

Reseed

Annual Accounts for the period 1st Jan 2025 to 31st Dec 2025

Charity Commission Registration Number 1197149

20 Stanley Avenue, Beckenham, Kent BR3 6PX

<https://reseed.org.uk>

A handwritten signature in black ink, appearing to read 'Lauren Campbell', with a stylized, cursive script.

Lauren Campbell

Chair of Board of Trustees

Approved by the Trustees on 03 / 03 / 2026



Section A

Independent Examiner's Report

Report to the trustees

RESEED

On accounts for the year
ended

31/12/2025

Charity no
(if any)

1197149

Set out on pages

N/A

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31 / 12 / 2025**.

Responsibilities and
basis of report

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").

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

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) 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.

** Please delete the words in the brackets if they do not apply.*

Signed:

X

Jack Birch

Jack Birch
ACMA CGMA
Signed by: jack.birch4@baesystems.com

01/03/2026

Date:

01/03/2026

Name: JACK NICHOLAS BIRCH

Relevant professional qualification(s) or body (if any): Jack Nicholas Birch (ACMA CGMA), (1-26C4U4X CIMA ID).

Address: #06-235, 991B Buangkok Link, Buangkok, Singapore, 532991.

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

N/A.

Reseed
Charity Commission for England and Wales, No. 1197149
Balance Sheet - Detail
As at December 31, 2025

Current Assets

Debtors	-8
Cash At Bank And In Hand	48,244

Creditors

Other Creditors	-424
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Net Assets	47,812
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Funds & Reserves

Restricted Funds	16,019
Unrestricted Designated Funds	4,069
Unrestricted General Funds	27,724

Funds Provided	47,812
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Statement of Financial Activities

Prepared for Reseed: 1/1/2025 to 31/12/2025 (compared with 1/1/2024 to 31/12/2024)*

	Unrestricted	Restricted	Total	Prior Total*
Donations and Legacies	68,238	67,329	135,567	97,998
Investments	205		205	148
Other Incoming Resources				2,588
Total income and endowments	68,443	67,329	135,772	100,733
Raising Funds	218		218	3,269
Charitable Activities	36,847	87,803	124,650	87,680
Total expenditure	37,066	87,803	124,869	90,949
Net income/(expenditure) before investment gains/(losses)	31,378	-20,475	10,903	9,784
Net gains/(losses) on investments				
Net income/(expenditure)	31,378	-20,475	10,903	9,784
Exceptional items				
Transfers between funds				
Gains(losses) on revaluation of fixed assets for charity's own use				
Other gains(losses)				
Net movement in funds	31,378	-20,475	10,903	9,784
<i>Total funds brought forward</i>	<i>415</i>	<i>36,494</i>	36,909	<i>27,125</i>
Total funds carried forward	31,793	16,019	47,812	36,909



Trustees' Annual Report for the period

Period start date from: 1st Jan 2025 to 31st Dec 2025

Charity name: RESEED Charity registration number: 1197149

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The relief of poverty by supporting sustainable livelihoods programmes in Sierra Leone.
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>Our principal activities focus on raising funds to support and give grants to our partner, Reseed Sierra Leone (RSL), to implement planned sustainable livelihoods programmes in Sierra Leone.</p> <p>Sustainable livelihoods can encompass many paths of support, our activities in 2025 focused on three main pillars in urban and rural settings in Sierra Leone: Microfinance (also called 'Access to Finance'), Agriculture, Up-skilling & Employability.</p> <p>We believe that, by creating sustainable employment and empowering individuals and communities to reach financial stability, we can lift thousands of people out of poverty.</p> <p>We work with a local team embedded within communities in Sierra Leone to deliver economic empowerment projects. As the organisation has grown in size [and positive reputation!] and due to our strong partnership with RSL including Reseed representatives on the ground, we have growing opportunities to be involved in the local community development and related, holistic development activities.</p>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	In planning our activities for the year, we continued to keep in mind the Charity Commission's guidance on public benefit.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	We have no plans at present to make grants from our own funds to anyone else other than to our dedicated local partner team embedded in Sierra Leone, Reseed Sierra Leone

Policy on social investment including program related investment	Para 1.38	As indicated above, our Policy on Social Investment is key to all our activities in Sierra Leone, focussing on Microfinance/Access to Finance, Agriculture, Up-skilling and Employability
Contribution made by volunteers	Para 1.38	We have a small team of Volunteers in the UK assisting with managing all the finance, governance and admin issues required of a registered charity. We are very grateful for their efforts and expertise.
Other		N/A

