

KARUNA ACTION

Trustees Report and Financial Statements

1st January to 31st December 2025



The Karuna Action Team walking the Camino De Santiago

Karuna Action, 11 Wellington Street, Aldershot, Hampshire, GU11 1DX

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Registered charity number: 1185570

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CHAIR'S REPORT

This has been an up and down year - spiritually, emotionally and financially – but I am pleased to report that we have ended the year in a far more positive manner and for this we thank God. The coffee shop continues to go from strength to strength which has enabled more funds to be available for our overseas and local projects. It is a thriving hub in the centre of our local community, and we seek to develop further our links within the community, and we feel we can be a place of influence in the coming months. We continue to welcome students with additional needs from Farnborough Technical College to learn barista skills, helping them gain valuable community work experience and life skills. Not only have they learnt hospitality skills, but we have seen them grow in confidence and maturity. Some of these youngsters have since found paid employment which is very encouraging. The coffee shop is a safe place for the community in Aldershot and is often a hive of activity.

During the year we promoted Ryan to the role of Shop Manager so that his is a salaried position. We want to give our staff opportunities for personal and professional development. Ryan is doing well and this move has enabled and released Simon(director) in particular to have a more strategic role within the charity.

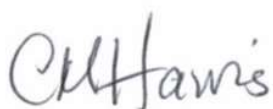
Our donor base is shrinking, so we are seeking alternative funding through grants for our projects and partnering with the Council on community cohesion and 'Roots in the Community' initiatives. This year we have not had any overseas visits/visitors but the overseas projects are still important to us and we continue to be in partnership with them.

This year, Simon organised a trip walking part of the Camino for some of our staff, volunteers and friends. This was a sponsored walk and brought in much-needed funds as well as deepened friendships and collaboration within the team.

As with many charities, it has been a tough year financially, but through God's faithfulness, we have come out on top. Our reserves are in a much better position so that we can more readily respond to needs both locally and internationally.

I would like to thank all the staff at Karuna for all their hard work and dedication in ensuring that Karuna's vision to support people in need is fulfilled. Sadly we said goodbye to two long-standing trustees, Paul and Martin, at the end of December. They have diligently served Karuna for a number of years. We thank them for their wisdom, spiritual insight and dedication. We wish them well in the future. I would also like to thank our willing band of volunteers who keep the coffee shop going alongside Ryan and Aggie (our paid members of staff). Jessica continues to work with integrity and passion, and Louise continues to be a huge asset in the office supporting Simon and Jessica in administering the charity. We are blessed to have such a dedicated team both paid and unpaid who buy into our vision.

We look forward to the coming year with excitement and anticipation of God's blessing in all that we do.



Katy Harris
Chair of Trustees – Karuna Action

TRUSTEES REPORT

The trustees present their report and the financial statements for the year from 1st January to 31st December 2025.

LEGAL DETAILS

Trustees

Anna Bland	
Clare Brown	
Matthew Davis	
George Dowdell	
Martin Hannington	Resigned December 2025
Catherine Harris (Chair)	
Cathrin Raine	
Paul Walsh	Resigned December 2025

Directors

Simon Hannington
Jessica Cathcart

Address

11 Wellington Street
Aldershot
Hampshire
GU11 1DX

Bankers

Cooperative Bank PLC
PO Box 250
Delph House, Southway
Skelmersdale, WM8 6WT

Independent Examiners Ltd

The Grain Store
Hills Barn
Appledram Lane South
Chichester
PO20 7EG

Email

office@karunaaction.org

OBJECTIVES AND ACTIVITIES

Our purpose is to stand with people affected by hardship, poverty and injustice anywhere. We exist to see poverty ended through compassion, to build dignity and sustainable communities, and to share the message of the gospel in ways that connect. Motivated by our faith and the call to “remember the poor” (Galatians 2:10), we respond to need through practical action, long-term partnerships and community-led solutions. Our activities for the public benefit include:

Activities

Aims

- | | |
|---------------------|---|
| Education and Youth | • To ensure that children can receive a good education to secondary level or higher education in some cases. |
| Income Generation | • To give families the opportunity of setting up a small business to provide for or supplement family income. |
| Health Care | • To provide healthcare for those without easy access or the financial ability. |
| Orphans/Widows | • To care for children who do not have anyone else to care for them. |
| Emergency Relief | • Relief for those affected by war, drought, and natural disasters. |
| Community Action | • To work with local communities in the Aldershot area and the United Kingdom generally. |
| | • To run a community coffee shop for the benefit of the local community and to generate funds to further the work of the charity. |
| | • To train asylum seekers and young people in barista skills in the coffee shop so that they may get employment in the community. |
| Raising Awareness | • To raise awareness to the public of the effects of poverty around the world and to encourage people to get involved. |

