EFTI's charitable objectives.

Cash balances increased to £200,302 (2024 £174,819).

At the end of this period there is an unrestricted surplus of £101,249 (2024 £165,485) (excluding designated reserves). The Trustees' intention is to retain reserves between £50,000 and £100,000, which is estimated to cover at least six months budgeted expenditure. The Trustees are of the opinion that this is an appropriate level of surplus and reserves generation and use.

Reserves are also underpinned by liquid cash balances, which provide essential working capital funding for day-to-day operating costs, supporting the delivery of the organisation's objectives in an efficient and cost-effective way.

Free reserves are a useful proxy for liquidity and working capital management as well as a recognised indicator in the sector when reported in 'weeks of expenditure'. The current level of free reserves represents 101 weeks (2024 93 weeks) of total resources expended.

The Trustees are therefore of the opinion that the level of reserves is acceptable and will provide a sufficient buffer for the charity. On this basis, the Trustees also consider that the charity has adequate resources to continue operating for the foreseeable future.

Independent examiner's report to the trustees of EFT International

I report to the charity trustees on my examination of the accounts of EFT International for the year ended 31st March 2025.

Responsibilities and basis of report

As the charity trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'). You are satisfied that the accounts of the Charity are not required by charity law to be audited and have chosen instead to have an independent examination.

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 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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 confirm that there are no other matters to which your attention should be drawn to enable a proper understanding of the accounts to be reached.



Simon Goldsmith ACA

SJS Partners Ltd

3rd Floor
86-90 Paul Street
London
EC2A 4NE

Date: 7 January 2026

Statement of Financial Activities (including Income & Expenditure Account) for the year ended 31 March 2025

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

All income and expenditure relate to continuing activities.

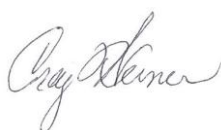
	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
Income and endowments from:					
Membership		84,576	-	84,576	81,705
Charitable activities:					
<i>Accreditation</i>		1,355	-	1,355	1,985
<i>On-line Exams</i>		7,273	-	7,273	6,522
<i>Conference and Meetings</i>		21,270	-	21,270	703
Other					
- <i>Other</i>		-	-	-	(30)
- <i>Investments Interest</i>		2,189	-	2,189	1,562
Total income	3	116,663	-	116,663	92,447
Expenditure on:					
Membership schemes and Charitable activities		41,871	-	41,871	31,046
Advertising, marketing and publicity		16,899	-	16,899	15,852
Other		36,184	-	36,184	44,151
Total expenditure	3 & 4	95,954	-	95,954	91,049
Net income and net movement in funds		20,709	-	20,709	1,398
Reconciliation of funds					
Total funds brought forward		176,184	-	176,184	174,786
Total funds carried forward		196,893	-	196,893	176,184

Balance Sheet as at 31 March 2025

		2025	2024
	Note	£	£
Fixed Assets			
Intangible assets	6	7,097	9,887
Current Assets			
Prepayments		131	131
Cash at bank and in hand		200,302	174,819
		207,530	174,950
Liabilities			
Creditors: Amounts falling due within one year	7	(10,637)	(8,653)
Net Assets		196,893	176,184
The Funds of the charity:			
Unrestricted funds	9	101,249	165,485
Designated Funds	9	95,644	10,699
Total charity funds:		196,893	176,184

The financial statements were approved and authorised for issue by the Trustees on 6th January 2026 and signed on their behalf by:

Craig Weiner (Co Chair)



Sejual Shah (Co Chair)



Notes to the Accounts

General Information

EFT International is a Charitable Incorporated Organisation, registered in England and Wales, with a registration number 1176538. The address of the registered office is 3rd Floor, 86-90 Paul Street, London, EC2A 4NE. The principal objective of the charity is to promote, for public benefit, advancement of education and knowledge in the field of Emotional Freedom Techniques (EFT).