Achievements and Performance

	SORP reference	
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.	Para 1.20	<p>Partnerships</p> <p>2025 has seen the success of partnering with Prosper (https://www.prosp-er.org/, UK Charity Number:1205480) to deliver bespoke business skills training and the establishment of 44 savings banks and the participation of >1500 women in rural communities across Marampa, Koya and Romende Chiefdoms.</p> <p>One of Reseed's key objectives is to support our implementation partner on the ground - Reseed Sierra Leone 'RSL' - with capacity building. This includes supporting RSL to be able to secure partnerships and funding from other organisations, with the aim to hand-over any developing partnership and funding when the programme implementation and relationship has matured. For our work with Prosper, we are delighted this has now been achieved with a full contract in place for 2026 for Prosper to continue to implement their project directly with RSL.</p> <p>Access to finance (Microfinance)</p> <p>Our flagship programme remains our largest programme, predominantly supporting women to start, grow or diversify their small businesses. 2025 saw two microfinance support cycles in May and also December. As this programme matures, we have given repeating support to some women who show particular initiative and engagement.</p> <p>At the same time, we have seen the reflection of the global inflation and cost of living creep its way into the likelihood of business success here in Sierra Leone. Known and trusted beneficiaries were granted microfinance business loan repayment extensions in an effort to acknowledge the cost of living and related wider issues impacting their business success and how that impacts their day to day expenses and life costs. Compounding factors included the Mpox outbreak and an unusually extended rainy season. These factors were thoroughly reviewed with the field team and led to the decision to disburse in December and restructure the loan giving timelines as we look into 2026 programme plans.</p> <p>Despite these challenges, in May we managed to disburse 61 individual and 17 group business loans, 47 loans were repeat beneficiaries ie. granted to existing beneficiaries from the previous disbursement who show strong potential to further grow their</p>