PUBLIC BENEFIT

In determining our programmes, we must regard both the Charity Commission's general guidance on public benefit and prevention and relief of poverty for the public benefit. The trustees ensure that our programmes are in line with our charitable objects and aims.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The name of the charity is KARUNA ACTION. The charity was formerly governed by the Declaration of Trust dated 21st October 1998 and registered with the Charity Commission as charity number 1072613. On the 30th of September 2019, the charity registered with The Charity Commission as a C.I.O. (Charitable Incorporated Organisation) number 1185570. The charity name and objects remain unchanged.

New trustees are appointed by a resolution of the Trustees at a meeting of the Trustees at which there is a majority of the Trustees present. New Trustees meet with the Chair of the Trustees and are given copies of the accounts for the last 3 years, minutes of Trustee meetings, a copy of the governing trust deed and a copy of the relevant Charity Commission booklet. The Trustees meet formally quarterly, though these meetings can be supplemented by Focus Groups on aspects of the charity, each consisting of a few trustees. All trustees are entitled to attend these Focus Groups. In addition, the directors make extensive use of email facilities to keep trustees up to date on projects and developments.

Trustees are responsible for the oversight of strategic decisions made by the directors. The Trustees support the directors in making decisions on donations to partners and overseeing the expenditure of the charity. Our Trustees are unpaid, and details of any Trustee expenses are disclosed in the notes to the accounts. The Directors are responsible for the operational running of the charity, making grants, controlling expenditure, and monitoring the effectiveness of projects. The Directors meet regularly with the Chair of the Trustees and other Trustees as appropriate.

REVIEW OF THE PERIOD

Our income for the year January to December 2025 was around £359,000. Most of this income originates from individuals and churches in the United Kingdom. Total resources expended were approximately £360,000

The main work of Karuna Action continues to be the relief of poverty throughout the world and community development in the United Kingdom. Most fundraising activities have been through the distribution of newsletters and appeals, and also through directly engaging with members of the public at the Karuna Coffee House.

The Trustees consider Karuna Action as a going concern and are committed to the charity's development.

ACHIEVEMENTS AND PERFORMANCE

Financial accounts do not directly measure the impact of the charity on lives. The main projects have a direct impact on the lives of thousands of children, adults, and families. Praise God for the effect of the following projects on the lives of people:

Education and Young People:

- Helping students obtain a good education in Albania, DR Congo, India, Sri Lanka, Uganda, and Mongolia.
- Sponsorship of university and college students in Mongolia, Sri Lanka, and Uganda.
- Community development through healthcare, education, and income generation.

Health Care:

- Clinics in Sri Lanka, Uganda and Zambia.

Orphans/Widows:

- We are responsible for most of the funding for a Children's Home in Albania.
- Supporting homes for children in India, Sri Lanka, and Uganda.
- Supporting Widows in Sri Lanka.

Emergency Relief and Miscellaneous:

- Although this is not the main purpose, we sometimes raise funds to help when one of our overseas partners has a particular need. Through this fund, we raised support for flood-affected communities in Sri Lanka

Community Action

- Involvement in resourcing a local food hub to distribute food supplies.
- We are actively involved with various community initiatives in Aldershot.

Raising Awareness

- We have continued to make the needs of our partners known to our existing supporters, and also through directly engaging with members of the public at the Karuna Coffee House.

Karuna Coffee Shop

We sell Karuna Coffee through the Karuna Coffee House. The main reasons for trading are:

- To support the local community through work experience and provide opportunities to SEN & NEET young people, refugees, and asylum seekers.
- As a means of income generation for the work of Karuna Action. In the year, sales of coffee and refreshments in the coffee shop generated a profit of £32,000.

VOLUNTEER SUPPORT

Karuna Action benefitted from the support of volunteers who undertook various tasks in the governance, administration, and operation of the coffee shop.

FUTURE PLANS

Most of our expenditure overseas is committed to existing projects, the plan for 2025 was to maintain those projects. In 2026 we plan to expand the work and scope of Karuna Action by looking for further opportunities and fundraising to meet the growing needs of our partners and our initiatives.

