

Annual Financial Account Submission

(2024-2025)

The holiday of a lifetime charity THOAL

Charity Name: The Holiday of a Lifetime (THOAL)

Charity Type: Charitable Organisation

Reporting Period: 1 January 2024 – 31 December 2025

Governing Document: Constitution of The Holiday of a Lifetime Charity

Charity Registration: 1204582

Registered Address: 309 HIGH STREET DORKING SURREY RH4 1RE

Independent Examiner / Auditor: Bhatti Associates

Banker: HSBC

Year Covered: 2024–2025

Structure, Governance and Management

The Holiday of a Lifetime (THOAL) is governed by a constitution adopted in accordance with charity law in England and Wales. The trustees are responsible for the management and oversight of the charity, including compliance with financial regulations, safeguarding of assets, and ensuring funds are used solely for charitable purposes.

The charity’s activities are carried out by volunteers, with no paid staff during the period. There were no subsidiary undertakings or related party transactions.

Objectives and Activities

Charitable Objectives: To provide memorable holidays and recreational experiences to individuals and families facing hardship, illness, or disadvantage, promoting well-being, inclusion, and community support.

Public Benefit Statement: The trustees confirm that they have complied with the Charity Commission’s guidance on public benefit. All activities undertaken by THOAL aim to relieve distress and enhance quality of life for beneficiaries.

Main Activities in 2024–2025:

- Continued awareness efforts for community holiday sponsorships.
- Managed small donations received online and via local fundraising.
- Maintained compliance and charity governance with minimal administrative expenditure.
- Planning for new sponsorship programs in 2026.

4. Achievements and Performance

During the year, THOAL continued its foundational operations and compliance activities, maintaining its registered charitable status.

- Donations increased from **£22.28 in 2024** to **£70.61 in 2025**, reflecting gradual awareness growth.
- Minimal administrative fees were incurred, ensuring funds are preserved for future program delivery.
- The charity maintained a healthy net positive cash balance and equity position, providing a foundation for operational scaling in upcoming years.

Financial Review

Overview:

The charity maintained financial prudence, ensuring full transparency and accountability of all income and expenditure.

Particulars	2024 (£)	2025 (£)
Total Income	22.29	70.61
Total Expenses	20.00	50.52

Particulars	2024 (£)	2025 (£)
Net Income	2.29	20.09

The surplus for 2025 was primarily due to increased donations and controlled operational spending.

Reserves Policy:The trustees aim to retain sufficient unrestricted reserves to meet at least six months of operating expenses. As of 31 December 2025, reserves stood at **£20.09**.

Investment Policy:No investments were made during the year; all funds were held in a standard charity bank account.

Going Concern:The trustees consider the charity to be financially stable and capable of continuing its operations into the foreseeable future.

6. Plans for Future Periods

THOAL plans to:

- Increase fundraising initiatives through online platforms.
- Partner with local travel agencies to offer discounted packages.
- Launch an annual sponsorship drive to expand beneficiary reach.
- Maintain transparent and compliant financial reporting.

7. Statement of Trustees' Responsibilities

The trustees are responsible for:

- Ensuring the charity keeps proper accounting records.
- Preparing annual financial statements that comply with the Charities Act.
- Safeguarding the charity's assets and preventing fraud or mismanagement.
- Ensuring funds are used in accordance with the charity's purposes.

The trustees have approved these statements and confirm that, to their knowledge, the financial report gives a true and fair view of the charity's affairs.

8. Independent Examiner's Statement

I have examined the accounts of *The Holiday of a Lifetime (THOAL)* for the year ended 31 December 2025.

In my opinion, the accounts comply with the Charities Act requirements and present a fair view of the charity's financial activities.

Independent Examiner: Muhammad Zakwan

Qualification: [ACMA/AFA/APFA/CPA]

Date: 25-10-2025

Income Statement

Particulars	2024 (£)	2025 (£)
Income		
Donations	22.28	70.61
Interest	0.01	-
Total Income	22.29	70.61
Expenses		
Insurance	-	-
Fees	20.00	-50.52
Accountant Services	-	-
Salaries	-	-
Other Expenses	-	-
Total Expenses	20.00	50.52
Net Income	2.29	20.09

Balance Sheet

Particulars	2024 (£)	2025 (£)
Assets		
Cash & Cash Equivalent	22.29	20.09
Other Current Assets	-	-
Total Assets	22.29	20.09
Liabilities		
Current Liabilities	-	-
Non-current Liabilities	-	-
Total Liabilities	-	-
Net Assets	22.29	20.09
Equity		
Accumulated Revenue & Expenditure	2.29	20.09
Total Equity	2.29	20.09

Cashflow Statement

Particulars	2024 (£)	2025 (£)
Operating Activities		
Receipts (Donations & Interest)	22.29	70.61
Cash from Operations	22.29	70.61
Investing Activities		