1. Accounting policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently in dealing with items considered material in relation to the financial statements.

a) Basis of preparation of accounts

The financial statements have been prepared under the historical cost convention, in accordance with the Companies Act 2006 and applicable accounting standards and follow the recommendations of Accounting and Reporting by Charities - Statement of Recommended Practice (FRS 102 SORP 2019) and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

The charity meets the definition of a public benefit entity under FRS 102.

b) Going Concern

The financial statements have been prepared on the going concern basis which assumes that current and future sources of funding and support will be more than adequate for the charitable company's needs.

Trustees are aware of the risks of increasing cost of living and inflation poses for the charities fundraising income. Trustees continue to be vigilant, holding regular meetings monitoring income and expenditure closely. During this time the charity may experience an increase of costs due to the unpredictability of the financial markets. Trustees and the Executive team continue to work actively together to monitoring this for the charity.

c) Income

All income is accounted for when the charity has entitlement to the income, it is probable that the income will be received, and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income.

Membership Subscriptions received in the nature of a gift are recognised as Donations.

Membership Subscriptions which give the Member the right to services or other benefits are recognised as income from the provision of goods and services from charitable activities.

d) Expenditure and irrecoverable VAT

Expenditure is recognised on an accruals basis when a liability is incurred as soon as there is a legal or constructive obligation committing the charity to the expenditure. Expenditure includes any VAT, which cannot be recovered, and is reported as part of the expenditure to which it relates.

Notes to the Accounts (continued)

e) Fund accounting

Unrestricted and Designated funds are available for use at the discretion of the Trustees to further any of the charitable objectives of the charity. Restricted funds comprise monies raised for, and their use restricted to, a specific purpose, or donations subject to conditions imposed by the donor or through the terms of an appeal.

f) Intangible assets

The Residual Value of the charity's website is estimated to be £2,000 at 31 March 2025.

Trademark and Identity costs are being written off over ten years on a straight-line basis.

Governance Development Costs are being written off over three years on a straight-line basis.

g) Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their amortised cost.

h) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

i) Creditors

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.

j) Bank

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Notes to the Accounts (continued)

3. Comparative Analysis of income and Expenditure

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £
Income and endowments from:			
Membership	81,705	-	81,705
Charitable activities:			
<i>Accreditation</i>	1,985	-	1,985
<i>On-line Exams</i>	6,522	-	6,522
<i>Conference and Meetings</i>	703	-	703
Other			
- <i>Other</i>	(30)	-	(30)
- <i>Investments Interest</i>	1,562	-	1,562
Total income	92,447	-	92,447
Expenditure on:			
Membership schemes and	31,046	-	31,046
Charitable activities			
Advertising, marketing and publicity	15,852	-	15,852
Other- <i>Governance Costs</i>	32,671	-	32,671
Other- <i>General administration Costs</i>	11,480		11,480
Total expenditure	91,049	-	91,049

Notes to the Accounts (continued)

4. Analysis of expenditure

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
Membership schemes and Charitable activities:				
Project / Operations Management	6,003	-	6,003	11,502
Conference and Meetings	4,583	-	4,583	2,162
Accreditation and Training	17,624	-	17,624	10,281
Membership administration	13,661	-	13,661	7,101
	41,871	-	41,871	31,046
Advertising, marketing and publicity				
Promotion and Communications	5,001	-	5,001	4,648
Website and IT	11,898	-	11,898	11,204
	16,899	-	16,899	15,852
Other				
Governance costs:				
Independent examiners fees	1,250	-	1,250	830
Other Accountancy	17,193	-	17,193	14,578
Legal & Professional	6,002	-	6,002	17,263
Administration				
Amortisation	2,790	-	2,790	2,791
General Administration	4,871	-	4,871	5,058
Bank Charges	4,078	-	4,078	3,631
	36,184	-	36,184	44,151
	94,954	-	94,954	91,049

5. Taxation

EFT International is a registered charity and therefore is not liable to income tax or corporation tax on income or gains derived from its charitable activities, as they fall within the various exemptions available to registered charities.

