

ANNUAL REPORTS AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 7TH
MAY 2025

FOR THE ONE

Charitable Incorporated Organisation)

CHARITY REGISTRATION No: 1183307

FOR THE ONE

(Charitable Incorporated Organisation)

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CHARITY NUMBER: 1183307

DATE OF REGISTRATION: 8th May 2019

START OF FINANCIAL YEAR: 8th May 2024

END OF FINANCIAL YEAR: 7th May 2025

TRUSTEES AT 7TH MAY 2025: Jane McDonald
Diana Shaw
Peter Waddup
Sally Dunn
Mick Brookes
Hannah Spires

LEGAL STATUS: Charitable Incorporated Organisation

GOVERNING INSTRUMENT: CIO - Foundation Registered 8th May 2019

Objects

For the public benefit of the public, in accordance with its Christian origins and heritage the relief of those in need by way of financial hardship, unemployment, ill-health, disability and/or poor education or skills attainment by providing or assisting in the provision of education, training, healthcare projects and financial and practical support with the aim of improving the conditions of life of such persons and enabling them to participate in society and be self-sufficient.

CORRESPONDENCE ADDRESS: The Old Forge
Church Street
Polebrook
Peterborough
PE8 5LR

PRIMARY BANKERS:

CAF Bank Ltd
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4JQ



For The One

Trustees Annual Report

2024- 2025

For The One is a charity, driven by love, that exists to reach the poor, the broken, the oppressed and the forgotten with unconditional love through acts of service. We recognise the injustice of poverty, oppression and war. In response, we seek to meet the most critical needs of the one in front of us, through the provision of medical care, shelter, food relief and education. Working in some of the most extreme war-torn communities brings numerous challenges, however FTO continues to grow.

In addition to working directly with impoverished communities in South East Asia, FTO has partnered with SEM organisation in Ukraine to meet the desperate need of those whose lives have been devastated by war.

Ukraine

For The One provided humanitarian assistance to approximately 192 individuals, supporting 48 families across Eastern Ukraine through the distribution of medical supplies and hygiene kits. In addition to material aid, the team prioritised offering friendship, emotional support, and encouragement, recognising the importance of connection and a need for hope during times of crisis. Recipients expressed deep gratitude for both the assistance and the kindness shown to them.

Izium, a town in the Kharkiv region, is currently located approximately 29 miles from the frontline. The town was occupied by Russian forces on 7 March 2022 and later liberated on 10 September 2022. During the occupation, extensive destruction occurred, including the killing and torture of civilians, as well as the devastation of homes, livelihoods, and livestock. Following liberation, a mass grave containing over 440 bodies was discovered in a nearby forest, highlighting the severe human cost of the conflict.

Despite liberation, Izium continues to face frequent shelling. Ballistic missiles are still launched toward the town, resulting in the destruction of administrative and civilian infrastructure and the loss of civilian lives. The region is also experiencing a severe water shortage, as wells have either dried up or been destroyed. Team members reported widespread destruction of residential buildings and vehicles. Additionally, large areas were heavily mined by retreating forces, leaving very few safe roads and footpaths. Any deviation from these designated routes poses a significant risk of triggering landmines, potentially resulting in serious injury or death. The situation in Izium and the nearby town of Balakliia remains extremely challenging, with residents in urgent need of continued humanitarian support.

Local Baptist and charismatic churches have collaborated to establish a community centre that serves as a safe gathering place for residents to receive hot meals, tea, and essential supplies when available. Volunteers from the centre also travel to surrounding villages to distribute aid to individuals who are unable to travel due to age or mobility limitations. In October 2024, For The

One provided funding to its partner organisation, SEM, to support an aid mission to Izyum and Balakliia, ensuring that vulnerable residents received both practical assistance and emotional support.

Funding from For The One was used to supply adult hygiene products for individuals with limited mobility, as well as a large quantity of essential medications. These included analgesics, antipyretics, cold and flu remedies, medications for chronic conditions such as heart disease and hypertension, and various anti-fungal and antiseptic treatments. Beyond distributing supplies, the team dedicated time to listening to residents' experiences, offering emotional support, sharing messages of hope, and providing prayer.

One recipient of aid shared a tragic personal experience. His wife was killed when a rocket struck their village while she was visiting a neighbour. The man witnessed the incident while waiting for her at their gate. He was also struck by shrapnel from the same explosion, resulting in the traumatic amputation of his leg. This account underscores the profound human impact of the ongoing conflict and the urgent need for continued humanitarian assistance.



