

RENEW UK
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2025

RENEW UK

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Dr C M Ryde Mr S Lewis Ms R Rumpler OBE
Charity number	1208664
Independent examiner	CHS Accountants Limited Lower Ground Floor, 13 High Road London N15 6LT

RENEW UK

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RENEW UK

TRUSTEES' REPORT

FOR THE YEAR ENDED 30 JUNE 2025

The trustees present their annual report and financial statements for the year ended 30 June 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Foundation Constitution, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Objectives and activities

Renew UK's object is to provide relief to persons within the Orthodox Jewish community who are suffering from infertility or other issues impacting their fertility such as genetic diseases, eating disorders, abuse, social anxiety, dysfunctional childhood, through the provision of information, advice, advocacy, psychotherapy, nutrition, health and wellbeing sessions, services and support. It was founded by a group of people who have struggled with these difficulties.

Renew UK's mission is to be a beacon of hope for individuals within the Orthodox Jewish community who are experiencing infertility or related challenges such as genetic conditions, emotional trauma, or social anxiety. It is dedicated to providing holistic support through psychotherapy, nutrition, well-being services, advocacy, and community care. It strives to ensure that no one faces these challenges alone, offering a safe space for healing growth and empowerment.

Public benefit

The trustees have taken due heed of the Charity Commission's guidance on public benefit when reviewing Renew UK's aims and objectives and in planning future activities. They have also taken due heed of their obligations under the Equality Act 2010 and are satisfied that they meet their obligations.

Achievements and performance

Significant activities and achievements against objectives

Renew UK offers comprehensive support that addresses both the emotional and practical challenges of infertility and related struggles. It is committed to ensuring that our beneficiaries are cared for in every aspect of their journey, from medical needs to emotional support and community inclusion.

This year was Renew UK's first year of operating. It was successful in raising funds to cover costs and was able to secure its first grants. Renew UK has ambitious plans to help its beneficiaries in many different ways and this year it began with the following services:

1. Patient Travel for Treatment

Over the past year, Renew UK has provided vital travel assistance for individuals undergoing fertility treatment. Recognising the strain of repeated early-morning appointments and travel to specialist clinics often located far from home, the charity has arranged transport to and from medical facilities.

In cases where treatment requires an overnight stay, accommodation near clinics has also been provided. These services have significantly eased the logistical burden on patients, enabling them to access care without added stress.

2. Medical Support and Nursing Assistance

The charity has established access to local medical and nursing support for beneficiaries undergoing or recovering from fertility treatment. This includes the provision of trained nursing staff who assist with monitoring, treatment support, and general care in a manner that is sensitive to the specific needs of the Orthodox Jewish community. This support has proved essential in maintaining continuity of care between clinical appointments.

3. Support Groups and Therapy

Recognising the emotional toll that infertility, pregnancy loss, and related challenges can have, Renew UK has facilitated support groups that offer a safe and understanding space for individuals to connect. In parallel, the charity has provided access to culturally aware, professional therapy services. By funding therapy sessions, Renew UK has ensured that beneficiaries can access the psychological support they need without financial barriers.

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TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 30 JUNE 2025

4. Well-being, Meals, and Respite Breaks

Throughout its first year, the charity has delivered targeted well-being support, including the provision of nourishing meals to individuals who are emotionally or physically unable to prepare food themselves. Additionally, Renew UK has arranged respite breaks for couples following traumatic fertility experiences or pregnancy loss. These short breaks have offered space for emotional recovery and have been delivered with great sensitivity and discretion, as highlighted in moving testimonials from beneficiaries.

5. Education and Awareness Initiatives

Renew UK has launched educational programmes aimed at reducing the stigma surrounding infertility and related conditions, such as eating disorders and emotional trauma. These sessions have been designed for the wider Orthodox Jewish community to foster awareness and empathy. In addition, the charity has begun delivering training for therapists and healthcare professionals, equipping them with the cultural understanding necessary to work effectively within the community.

Financial review

In its first year of operation, Renew UK received income totalling £58,426 through grant funding and donation income. The charity ended the financial year with free reserves of just under £5,000, reflecting a modest surplus after covering all operating costs. The trustees are pleased with this outcome, particularly given that the organisation was newly established and operating without prior reserves. This initial financial position has allowed the charity to build a small buffer while successfully launching its core services.