We plan to expand our support base by the following methods:

- Through natural growth, people hearing about Karuna Action through their involvement in the community.
- Making people aware of the needs caused by poverty through campaigning and advocacy.
- Seek funding for our local initiative taking place in the Coffee House with young people.

FUNDS IN DEFICIT

There were no funds with deficits at the end of the financial year.

RELATED CHARITIES

None.

GRANTS

In 2025 we received a grant of around £9,000 from Rushmoor Borough Council to train asylum seekers and refugees in barista skills in the coffee shop so that they may get employment in the community. There were no grants from central government in this financial year.

DONATION POLICIES

Donations are made to churches, organisations, and individuals with whom we have a relationship based on trust and mutual respect. Most donations are made as a part of a regular commitment, but they are dependent on donations received into the appropriate restricted fund.

INVESTMENT POWERS

The CIO foundation document authorises the trustees to make and hold investments using the general funds of the charity, but no such investments are presently held.

REVIEW AND MANAGEMENT OF RISKS

The Trustees review the major risks to which the charity is exposed. A risk register has been established and is updated periodically. Where appropriate, systems or procedures have been established to mitigate the risks the charity faces.

RESERVES

We have non-binding commitments to many of our operational projects, largely matched by regular commitments from donors, limiting the requirement to keep reserves. Usable reserves at the 31st December are around £16,000. This is the general fund balance less the current value of the fixed assets.

RESPONSIBILITY OF THE TRUSTEES

The trustees are responsible for preparing the trustees report and the financial statements in accordance with applicable law and United Kingdom accounting standards.

Charity law requires the trustees to prepare financial statements for each financial period that give a true and fair view of the state of affairs of the CIO and of the surplus or deficit of the CIO for that period. In preparing those financial statements the trustees are required to:

- Select suitable accounting policies and apply them consistently.
- Make reasonable and prudent judgements and estimates.
- Prepare the financial statement on a going concern basis unless it is inappropriate to presume that the trust will continue to operate.

The trustees are also responsible for:

- Keeping proper accounting records which disclose with reasonable accuracy the financial position of the charity and which enable them to ascertain the financial position of the CIO and to ensure that the financial statements comply with applicable law and regulations.
- Safeguarding the charity's assets.
- Taking reasonable steps for the prevention and detection of fraud.
- Taking all the steps that they ought to have taken in order to make themselves aware of any relevant examination information and to establish that the charity's examiners are aware of that information.

This report was approved by the Trustees and signed on their behalf.

Signature:



Date: 28th February 2026
Name: C Harris, Chair to the trustees

INDEPENDENT EXAMINERS REPORT

I report to the trustees on my examination of the accounts of Karuna Action for the period 1st January 2025 to 31st December 2025.

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

Responsibilities and basis of report

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a member of the Chartered Institute of Management Accountants.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:


.....

G W Schulz FCMA

Independent Examiners Ltd
The Grain Store, Hills Barns
Appledram Lane South
Chichester
PO20 7EG

17 April 2026

STATEMENT OF FINANCIAL ACTIVITIES

For the Period 1st January 2025 to 31st December 2025

	Notes	Unrestricted Funds £	Restricted Funds £	January to December 2025 £	January to December 2024 £
Income from:					
Donations and legacies	3	59,613	174,098	233,711	255,179
Fundraising Activities	3	360	-	360	-
Charitable Activities	3	124,983	-	124,983	114,861
Investments	3	-	-	-	-
Other	3/6	-	-	-	-
Total		184,956	174,098	359,054	370,040
Expenditure on:					
Fundraising Expenditure	2	262	274	536	505
Charitable Activities	2	178,662	180,874	359,536	365,823
Total		178,924	181,148	360,072	366,328
Net Income/(Expenditure)		6,032	(7,050)	(1,018)	3,712
Total funds brought forward		24,216	40,116	64,332	60,620
Transfers between funds	12	-	-	-	-
Total funds carried forward		30,248	33,066	63,314	64,332

There were no recognised gains or losses for the accounting period other than those included in the Statement of Financial Activities.

The notes on pages 10 to 14 form part of these financial statements.