South East Asia

Over the past year, For The One has continued to respond to the physical needs of the poor, war-torn and marginalised the provision of healthcare, food, shelter and education, as well as meeting critical emotional and spiritual needs. Some of the highlights included:

- Providing **310 people within 62 families with one months worth of food relief packages** including rice, oil, meat, vegetables and eggs. Over Christmas, 2024, we provided **327 people** with a hot meal and an opportunity to hear the Christmas story.
- Walking alongside **22 individuals requiring a range of medical care and hospital treatment** for a variety of conditions including HIV, lupus, hydrocephalus, atrial septal defect (ASD) and cardiomegaly (enlarged heart), cleft palate, cancer, mental health crisis, imperforate

anus and a new prosthesis for a traumatic leg amputation. For others we have supported ongoing medication costs that far exceed their ability to afford.

- Providing **2 family with the ability to earn a living and promote self sufficiency**. 1 family living in a rural village beside a river received the gift of a fishing boat. This family can now catch fish to eat but also to sell in the local market as income. FTO supported one family by paying off a crippling debt that was fast spiralling out of control, found them regular work and got the family back up on their feet. FTO was also able to arrange a money management course to the family to help them manage their finances in the future to avoid having to borrow from loan sharks.
- Organising **2 educational trip to the city zoo and a local monkey park with 12 village children**, most of whom come from desperately poor, rural, villages with poor access to extra curricular activities or educational trips.
- Providing private **school fees for 1 child** whose life was devastated by war when he lost his leg and later his older brother was killed. FTO also provided educational resources and 1 teachers stipend for an additional **24 pre school aged children** to enable them to receive an early education in a safe, loving and nurturing environment.
- Provided **8 children with school uniforms, stationary, books, umbrellas and / or raincoats** to enable them to attend school for the next year.
- Rebuilt homes for 3 families living in poverty in rural villages, whose homes were falling down and inadequate to provide shelter from the extremely challenging seasons.
- Respond to 2 devastating natural disasters, catastrophic flooding and an earthquake.

Education

Eagle pre-school currently have 24 children enrolled in the pre-school from the local community. Many of these families are daily workers and when there is no work available, there is no food on the table that day. Due to poverty and cultural beliefs, there are few opportunities for the children to develop key skills through play. The teachers, however, are determined to continue to provide opportunities for the children in their community. During the cooler season we hired a local sports facility and held a sports day. The children had a wonderful time, it was really encouraging to see so many of them excited about joining in regardless of whether or not they won a race. For The One continues to provides educational resources to the school to enable them to find new and creative ways of learning, however getting out and being active is definitely the favourite. For The One has also provided a stipend to one of the teachers to enable her to continue working for the school on a very low salary.

Food Relief

Due to ongoing political instability, conflict, economic decline, widespread poverty, and climate-related disasters, many families and communities are experiencing significant challenges in securing sufficient food. In response, we were able to provide all 62 families, approximately 310 individuals, with a one-month supply of essential food items, including rice, eggs, vegetables, meat, and cooking oil. The families expressed profound gratitude for this support, with many moved to tears as the food packages were distributed. This assistance enabled them to build a modest level of savings, allowing their limited income to stretch further over the coming months.

Food holds deep cultural significance in many Asian communities, and the act of sharing a meal is considered a great honour. The Christmas celebration provided a meaningful opportunity for the entire village to gather and reflect on a message of hope, many encountering it for the first time. Community members worked together to prepare meals, arrange tables, and serve one another, fostering a spirit of unity and care. This occasion allowed us not only to affirm to each of the 327 villagers that they are seen, known, and valued, but also to demonstrate love through action.

Following the shared meal, everyone gathered to hear the Christmas story. The atmosphere was filled with anticipation and wonder as hundreds of men, women, and children eagerly moved closer, eager to learn about this gift of hope available to them.

Medical

Over the past year we have been able to journey alongside 22 individuals requiring a range of different medical care and hospital treatments for a variety of conditions including HIV, lupus, cleft palate, cataracts, kidney failure, hydrocephalus, atrial septal defect (ASD) and cardiomegaly (enlarged heart), cancer, mental health crisis, imperforate anus and a new prosthesis for a traumatic leg amputation. For others we have supported ongoing medication costs that far exceed their ability to afford. Below are just two of their stories:

WH, a 20-year-old woman, has a rare cardiac condition called an atrial septal defect (ASD). Due to her family's extreme poverty, her condition went undiagnosed until age 13, and they were unable to afford life-saving surgery. Over time, her heart and lungs have been overcompensating, leading to severe pulmonary hypertension and additional complications. WH has been under close medical supervision, taking daily medication and attending regular cardiology appointments, including echocardiograms, ECGs, X-rays, and blood tests. Eventually WH underwent cardiac catheterisation to assess her heart in detail. While the procedure itself was successful, it revealed that her condition is more severe than anticipated, making corrective surgery extremely high risk. Her care for now will focus on medication management whilst her

body begins to recover and gain strength. Support continues through funding for her ongoing treatment and the hope that there will be more options for correct surgery in the future.

