



Trustees' Annual Report for the period							
From	Period start date			To	Period end date		
	Day 16	Month 04	Year 2024		Day 31	Month 12	Year 2024

Section A

Reference and administration details

Charity name	Affinity Vision
Other names charity is known by	
Registered charity number (if any)	1207875
Charity's principal address	Kings Lodge, Nutfield Park, South Nutfield, Redhill Postcode RH1 5PA

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	Christopher Bialan			
2	Elizabeth Healy			
3	Amy Foster			
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

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Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	Charitable incorporated organisation
Trustee selection methods (eg. appointed by, elected by)	The members are selected by the existing trustee members.

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system

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and procedures to manage them.

Section C

Objectives and activities

Summary of the objects of the charity set out in its governing document

To build sustainable communities and to supply relief of those in need, by way of financial hardship, ill-health, disability, and other disadvantages through the provision of services and grants to humanitarian organisations.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

- purchasing land and building a brand-new primary and secondary school in 2024 in The Gambia.
- funding staff accommodation for Bansang Hospital in The Gambia, a vital but severely under-resourced government-run facility; the provision of accommodation has meant it is now much easier to recruit staff
- supporting a paediatric amputee programme in The Gambia, helping children access life-changing surgery, prosthetics, and education
- funding the construction of a community health centre named after Alpha to operate in eastern rural Gambia and working with senior government officials, including the Gambian Deputy Prime Minister, on the project to be gifted to the government

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

- purchasing land and building a brand-new primary and secondary school in 2024.
- funding staff accommodation for Bansang Hospital, a vital but severely under-resourced government-run facility; the provision of accommodation has meant it is now much easier to recruit staff
- supporting a paediatric amputee programme, helping children access life-changing surgery, prosthetics, and education
- funding the construction of a community health centre named after Alpha to operate in eastern rural Gambia and working with senior government officials, including the Gambian Deputy Prime Minister, on the project to be gifted to the government

NB All of this was funded privately via Chris Bialan's personal funds but under the charity name.

Section E

Financial review

Brief statement of the charity's policy on reserves

1. Purpose of the Policy

The purpose of this policy is to ensure that Affinity Vision maintains sufficient financial reserves to ensure financial stability and continuity of activities, manage unexpected costs or shortfalls in income, and allow the organisation to respond to opportunities that support its community mission. The policy aims to balance maintaining financial security while ensuring that funds are primarily used to deliver the organisation's social and environmental objectives.

2. Definition of Reserves

Reserves are defined as unrestricted funds that are freely available for

use by the organisation after meeting all current liabilities and commitments. Reserves do not include: • Restricted project funds • Grants or donations that must be used for specific purposes • Funds already committed to projects or contractual obligations 3. Target Level of Reserves Given the small size and turnover of our organisation, Affinity Vision aims to maintain reserves equivalent to approximately three months of typical operating costs. This level of reserves is considered sufficient to cover short-term operating expenses, manage delays in funding or income, and allow the organisation time to adjust activities if income changes. 4. Use of Reserves Reserves may be used in the following circumstances: • Temporary shortfalls in income • Unexpected operational costs • Essential equipment replacement • Cashflow management between funding payments • Strategic opportunities aligned with the organisation's mission The use of reserves must be approved by the trustees and recorded in meeting minutes. 5. Rebuilding Reserves If reserves fall below the target level, the trustees will aim to rebuild them through surplus generated from activities or events, allocation of a portion of unrestricted income, and careful financial management and budgeting. 6. Monitoring The trustees will monitor reserve levels as part of regular financial oversight. This includes reviewing reserve levels at least once per year, considering reserves when preparing annual budgets, and ensuring the policy remains appropriate to the organisation's size and activities. 7. Policy Review This policy will be reviewed annually or sooner if there are significant changes in income levels, operational costs, or organisational activities and risk exposure.	Details of any funds materially in deficit
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Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.
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Private donations and selling products via the website's shop

Section F Other optional information

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Section G Declaration

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Elizabeth Healy	
Position (eg Secretary, Chair, etc)	Chair	
Date	02/04/2026	



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name Affinity Vision	No (if any) 1207875
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Receipts and payments accounts

CC16a

For the period from	Period start date 16/04/2024	To	Period end date 31/12/2024
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Fundraising & donations	41,081	-	-	41,081	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	41,081	-	-	41,081	-
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	41,081	-	-	41,081	-
A3 Payments					
Build costs	-	-	-	-	-
Computer expenses	46	-	-	46	-
Bank charges	30	-	-	30	-
	-	-	-	-	-
Sub total	76	-	-	76	-
A4 Asset and investment purchases. (see table)					
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	76	-	-	76	-
Net of receipts/(payments)	41,005	-	-	41,005	-
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	41,005	-	-	41,005	-

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Current Account	40,724	-	-
	Shopify Account	281		
			-	-
			-	-
	Total cash funds	41,005	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Details	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees		Signature	Print Name	Date of approval
		<i>Elizabeth Healy</i>	Elizabeth Healy	02/04/26



CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
Affinity Vision

On accounts for the year
ended

31 December 2024

Charity no
(if any) 1207875

Set out on pages

1 to 7

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2024.

Responsibilities and
basis of report

As the charity trustees of the Trust, 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 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 which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

Signed:

Roger Morris

Date:

31/3/26

Name:

Roger Morris ACA, Morris Lane Chartered Accountants

Relevant professional
qualification(s) or body
(if any):

ACA
Institute of Chartered Accountants in England and Wales

Address:

Morris Lane
31/33 Commercial Road, Poole
BH14 0HU

Section B

Disclosure

Only complete if the examiner needs to highlight 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.