BALANCE SHEET**As at 31st December 2025**

		Unrestricted funds	Restricted funds	As at 31st December 2025	As at 31st December 2024
	Notes	£	£	£	£
Tangible Fixed Assets	8	14,431	-	14,431	15,793
Current Assets:					
Debtors owing within one year	9	1,240	1,732	2,972	12,327
Cash at Bank and In Hand	10	16,344	31,381	47,725	36,141
Stock in hand	10A	3,399	-	3,399	3,944
Total Current Assets		20,983	33,113	54,096	52,412
Current Liabilities					
Creditors due within one year	11	5,166	47	5,213	3,873
Total Current Liabilities		5,166	47	5,213	3,873
Net Current Assets		15,817	33,066	48,883	48,539
Total Assets less Current Liabilities		30,248	33,066	63,314	64,332
The funds of the charity					
Unrestricted Funds	12	30,248	-	30,248	24,216
Restricted Funds	12	-	33,066	33,066	40,116
Total charity funds		30,248	33,066	63,314	64,332

Approved by the Trustees and signed on their behalf.**Signature:****Date: 28th February 2026****Name: C Harris, Chair to the trustees****The notes on pages 10 to 14 form part of these financial statements.**

NOTES TO THE FINANCIAL STATEMENTS

Note 1 ACCOUNTING POLICIES

a) Accounting Convention

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The accounts have been prepared in accordance with: Accounting and Reporting by Charities: Statement of Recommended Practice applicable to Charities preparing their accounts in accordance with FRS 102 (effective 1 January 2019) - (Charities SORP (FRS 102)) and the Charities Act 2011.

b) Fund Accounting

The balances in the Unrestricted Funds are available for use at the discretion of the Trustees in the furtherance of the charitable objectives and represent the usable reserves of the charity.

Restricted funds are subject to specific conditions imposed by the donors. At the period end, any fund deficits are eliminated by a transfer from unrestricted funds unless the Trustees are of the opinion that such deficits will be eliminated by future committed giving.

Expenditure within restricted funds includes direct project development and core costs associated with project development and support allocated according to income received.

Expendable Endowment Funds are those funds which are given to generate income for specific purposes but if the income is insufficient the income from the expendable fund can be used.

c) Incoming Resources

Recognition of Incoming Resources

These are included in the Statement of Financial Activities (SOFA) when:

- the charity becomes entitled to the resources and
- the trustees are more certain than not that they will receive the resources and
- the monetary value can be measured with sufficient reliability.

Incoming Resources with related expenditure

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resource and related expenditure are reported gross in the SOFA.

Grants and Donations

Grants and Donations are only included in the SOFA when the charity has unconditional entitlement to the resources. The CIO has not received any government grants during the accounting period.

Tax reclaims on Donations and Gifts

Incoming resources from tax reclaims are included in the SOFA during the same period as the gift to which they relate.

Contractual Income and Performance Related Grants

This is only included in the SOFA once the related goods or services has been delivered.

Gifts in Kind

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SOFA as incoming resources when receivable.

Donated Services and Facilities

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

Volunteer Help

The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

Investment Income

This is included in the accounts when receivable.

Investment gains and losses

This included any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the period.

d) Resources Expended

All expenditure is accounted for on an accruals basis unless indicated otherwise and includes VAT where relevant.

- “**Fundraising expenditure**” consists of expenditure incurred in motivating supporters to give to the ministry of Karuna Action
- “**Directly attributed Costs**” consist of expenditure where the charitable activity is directly incurred by Karuna Action.
- “**Reallocation of core costs**” consist of shared costs which contribute directly to more than one fund or charitable activity are apportioned on a basis consistent with the use of resources. For all funds core costs are apportioned in relation to the income received by these funds.

e) Tangible Fixed Assets and Depreciation

Tangible fixed assets are stated at cost less depreciation. Depreciation of tangible fixed assets is calculated to write off the cost over their estimated useful lives as follows:

- Electronic equipment (mostly computers) – 33⅓% per year, straight line.
- Other equipment – 25% per year, straight line.
- Second-hand equipment may be depreciated fully in the year in which they are received.
- Vehicles are depreciated over a period decided by trustees (presently 15% reducing balance).
- Improvements to property are depreciated over the remaining period of the lease.

f) Transfers between funds

Where restricted funds have a deficit at the end of the accounting period, transfers are made from unrestricted funds to make good such deficits with the approval of the trustees.

g) Foreign Currencies

Transactions in foreign currencies are translated at rates prevailing at the date of the transaction. Balance sheet items denominated in foreign currencies are translated at the rate of exchange prevailing at the period end.

h) Pension Contributions

The C.I.O. participates in a defined contribution pension scheme and the pension charge represents the amount payable by the C.I.O. to the fund in respect of the period.

i) Operating Leases

Rentals applicable to operating leases where substantially all the benefits and risks of ownership remain with the lessor are charged to the Statement of Financial Activities as incurred.

