



**comfort  
international**  
a little can change a life

# **2024 Annual Report**

SC030369

**Comfort International (Scottish Charitable Incorporated Organisation SC030369)**

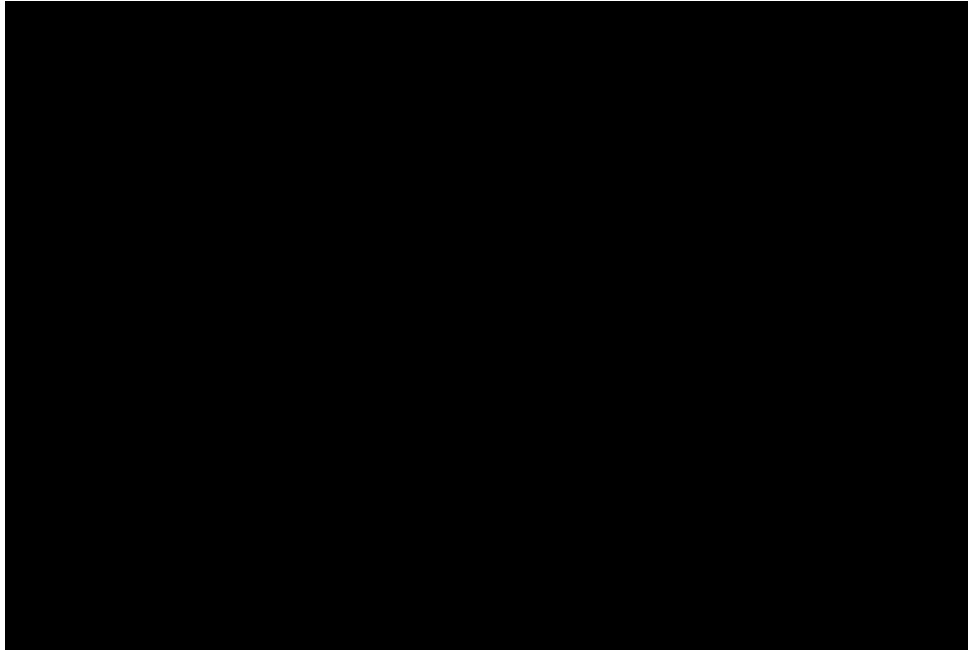
**Contents of the Annual Report and Financial Statement for year ending 31<sup>st</sup> December  
2024**

## **Contents**

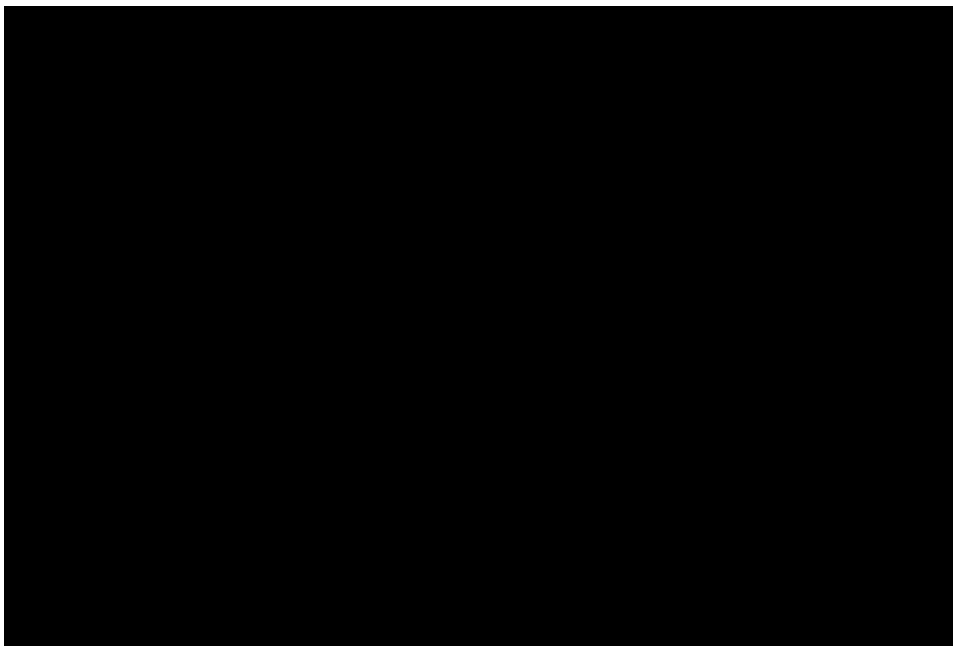
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## Headlines

- 2024 marked 25 years since the charity was founded. A range of activities, both celebrating the difference that the charity has made over time and raising funds for specific projects, was organised and delivered.
- Key activities during the 25 year anniversary were a wonderful Thanksgiving Service, the Charity Ball and key fundraising events such as the Everest Climb (17 hours cycling up and down the Cairn O Mount covering the height of Everest) by [REDACTED], our Director.