Reserves policy

The trustees have adopted a reserves policy which aims to maintain free reserves equivalent to three to six months of operating costs. This level is considered sufficient to protect the charity against unexpected fluctuations in income or expenditure and to ensure continuity of services. While the current level of reserves is below the target range, the trustees are satisfied with the progress made in the first year and are committed to building up reserves gradually over the coming years, in line with the policy. The charity will continue to actively pursue grant opportunities and diversify its funding base to support the growth of its programmes and financial sustainability.

Major risks

The trustees have assessed the risks to which the charity is exposed and regularly reviews these to ensure that risk is continually identified, assessed and managed. Key risks relate to the operations of the charity, and the way it supports people experiencing infertility, and financial risk. The trustees are satisfied that systems are in place to manage its exposure to risk.

Structure, governance and management

Renew UK was registered as a CIO in 2024 to assist infertile couples. The charity's governing document is its CIO Foundation Constitution dated 14 June 2024.

The trustees who served during the year and up to the date of signature of the financial statements were:

Dr C M Ryde

Mr S Lewis

Ms R Rumpler OBE

Recruitment and appointment of trustees

New trustees are appointed based on personal competence, availability and knowledge and familiarity with the community which the charity serves. New trustees are inducted into the workings of the charity by the existing trustees.

None of the trustees has any beneficial interest in the charity.

RENEW UK

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 30 JUNE 2025

Organisational structure

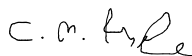
Renew UK is a Charitable Incorporated Organisation (CIO), registered with the Charity Commission. The charity was established to support individuals within the Orthodox Jewish community who are facing infertility and related challenges. As a CIO, Renew UK is governed by a Board of Trustees responsible for setting the strategic direction of the organisation and ensuring its activities are carried out in line with its charitable objectives.

The charity is currently governed by three trustees, all of whom are active in other charitable initiatives within the community. Their collective experience and cultural insight have been instrumental in shaping services that are both effective and sensitive to the needs of beneficiaries. The trustees are united by a shared commitment to the charity's mission and are actively seeking to appoint a fourth trustee to further strengthen the board's capacity and oversight.

In its first year of operation, the charity has taken steps to establish a sustainable management structure. Plans are underway to appoint a manager who will oversee day-to-day operations and service delivery. This individual will report directly to the Board of Trustees and will be responsible for implementing the charity's strategy and ensuring the quality of its programmes. As services expand, it is anticipated that the manager will recruit additional staff to meet growing demand.

Renew UK is committed to operating in full compliance with all legal and regulatory requirements. As the charity works with vulnerable individuals, safeguarding is a top priority. A comprehensive safeguarding policy is in place, alongside robust financial and health and safety policies. All staff and volunteers receive appropriate training to ensure that services are delivered safely, ethically, and professionally. Policies are regularly reviewed and updated in line with best practice, and the charity's leadership maintains oversight to ensure adherence to Charity Commission regulations and other relevant standards.

The trustees' report was approved by the Board of Trustees.



Dr C M Ryde
Trustee

25 September 2025

RENEW UK

STATEMENT OF TRUSTEES' RESPONSIBILITIES ***FOR THE YEAR ENDED 30 JUNE 2025***

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

The law applicable to charities in England and Wales 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 of the charity for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. 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.

RENEW UK

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF RENEW UK

I report to the trustees on my examination of the financial statements of Renew UK (the charity) for the year ended 30 June 2025.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

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

Independent examiner's statement

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

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

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do 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 financial statements to be reached.



Pini Shebson ACA

CHS Accountants Limited
Lower Ground Floor,
13 High Road
London N15 6LT

Dated: 25 September 2025

RENEW UK

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 30 JUNE 2025

		Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
	Notes			
Income from:				
Donations and legacies	3	56,426	2,000	58,426
Total income		<u>56,426</u>	<u>2,000</u>	<u>58,426</u>
Expenditure on:				
Raising funds	4	3,231	-	3,231
Charitable activities	5	48,213	845	49,058
Total expenditure		<u>51,444</u>	<u>845</u>	<u>52,289</u>
Net income and movement in funds		4,982	1,155	6,137
Reconciliation of funds:				
Fund balances at 14 June 2024		-	-	-
Fund balances at 30 June 2025		<u>4,982</u>	<u>1,155</u>	<u>6,137</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