Note 2 - Expenditure by type of fund	Unrestricted funds	Restricted Funds	January to December 2025	January to December 2024
	£	£	£	£
Fundraising Expenditure	262	274	536	505
Charitable Activities:				
Directly attributable Costs				
Project Expenditure	-	123,982	123,982	132,898
Coffee Shop cost of Sales	93,676	1,581	95,257	86,284
Community Action	-	72	72	100
Subtotal	93,676	125,635	219,311	219,282
Core costs				
Personnel expenditure	88,840	6,982	95,822	94,746
Premises expenditure	27,920		27,920	32,409
Office expenditure	10,450		10,450	11,277
Governance	2,264		2,264	2,415
Reallocation of Core costs	(48,258)	48,258	-	-
Subtotal	81,216	55,240	136,456	140,847
Other costs				
Raising Awareness	-	-	-	-
Depreciation	3,769	-	3,769	5,694
TOTAL EXPENDITURE	178,923	181,149	360,072	366,328

Note 2A - Analysis of Expenditure by Activity		Support for Overseas Partner Projects	Community Supprt U.K.	Raising Awareness	January to December 2025	January to December 2024
		£	£	£	£	£
Fundraising Expenditure	C*	274	210	52	536	505
Charitable Activities:						
Directly attributable Costs						
Project Expenditure	O*	123,982	-	-	123,982	132,898
Coffee Shop cost of Sales	C*	1,581	65,573	28,103	95,257	86,284
Community Action	C*	72	-	-	72	100
Subtotal		125,635	65,573	28,103	219,311	219,282
Core costs						
Personnel expenditure	P*	49,921	38,497	7,403	95,822	94,746
Premises expenditure	F*	9,214	18,706	-	27,920	32,409
Office expenditure	G*	4,354	5,443	653	10,450	11,277
Governance	G*	943	1,179	142	2,264	2,415
Subtotal		64,432	63,826	8,198	136,456	140,847
Other costs						
Raising Awareness	C*	-	-	-	-	-
Depreciation	G*	1,570	1,963	236	3,769	5,694
TOTAL EXPENDITURE		191,912	131,571	36,589	360,072	366,328

Basis of Spit between headings	C*	Use of Coffee shop and Community Action
	F*	Use of Floor Area
	G*	Split according to Income

O* Overseas Projects

P* Use of Personnel costs

NOTES TO THE FINANCIAL STATEMENTS (Continued)

Note	Unrestricted funds	Restricted funds	January to December 2025	January to December 2024
	£	£	£	£
3 Income				
Donations and legacies				
Donations Received	59,613	165,038	224,651	246,500
Donations from Charites		9,060	9,060	8,679
Legacies			-	-
Subtotal	59,613	174,098	233,711	255,179
Charitable Activities				
Sales in coffee shop	124,983	-	124,983	114,861
Other				
Fundraising Activities	360	-	360	-
TOTAL INCOME	184,956	174,098	359,054	370,040
4 Staff Costs and Trustees Remuneration				
Gross Salaries			137,715	129,801
Employers National Insurance			5,367	6,636
Employers Pension Contributions (see note 5)			1,476	1,157
			144,558	137,594
The average number of employees during the accounting period was:			5.0	5.0
No employee received remuneration of more than £60,000 per annum			Nil	Nil
Trustees Remuneration			Nil	Nil
Trustees re-imbursement of expenses			Nil	Nil
Gifts to long-term trustees on resignation			102	Nil
Related Parties				
One related party to Trustee M Hannington: Son - Gross remuneration for role of Director:				
In 2025, this figure takes into account that the employer national insurance allowance was split accurately between employees whereas in 2024 it was not. This accounts for the apparent reduction in the gross cost to the CIO.			39,824	41,551
Outstanding balances at reporting date			Nil	Nil
Key Management Personnel				
The key management personnel comprise the Trustees and the Directors. The Trustees are not remunerated. The total employee benefits (including employer national insurance and employer pension contributions) of the key management personnel of the CIO were:			80,612	84,043
In 2025, this figure takes into account that the employer national insurance allowance was split accurately between employees whereas in 2024 it was not. This accounts for the apparent reduction in the gross cost to the CIO.				
5 Pension contributions by employer				
The trust operates a defined contribution pension scheme, with SMART PENSIONS, available for all employees. The assets of the fund are held separately from those of the C.I.O. in an independently administered fund. There were no unpaid contributions at the balance sheet date. (Currently 4 employees are in the scheme).			1,476	1,157
6 Movement in total funds for the year				
This is stated after charging:				
Gain on disposal of fixed assets			-	-
Loss on disposal of fixed assets			-	-
Depreciation of fixed assets			3,769	5,694
Estimated Independent Examination fee (accrual)			1,800	2,000
7 Leases				
As at 31 December 2025 the charity had annual commitments under non-cancellable operating leases between one and five years as follows: Coffee machine (lease now finished)			848	5,086