- Hugely special visit of [REDACTED] from Comfort Congo



- Kyezye extension school built, Central Hospital of Rusayu maternity building begun and Comfort Transformation Centre building continues to make progress.
- Conflict in DR Congo continues to put pressure on partners with 2000 children now being fed, school numbers escalating and hospital above capacity.
- Overall income of £693k and funds sent to projects of £485k both exceed any previous year. To God be the glory.

## Preface

In so many ways 2024 was a special year although that carried with it considerable challenges in undertaking a heavy schedule of activities revolving around 25<sup>th</sup> anniversary events, the visit of Dieudonné from DR Congo and a growing income and project support expenditure. The staff and volunteer team carried out their work with commitment and passion and, as always, our partners' perseverance and dedication were a constant inspiration. Without the endeavours of our partners abroad and our volunteers at home we would not be able to achieve our goals.

## Thanks

As we do every year, we extend our genuine, deep thanks to:

Our **volunteers** who continue to invest time, thought, energy, money and emotional capital into their work for the charity.

Our **staff** team which works together beautifully well, with respect for each other and our partners, and reflects the values of the charity.

**Our partners** working in Rwanda, D.R. Congo, Burundi, South Sudan and Uganda who are also our beloved friends and continue to inspire us.

**Comfort International Brasil** and the team which shows passion for work and inspires many in Brazil to support the work.

**Our donors, sponsors, FoundationMakers and funders** who sacrifice their resources so willingly and generously and touch our hearts with their commitment and faith in the work we and our partners do.

██████████. Thank you, █████, for investing your time to prepare the accounts. Thank you, Iain, for so much you have done to run the finances with skill and goodwill.

**The Charity Ball team**, led by ██████████, which gave us a night we will remember for the rest of our lives

As a Christian charity we believe in God's gracious leading, support, provision and wisdom for ourselves and our partners and register our deep thanks to Him for that.

## Charity Details & Governance

### Registered office

23 Lochty Street  
Carnoustie  
DD7 6EE

### Main office

14-15 Carron House  
Cumbernauld  
G67 1ER


### Bank

Co-operative Bank  
Gordon Street, Glasgow

### Website:

[www.comfortinternational.org](http://www.comfortinternational.org)

### Independent Auditor

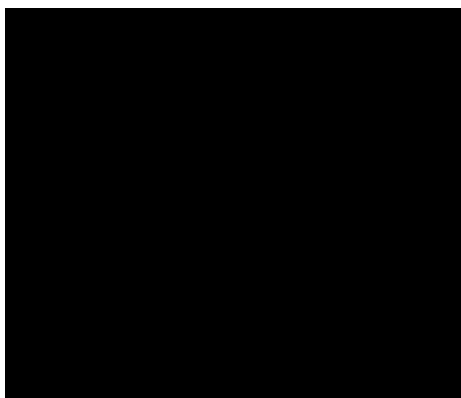
,  
Chartered Accountants and statutory auditor  
Mercantile Chambers,  
53 Bothwell Street,  
Glasgow,  
G2 6TB

## Charity Status

Comfort International was formed in September 1999 and established as a charitable organisation under the name Comfort Rwanda on 28 April 2000. It became a Scottish Charitable Incorporated Organisation on 17 December 2014 and its name was changed to Comfort International on 6 March 2018. The charity is governed by a Constitution.

## Governance

Comfort International is overseen by a trustees' team (Board) comprised in 2024 financial year