A five-year-old boy was living with untreated HIV having contracted it through his parents. He went on to develop tuberculosis and was very sick. His parents tragically passed away, with his mother succumbing to a suspected AIDS-related illness and his father killed whilst protecting his community. Initially placed in the care of his grandmother, he faced extreme challenges, including living in an active conflict zone with limited access to food and medical care. Due to these constraints, his grandmother was unable to provide the support he required, and he was subsequently taken to an orphanage. The orphanage asked FTO for urgent assistance as the child required immediate hospital care. Funding was provided to cover his hospitalisation and subsequent treatment. He is now adjusting to life in the orphanage and steadily improving. While HIV medication is provided free of charge, additional support has been allocated to ensure he receives a nutritious diet to promote his recovery and overall health.

Shelter

Many families reside in rudimentary housing constructed from materials such as banana leaves and bamboo. While these materials are readily available and affordable, they offer limited durability and are highly vulnerable to damage from extreme weather conditions and seasonal changes. As a result, these structures often deteriorate rapidly, leading to unsafe living environments. For many households, the financial burden associated with repairing or rebuilding their homes is prohibitive, forcing them to continue living in structures that are unstable, decaying, and hazardous to their health and safety.

For The One identified three families living in extreme poverty whose homes were in a severe state of disrepair, providing little to no protection from wind and rain and posing a significant risk of collapse. In response, For The One facilitated the construction of new homes supported by concrete pillars and reinforced wooden posts to ensure greater structural stability and long-term durability. These newly built homes were substantially larger than the original structures and elevated above ground level to mitigate the impact of monsoon-related flooding, thereby offering improved safety and living conditions for the families.

Livelihood

When the mother of a rural family was diagnosed with precancerous cells associated with an aggressive form of cervical cancer, their lives were profoundly affected. With extremely limited income and barely enough food to sustain the household, the prospect of costly medical treatment seemed insurmountable. In response to this urgent need, For The One provided the necessary financial assistance and support to ensure that treatment could commence without delay. The family was later overjoyed to receive confirmation that there was no further evidence of cancer or precancerous cells in her cervix. Additionally, the family was granted funds to

purchase a fishing boat. Fishing in the river adjacent to their home serves as their primary source of income; however, they had previously been required to rent a neighbour's boat at considerable expense. Through this generous support, the family now owns their own boat, enabling them to retain the full profit from their catch and secure a more stable financial future.

Without laws or protections in place, loan sharks can operate unchecked, exploiting vulnerable people through extortionate interest rates, hidden fees, and abusive repayment practices. People who turn to these lenders often do so out of desperation, but quickly find themselves trapped in a cycle of debt that grows impossible to escape. Loan sharks often use intimidation, threats, or violence to collect payments, creating fear and emotional distress for borrowers and their families. In the absence of regulation, there is no legal recourse for victims, allowing predatory lenders to continue harming individuals and destabilising communities by stripping away financial security and personal safety. For The One was able to come alongside one such family trapped in the cycle of debilitating debt after taking out a small loan with a local loan shark with a 40-60% interest rate. After paying off the loan, FTO found the family regular work providing a good, stable income and connected the family to a local organisation who accepted their daughter into a local privately run school. In addition, FTO arranged a money management course to the family to help them manage their finances in the future.

Disaster Relief

Natural disasters inflict severe damage on communities, destroying homes, infrastructure, and agricultural land. They destroy and displace families, disrupt access to clean water, food, and healthcare, and often lead to long-term economic hardship and increased vulnerability for affected populations. For The One responded to 2 major natural disasters, flooding and an earthquake, with immediate, life saving resources and equipment. Some of these items included life jackets, emergency medical supplies and equipment, medicines, bottled water, dry food, powdered drinks, plates, bowls, spoons, large bags to salvage any belongings and sanitary pads for the women.

As we reflect on the past year, the joys and the challenges, there is a tremendous sense of both achievement and a deep humbling. Every individual we have had the privilege of serving in some capacity is not simply a project we have helped, they are people we love. Every created person holds intrinsic worth, purpose and destiny. Our hope is that as we have responded to the most basic of physical needs such as food, shelter, medicine and education, we have also met an emotional and spiritual need for friendship, hope, healing and restoration.

Risk management statement

The trustees have overall responsibility for the charity's internal control. Such a system can provide only reasonable and not absolute assurance against errors.

A register of the risks faced by the charity is maintained, identifying the major strategic and operational risks faced and how they are being managed.

The trustees are satisfied that systems are in place to monitor, manage and mitigate the charity's exposure to major risks. They consider that reviewing internal controls and risk will provide the charity with adequate risk assurance in the event of adverse conditions. They also recognise that the nature of some of the charities work requires active acceptance and management of some risks when undertaking activities to achieve the objectives of the charity.