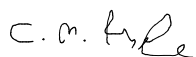
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STATEMENT OF FINANCIAL POSITION

AS AT 30 JUNE 2025

	Notes	2025 £	£
Current assets			
Debtors	11	7,000	
Cash at bank and in hand		1,169	
		<u>8,169</u>	
Current liabilities	12	(2,032)	
		<u></u>	
Net current assets			6,137
			<u><u></u></u>
The funds of the charity			
Restricted income funds	13		1,155
Unrestricted funds	14		4,982
			<u>6,137</u>
			<u><u></u></u>

The financial statements were approved by the trustees on 25 September 2025



Dr C M Ryde
Trustee

RENEW UK

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 JUNE 2025

1 Accounting policies

Charity information

Renew UK is a registered charity governed by its CIO Foundation Constitution dated 14 June 2024.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's CIO Foundation Constitution, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 JUNE 2025

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.7 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include trade and other receivables and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including trade and other payables and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade payables are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade payables are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 JUNE 2025

1 Accounting policies (Continued)

1.8 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Income from donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
Donations and gifts	56,426	2,000	58,426

4 Expenditure on raising funds

	Unrestricted funds 2025 £
Fundraising and publicity	
Other fundraising costs	3,231

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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 JUNE 2025

5 Expenditure on charitable activities

	Total Funds 2025 £
Direct costs	
Support Groups and Therapy	3,019
Medical Support and Nursing Treatment	21,052
Education and Awareness Initiatives	12,635
Well-being, Meals, and Respite Breaks	2,734
	<u>39,440</u>
Share of support and governance costs (see note 6)	
Support	7,038
Governance	2,580
	<u>49,058</u>
Analysis by fund	
Unrestricted funds	48,213
Restricted funds	845
	<u>49,058</u>

6 Support costs allocated to activities

	Support Groups and Therapy 2025 £	Medical Support and Nursing Treatment 2025 £	Education and Awareness Initiatives 2025 £	Well-being, Meals, and Respite Breaks 2025 £	Total 2025 £
Staff costs	309	2,048	1,237	271	3,865
General administrative costs	249	1,651	997	218	3,115
Bank charges	4	31	19	4	58
Governance	206	1,367	826	181	2,580
	<u>768</u>	<u>5,097</u>	<u>3,079</u>	<u>674</u>	<u>9,618</u>
Governance costs comprise:					2025 £
Independent examiner fees					1,080
Legal and professional					1,500
					<u>2,580</u>

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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 JUNE 2025

7	Net movement in funds	2025 £
	The net movement in funds is stated after charging/(crediting):	
	Fees payable for the independent examination of the charity's financial statements	1,080
		<u><u> </u></u>
8	Trustees	
	None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.	
9	Employees	
	The average monthly number of employees during the year was:	
		2025 Number
		1
		<u><u> </u></u>
	Employment costs	2025 £
	Wages and salaries	3,865
		<u><u> </u></u>
	There were no employees whose annual remuneration was more than £60,000.	
10	Taxation	
	The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.	
11	Debtors	
		2025 £
	Amounts falling due within one year:	
	Accrued income	7,000
		<u><u> </u></u>
12	Current liabilities	
		2025 £
	Accruals and deferred income	2,032
		<u><u> </u></u>

RENEW UK

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 JUNE 2025

13 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

At 14 June 2024 £	Incoming resources £	Resources expended £	At 30 June 2025 £
-	2,000	(845)	1,155
<u> </u>	<u> </u>	<u> </u>	<u> </u>

14 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 14 June 2024 £	Incoming resources £	Resources expended £	At 30 June 2025 £
General funds	-	56,426	(51,444)	4,982
	<u> </u>	<u> </u>	<u> </u>	<u> </u>

15 Analysis of net assets between funds

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
At 30 June 2025:			
Current assets/(liabilities)	4,982	1,155	6,137
	<u> </u>	<u> </u>	<u> </u>
	4,982	1,155	6,137
	<u> </u>	<u> </u>	<u> </u>

16 Related party transactions

There were no disclosable related party transactions during the year .