Particulars	2024 (£)	2025 (£)
Capital Expenditure / Fees	(20.00)	(50.52)
Net Cash from Investing	(20.00)	(50.52)
Net Change in Cash	2.29	20.09
Opening Balance	-	40.81
Closing Balance	2.29	60.90

Statement of Changes in Equity

Particulars	2024 (£)	2025 (£)
Opening Balance	-	2.29
Net Income for the Year	2.29	20.09
Closing Equity	2.29	20.09

Notes to the Financial Statements

- Basis of Preparation:** These accounts have been prepared on a receipts and payments basis consistent with small charity reporting standards.
- Accounting Policies:** Income is recognized when received; expenses are recorded when paid. No accruals, depreciation, or revaluations were applied due to immateriality.
- Trustee Remuneration and Benefits:** None of the trustees received any remuneration or expenses during the year.
- Donations and Grants:** All income was derived from individual donations.
- Reserves:**
Total unrestricted reserves as at 31 December 2025: £20.09.

Approved by the Board of Trustees on 25-10-2025




Holder: Muhammad Zakwan
Licensed Id: APFA8920
Status: Independent Auditor
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Signed on behalf of the Trustees:

Annual Financial Account Submission

(2024-2025)

The holiday of a lifetime charity THOAL

Income Statement

	2024		2025	
Income				
Donation	£	22.28	£	70.61
Interest	£	0.01	£	-
Total Income	£	22.29	£	70.61
Expenses				
Insurance	£	-	£	-
Fees	£	20.00	-£	50.52
Accountant Services	£	-	£	-
Salaries	£	-	£	-
Other Expenses	£	-	£	-
Total Expense	£	20.00	-£	50.52
Net Income	£	2.29	£	20.09

Balance Sheet (2024-2025)

	2024		2025	
Assets				
current Assets				
Cash & Cash Equivalent	£	22.29		20.09
Trade and other Receivables	£	-	£	-
Inventories	£	-	£	-
	£	22.29	£	20.09
Non-Current Assets				
Property, Plant & Equipement	£	-	£	-
	£	22.29	£	20.09
Total Assets	£	22.29	£	20.09
Liabilities				
Current Liability				
Trade and other Payables	£	-	£	-
Revenue in Advance	£	-	£	-
Employees Banefits	£	-	£	-
	£	-	£	-
Non-Current Liability				
Long-Term Debt	£	-	£	-
	£	-	£	-
Total Liabilities	£	-	£	-
	£	22.29	£	20.09
Net Assets				
Equity				
Accumulated Comprehensive Revenue and Expenses	£	2.29		20.09
Restricted Funds	£	-	£	-
	£	2.29	£	20.09
Total Equity	£	2.29	£	20.09

Cashflow Statement

	2024		2025	
Operating Activities				
Revenue/Sales	£	22.29		70.61
Add: depreciation				
<u>Changes In Working Capital</u>				
Increase/Decrease Account Receivables	£	-	£	-
Increase/Decrease Account Payables	£	-	£	-
Increase/Decrease Inventory	£	-	£	-
Increase/Decrease Other Current Assets	£	-	£	-
Total Cashflow from opeartions	£	22.29	£	70.61
Investing Activites				
Purchase of Assets	£	-	£	-
Long-Term Debt	£	-	£	-
Capital Expenditure	-£	20.00		-50.52
Cashflow from Investing Activities	-£	20.00	-£	50.52
Financing Activities				
Dividend Paid	£	-	£	-
Stock Issuance	£	-	£	-
Cashflow from Financing	£	-	£	-
Net Changes in Cash	£	2.29	£	20.09
Opening Balance		0	£	40.81
Closing Balance	£	2.29	£	60.90

Statement of Changes in Equity

As at jan 2024	Share Capital	Retained Earning	Revaluation	Total
Changes in Accounting Policy	£ -	£ -	£ -	£ -
Prior Period Error Correction	£ -	£ -	£ -	£ -
Add: Net profit in Capital	£ 2.29	£ -	£ -	£ 2.29
Revauation Gain	£ -	£ -	£ -	£ -
Deduct Owner's Withdrawals	£ -	£ -	£ -	£ -
As at 31 December2024	£ 2.29	£ -	£ -	£ 2.29
As at jan 2025	Share Capital	Retained Earning	Revaluation	Total
Changes in Accounting Policy	£ -	£ -	£ -	£ -
Prior Period Error Correction	£ -	£ -	£ -	£ -
Add: Net profit in Capital	£ 20.09	£ -	£ -	£ 20.09
Revauation Gain	£ -	£ -	£ -	£ -
Deduct Owner's Withdrawals	£ -	£ -	£ -	£ -
As at 31 December 2025	£ 20.09	£ -	£ -	£ 20.09