Notes to the Accounts (continued)

6. Intangible Fixed Assets

	Website	Trade Marks & Identity	Governance Development	Total
	£	£		£
Cost				
At 1 Apr 2024	2,000	7,345	3,333	3,962
Additions	-	-	-	-
Disposals	-	-	-	-
At 31 Mar 2025	2,000	7,345	3,333	3,962
Accumulated Amortisation				
At 1 Apr 2024	-	1,124	1,667	3,510
Disposals	-	-	-	-
Charge for the period	-	1,124	1,666	-
At 31 Mar 2025	-	2,248	3,333	3,852
Net Book Value				
At 31 Mar 2025	2,000	5,097	-	-
At 31 Mar 2024	2,000	6,221	1,666	9,887

7. Creditors: Amounts falling due within one year

	2025	2024
	£	£
Creditors	-	-
Accruals and deferred income	10,637	8,653
	10,637	8,653

8. Trustee remuneration, Employee Benefits & related party transactions

- a) Expenses were reimbursed in accordance with the Charity's strict policy.
- b) None of the Trustees have been paid any remuneration or received any other benefits from an employment with the charity or a related entity.
- c) The Trustees enjoy the benefits of membership but they received no other benefits.

Transactions with Entities Connected to the Trustees

Related party transactions are transfers of resources, services or obligations between a charity and individuals or entities closely connected to it, such as trustees, key management personnel, their close family members, or organisations they control or significantly influence. These transactions must be disclosed in the accounts because they may not occur on normal commercial terms and could affect the charity's financial position or decision-making. Transparency ensures trustees act in the charity's best interests and helps maintain public trust.

Notes to the Accounts (continued)

The following services were supplied to the Charity by related parties on a contract for services basis:

			2025	2024
			£	£
J Dobbs	Contractor	Administration / Project Management	4,477	6,188
J Barbee	Contractor	Website Services / Accreditation	6,186	6,140
M Moorby	Contractor	Accreditation	105	70
B Moore-Hafter	Contractor	Accreditation / Membership	1,601	14,105
A Jerad	Contractor	Webmaster	5,655	5,140
M Lovell	Contractor	Membership	15,207	3,526
S Weber	Contractor	Accreditation	10,990	
C Reiling	Contractor	Accreditation	3,255	

The charity purchased data protection consulting and event support services totalling £6,003 (2024: £10,197) from a company. The husband of one trustee is part of a team of sub-contractors who have provided these contract services from the company to the charity. The company was hired before the trustee was appointed and the trustee has not participated in any decision to continue using the firm. The services were provided on normal commercial terms and at arm's length with comparison quotes from competing firms obtained.

Loans to/from Related Parties

There were no loans made to or received from related parties during the year (2024: £nil).

The trustees are satisfied that all related party transactions were conducted in accordance with the charity's conflict of interest policy and that no trustee benefited personally from any transaction.

Notes to the Accounts (continued)

9. Unrestricted funds

	Balance at 1 Apr 2024	Incoming Resources	Outgoing Resources	Transfers	Balance at 31 Mar 2025
	£	£	£	£	£
Designated					
Reserve Fund (EFT Research)	10,644	-	-	-	10,644
Legal and Crisis Management Fund	55	-	-	49,945	50,000
Educational				15,000	15,000
Symposium Fund					
International				5,000	5,000
Documentation Fund					
Website and IT Systems Fund				15,000	15,000
Unrestricted					
General funds	165,485	116,663	(95,954)	-(85,000)	101,194
	176,184	116,663	(95,954)	-	196,893

	Balance at 1 Apr 2023	Incoming Resources	Outgoing Resources	Transfers	Balance at 31 Mar 2024
	£	£	£	£	£
Designated					
Reserve Fund (EFT Research)	10,644	-	-	-	10,644
EFT for Crisis Fund	55	-	-	-	55
Unrestricted					
General funds	164,087	92,447	(91,049)	-	165,485
	174,786	82,586	(66,791)	-	176,184

Designated Funds:

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