		<p>businesses. 8 persons with disabilities or caregivers of disabled were supported.</p> <p>In December; 64 individual and 29 group loans of which 42 loans are to newly identified individuals and groups, 51 loans were repeat beneficiaries who 'graduated' to qualify to borrow again. 12 persons with disabilities or caregivers of disabled were supported. The total 46 group loans over both disbursements captures 122 individuals.</p> <p>The rate of interest on the microfinance loans remains between 4-6% depending on the level/amount given. Group loans continue to act as a solution for those with no formal banking abilities or collateral to access finance to start, grow or diversify their small business.</p> <p>The field team know their individual case loads well, visiting beneficiaries at least every two weeks and continuing to share business advice and suggestions, especially encouraging savings and the separation of business and personal money.</p> <p>Agriculture</p> <p>Focused on supporting livelihoods in rural communities, the pilot of this programme started back in 2023 in six communities. The programme has three pillars which complement each other to support farmers to move from subsistence farming to being able to trade at market, earning essential income for themselves and their families. Firstly farmers receive seeds of their choice, including essential advice and support from our agriculture programme manager, secondly we support the community to establish or refurbish a community seedbank, and thirdly we deliver community compost training and tools.</p> <p>Benefits are multifaceted - social, economic and environmental. Farming and related processes take time and therefore outcomes have always been challenging for us to report. Qualitative data, predominantly beneficiary interviews, showed us that when farmers generate income they sought and accomplished three main life improvements: their families ate twice a day, more or all of their children went to school, and they were able to access medical care. Harder to capture with limited resources and limited quantitative data but reported in the interviews, farmers started to see improved soil quality, increased yields/crop success rates and reported decreased 'slash and burn' practices.</p> <p>2025 saw us securing two grants for this programme, allowing us to implement seed distribution and seedbank renovations across eight (8) communities. 275 farmers over the eight farming groups were directly supported and we estimate a minimum of 1,375 indirect beneficiaries - family and dependants of the farmers - have benefited from the farmers generating income through farming.</p> <p>Additionally we delivered community compost tools and workshops across fourteen (14) communities. A total of 657 community members (251 male, 406 female) attended the two day induction workshops and the tools were added to the community seedbank. We observed the compost was met most enthusiastically by the female farmers who tend to have smaller plots of vegetables - cucumber, pepper, okra, opposed to the male farmers who tend to have large fields of crops - rice, maize. This observation also reflects</p>
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		<p>with the seed choices the different farmers and groups made which suited their land type and individual farming choices.</p> <p>Up-skilling & Employability June 2025 saw three young people finish their studies at two local vocational institutions, with their graduation ceremonies held in December.</p> <p>Two students progressed/continued to another academic year of vocational learning, exceptionally both young women are graded at the top of their class as they enter their final year. November saw five young people awarded support to start vocational education, 3 on full scholarships and 2 on partial scholarships. Additionally we identified 2 high achieving female students at risk of dropping out due to challenging family financial situations. Both received partial course support to progress to ensure they could continue to their second year of vocational qualifications.</p> <p>Of the total nine in current attendance, there are 4 female and 5 male students. Subjects pursued include electrical engineering, computer science, mechanical engineering, welding, teaching and catering.</p> <p>Bike Shops The main activity in 2025 across five established bike shops was a capital based investment giving bikes on credit to eight mechanics to enable the mechanics and shops to sell more bikes and generate profit beyond the income they generate daily as mechanics. The minimal repayment obligation was simply then reinvested in the programme fund and is planned to be used to deliver more mechanics training in 2026.</p> <p>The Kabala bike shop is the greatest success of this programme with bike sales and repairs now expanding into Diang Chieftdom. The shop has one apprentice regularly on the move to the rural villages and four regularly in the shop.</p> <p>In 2025 two mechanics workshops (Kono and Lunsar) supported 22 apprentices to develop their skills.</p> <p>MPox Response Outside of our regular programmes, May saw the outbreak of MPox in West Africa escalate in Lunsar and Marampa Chieftdom. Embedded in the community, trusted and reputable, we jumped to respond. We joined with the hospital, rural public health centres, schools and local stakeholders to distribute information and hand washing stations across Lunsar town and the surrounding villages. Simple information sharing and basic resources can make all the difference and is low cost and effective - encouraging prevention via handwashing and sharing contextually relevant education such as identifying symptoms is critical to slow the infection rate. Activities included training 60 volunteers and distribution of over 600 posters, distributing 115 handwash stations to schools and community hubs, and 40 story telling drama performances in schools and the community.</p>
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Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	As set out in detail above
Performance of fundraising activities against objectives set	Para 1.41	<p>We continue to rely on regular and one off donations from our loyal band of supporters, plus support for our Bike Shops programme via social events held by Bigfoot CC.</p> <p>We also apply to Trust & Foundations offering support for our key aims and will continue to do so in 2026. We thank those who gave grants to assist in our work as detailed above.</p>
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	<p>During 2025 we have increased our regular donor numbers to 52 (from 45) plus other supporters donating as and when, combined with restricted funds from Trusts and Foundations applications giving some diversity of our cashflow.</p> <p>The debtor ratio from our Micro-finance projects continues to be manageable meaning the amount of funds available for recycling back into the project on the ground is steady plus we then can add more when available, hence we can support more people.</p> <p>Our increased cashflow has meant we have been able to increase our cash reserves during 2025 to £21,400 which brings us well within reach of our ultimate target of £26,000 to provide greater security for our employees and potential funders alike.</p> <p>With the double benefit of the increase in our turnover for 2025 being in excess of £100k, and now having 3 years trading accounts, we are now able to apply to more potential Grant Funders where such requirements are fundamental.</p>
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	<p>As a charity with very low running costs in order to focus all our efforts on working with the people of Sierra Leone, and only entering our fifth year of operation, we have calculated that the level of cash reserves required by us to ensure we could meet any winding up obligations to our employees, plus provide a buffer for unforeseen circumstances should be the equivalent of three months expenditure amounting to £26,000 approx based on our likely 2026 budget.</p>

Amount of reserves held	Para 1.22	As at 31 st December 2024 we have £21,400 reserves (up from £12,778 at 31/12/24) in a designated savings bank account held with the Co-operative Bank in the UK and are committed to paying a minimum of £100pm by DDM to this account plus other unrestricted funds as available following a review at each Trustee board meeting and at the end of each calendar year.
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	N/A

Additional information (optional)

You may choose to include further statements where relevant about:

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The charity's principal sources of funds (including any fundraising)	Para 1.47	Our core funding source remains our many individual members and supporters who both contribute monthly by Direct Debit and/or one off contributions.																					
		Such funds attracted Gift Aid from UK taxpayers which we diligently follow up with HMRC!																					
		The partnership with Prosper was accountable for £38,656 of our income in 2025.																					
		Grants total from 11 Trusts & Foundations totalling £25,086.																					
		Our Christmas matching campaign in December was successful with £5000 restricted to the Microfinance programme and £5000 unrestricted funds raised adding to a strong end of year. A few of core donors continue to give generously responding to specific 'asks' and acting as our Angel matching donors.																					
		Core programme finance fundraising overview:																					
		<table><tr><th>2025</th><th>Brought forward</th><th>Income (restricted/ designated)</th><th>Carried forward</th></tr><tr><td>Up-skilling & Employability</td><td>£881</td><td>£6500</td><td>£4614</td></tr><tr><td>Agriculture</td><td>£259</td><td>£8125</td><td>£90</td></tr><tr><td>Access to Finance</td><td>£9958</td><td>£14,042</td><td>£11,972</td></tr><tr><td>Bike Shops</td><td>£2750</td><td>£9189</td><td>£3590</td></tr></table>	2025	Brought forward	Income (restricted/ designated)	Carried forward	Up-skilling & Employability	£881	£6500	£4614	Agriculture	£259	£8125	£90	Access to Finance	£9958	£14,042	£11,972	Bike Shops	£2750	£9189	£3590	
2025	Brought forward	Income (restricted/ designated)	Carried forward																				
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Access to Finance	£9958	£14,042	£11,972																				
Bike Shops	£2750	£9189	£3590																				

Investment policy and objectives including any social investment policy adopted	Para 1.46	Currently all funds are held in in three cash bank accounts in the UK which all have good reputations for charity banking: two with Co-operative Bank and one with Unity Trust Bank
A description of the principal risks facing the charity	Para 1.46	<p>The key risks are mainly out of our direct control relating to the effects of climate change on the weather within SL and the possible continuation of MPOX against which we will continue our actions as set out above.</p> <p>Operationally we remain largely in control of foreseeable risks as our aims are clearly defined but we remain alert and flexible to any unforeseeable events.</p>
Other		N/A

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	CIO Association (model constitution)
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Charitable Incorporated Organisation (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	Trustees are appointed or re-appointed in rotation at each AGM by the Trustee Board

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	Referral to relevant Charity Commission website Trustee information and other sites such as NVCO etc
The charity's organisational structure and any wider network with which the charity works	Para 1.51	<p>Sierra Leone based; our COO was based there for 10 months in 2025 working with our implementation partner, Reseed Sierra Leone on the ground. The RSL team consists of 16 Sierra Leoneans (up from 13 last year) including 1 Director, 2 Programme Managers, 4 Business Officers, 6 Business Skills facilitators, 1 Office Support and 2 night/weekend Security.</p> <p>UK based; our COO (for approx 2 months) plus two Finance/Admin volunteers.</p>
Relationship with any related parties	Para 1.51	Reseed Sierra Leone (RSL) is our key on-site implementation partner.

		<p>With effect from late 2024 and throughout 2025 we were very happy to sign a partnership Agreement with a very like-minded charitable organisation Prosper www.prosp-er.org looking to utilise our on the ground implementation expertise to deliver their objectives within Sierra Leone which are very similar to ours. Through this partnership, Prosper's training programs were introduced in the Port Loko District in Northern Sierra Leone.</p> <p>As planned, RUK supported the capacity of the Sierra Leonean team to develop to be able to continue the Prosper Partnership directly as of 1st January 2026. This partnership has successfully been handed over to our Sierra Leonean counterpart on the 31st December 2025.</p>
Other		

Reference and Administrative details

Charity name	RESEED
Other name the charity uses	N/A
Registered charity number	1197149
Charity's principal address	20 Stanley Avenue BECKENHAM Kent BR3 6PX

		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	Lauren Catherine Campbell	Chair of Trustees		
	2	Donald Rust			
	3	Daniel Paul Harris			
	4	Edward Anthony Smythe			

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)

Roxanne Hargreaves – Chief Operating Officer
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Exemptions from disclosure

Reason for non-disclosure of key personnel details

N/A


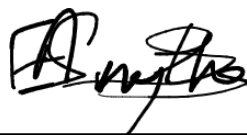
Other optional information

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)	Lauren Campbell	Eddy Smythe
Position (eg Secretary, Chair, etc)	Chair of the Board of Trustees	Trustee
Date	03 / 03 / 2026	03 / 03 / 2026

Title	Reseed Accounts & Trustee Annual Report 2025
File name	p1._Cover.docx and 4 others
Document ID	8302973f9cd788315110b5df2966f0c41a494ab1
Audit trail date format	MM / DD / YYYY
Status	● Signed

Document history

 SENT	03 / 03 / 2026 15:16:12 UTC	Sent for signature to Eddy Smythe (eddy.smythe999@gmail.com) and Lauren Campbell (laurencampbell2011@gmail.com) from roxanne@reseed.org.uk IP: 102.206.185.103
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