NOTES TO THE FINANCIAL STATEMENTS (Continued)

Note	Note	Unrestricted funds £	Restricted funds £	Total Funds £
8	Tangible Fixed Assets			
	Equipment Cost			
	Balances brought forward at 1st January 2025	67,929	-	67,929
	Additions	2,407	-	2,407
	Disposals	(599)	-	(599)
	Balances carried forward at 31st December 2025	69,737	-	69,737
	Accumulated Depreciation			
	Balances brought forward at 1st January 2025	(52,136)	-	(52,136)
	Disposals	599	-	599
	Charge for year	(3,769)	-	(3,769)
	Balances carried forward at 31st December 2025	(55,306)	-	(55,306)
	Net Book Value			
	Balances carried forward at 31st December 2025	14,431	-	14,431

All fixed assets are used for raising funds and charitable activities

	Unrestricted funds £	Restricted funds £	As at 31st December 2025 £	As at 31st December 2024 £
9				
Debtors owing within one year				
Income Tax Recoverable	320	1,732	2,052	8,622
Pre-payments	920	-	920	3,705
Total	1,240	1,732	2,972	12,327
10				
Cash at Bank and In Hand				
Current Account	16,344	31,381	47,725	35,973
Revolut	-	-	-	168
Total	16,344	31,381	47,725	36,141
10A				
Stock in hand				
Stock of Coffee etc for sale	3,399	-	3,399	3,944
Total	3,399	-	3,399	3,944
11				
Creditors due within one year				
Credit cards o/s	2,209	47	2,256	971
Accruals	2,957	-	2,957	2,902
Total	5,166	47	5,213	3,873

NOTES TO THE FINANCIAL STATEMENTS (Continued)

12	Movement of Unrestricted and Restricted funds	Balances brought forward at 1st January 2025	Total Incoming Resources	Total Resources Expended	Transfers between Funds	As at 31st December 2025
		£	£	£	£	£
	Community Support (general)	24,216	184,956	(178,924)	0	30,248
	Total Unrestricted Funds	24,216	184,956	(178,924)	0	30,248
	Bethshalom	425	300	(660)	0	65
	Calvary Grace Care	0	162	(50)	0	112
	Child Promotion School	3,625	21,000	(22,460)	0	2,165
	Childrens home General	467	2,874	(1,916)	0	1,425
	Christmas Fund	2,165	2,646	(4,315)	0	496
	Clinic General	331	2,340	(2,093)	0	578
	Clinic Zambia	914	5,882	(6,196)	0	600
	Community Action	185	196	(320)	0	61
	Education General	1,249	9,492	(8,130)	0	2,611
	Education Jinja	863	4,404	(4,753)	0	514
	Education Sponsorship	2,924	20,765	(21,170)	0	2,519
	Emergency Relief	1,211	7,588	(6,509)	0	2,290
	Income Generation	295	885	(843)	0	337
	Jubilee Society Mongolia	8,421	150	(5,096)	0	3,475
	Living Waters Russia	180	0	(180)	0	0
	New Beginnings Children's home	15,834	79,292	(85,251)	0	9,875
	New Generation Delhi	329	2,320	(2,053)	0	596
	Paula support	448	0	(448)	0	0
	Raising Awareness	250	4635	(4,885)	0	0
	Rushmoor Volunteer	0	9167	(3,820)	0	5,347
	Total Restricted Funds	40,116	174,098	(181,148)	0	33,066
	Total Funds	64,332	359,054	(360,072)	0	63,314