FOR THE ONE (Charitable Incorporated Organisation)

TRUSTEES' REPORT (Continued)

FOR THE YEAR ENDED 7TH MAY 2025

Trustees' Responsibilities

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice GAAP).

The Law applicable to Charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations and the provisions of the Governing Document requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure of the charity for that period. In preparing those financial statements, the trustees are required to:

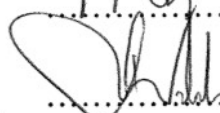
- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charity SORP;
- Make judgements and estimates that are reasonable and prudent;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the CIO will continue to operate.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations and the provisions of the Governing Document. 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 Trustees on:

Signed on their behalf by Trustee:

Printed Name:

17th February 2026

PETER WADDUP

FOR THE ONE

(Charitable Incorporated Organisation)

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 7TH MAY 2025

	Notes	Unrestricted Funds £	Restricted Funds £	TOTAL 2024/25 £	TOTAL 2023/24 £
INCOMING RESOURCES					
Incoming Resources from Generated Funds					
Donations, Grants & Legacies		£19,103	£330	£19,433	£13,319
TOTAL INCOMING RESOURCES		£19,103	£330	£19,433	£13,319
RESOURCES EXPENDED					
Costs of Generating Funds					
Cost of Charitable Activities		£24,529	£330	£24,859	£12,154
Governance Costs		£975		£975	£780
TOTAL RESOURCES EXPENDED		£25,504	£330	£25,834	£12,934
NET INCOMING (OUTGOING) RESOURCES		-£6,401	£0	-£6,401	£385
Other recognised gains / (losses):					
Unrealised exchange gain:	A	£11,073		£11,073	£0
Net movement in funds		£4,672	£0	£4,672	£385
Funds Brought Forward		£1,367		£1,367	£982
TOTAL FUNDS CARRIED FORWARD		£6,039	£0	£6,039	£1,367

Movements on all reserves and all recognised gains and losses are shown above. All of the organisation's operations are classed as continuing. Expenditure in excess of restricted income during the year was met from unrestricted funds.

FOR THE ONE
(Charitable Incorporated Organisation)
BALANCE SHEET AS AT 7TH MAY 2025

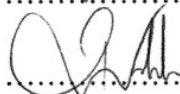
	Unrestricted Funds £	Restricted Funds £	TOTAL 2024/25 £	TOTAL 2023/24 £
Fixed Assets				
Tangible Assets	-	-	-	-
Investments	-	-	-	-
Total Fixed Assets	-	-	-	-
Current Assets				
Debtors & Prepayments	-	-	-	-
Cash at Bank and in Hand	£6,039	£0	£6,039	£2,147
Total Current Assets	£6,039	£0	£6,039	£2,147
Creditors: amounts falling due within one year	£0	£0	£0	£780
NET CURRENT ASSETS	£6,039	£0	£6,039	£1,367
TOTAL ASSETS less current liabilities	£6,039	£0	£6,039	£1,367
NET ASSETS	£6,039	£0	£6,039	£1,367
Total Funds of the Charity	£6,039	£0	£6,039	£1,367

Approved by the Trustees on:

Signed on their behalf by Trustee:

Printed Name:

17th February 2020



PETER WADDUP

FOR THE ONE

(Charitable Incorporated Organisation)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 7TH MAY 2025

A. UNREALISTIC EXCHANGE RATE GAIN

The unrealised exchange rate gain arises from the year-end retranslation of cash balances held in Myanmar Kyat using official exchange rates. These official rates differ significantly from market rates experienced by the charity in Myanmar; the resulting gain is non-cash and does not represent additional spend on resources.

From the next financial year, the charity intends to apply an average exchange rate over defined periods (quarterly) to provide a more representative view of expenditure.

ADDITIONAL INFORMATION FOR THE YEAR ENDED 7TH MAY 2025

1. TANGIBLE FIXED ASSETS

The CIO held no fixed assets during this or the previous financial year.

2. STAFF COSTS AND NUMBERS

The Charity is run by volunteers and had no paid members of staff during this or the previous financial year.

3. TRUSTEES AND OTHER RELATED PARTIES

No payments were made to trustees or any persons connected with them during this financial period other than reimbursement for direct expenses incurred on behalf of the charity. No material transaction took place between the organisation and a trustee or any person connected with them (2024/25: None).

4. RISK ASSESSMENT

The Trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated, combined with the annual review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The Trustees have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

5. RESERVES POLICY

The Trustees have considered the level of reserves they wish to retain, appropriate to the CIO's needs. This is based on the CIO's size and the level of financial commitments held. The Trustees aim to ensure the CIO will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The Trustees will endeavour not to set aside funds unnecessarily.

6. PUBLIC BENEFIT

The CIO acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the CIO has achieved this are provided in the Trustees report. The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the CIO should undertake.