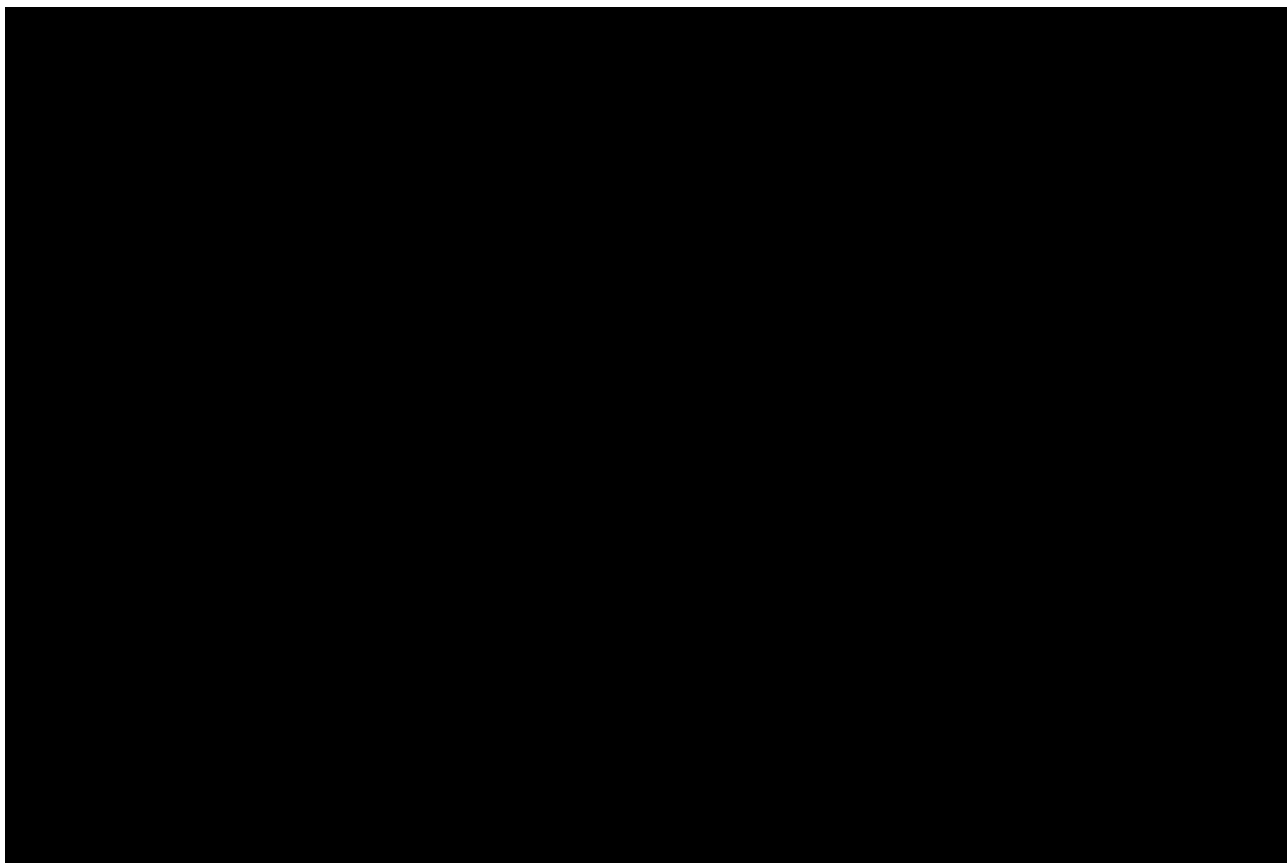
## **Charitable purposes and activities**

The organisation is established for charitable purposes only and the objects are:

- The prevention or relief of poverty and the promotion of development amongst needy persons in Rwanda, The Democratic Republic of Congo and such other countries as the trustees decide.
- The support of the Christian Church in Rwanda, The Democratic Republic of Congo and such other countries as the trustees decide.
- The advancement of reconciliation in Rwanda, The Democratic Republic of Congo and such other countries as the trustees decide.
- Our values are Redemption, Partnership, Sustainability and Integrity. Our vision is to see wholeness, purpose and unity restored in people and communities across the nations of the world through the powerful love and practical action of Jesus Christ and His Kingdom. Our mission is to help rebuild lives devastated by poverty, genocide and conflict in the nations the world.

## **Partners**

We are indebted to the sacrificial commitment of our partners abroad. They genuinely put others before themselves and are an inspiration to us. We work hard at building and maintaining strong relationships with our partners and the difference that they make in their stakeholders' lives, often with limited resources, is testament to their desire to share God's love in actions and not just in words.



Our African partners, in alphabetical order, at the close of 2024 consist of:

<i>Africa Hope Ministries</i>	Principal contact – [REDACTED]
<i>Comfort Burundi</i>	Overseen by Comfort Rwanda, in-country team leader [REDACTED]
<i>Comfort Congo ASBL</i>	Principal contact – [REDACTED]
<i>Comfort International Ministry School</i>	Principal contacts – [REDACTED] (Uganda) Rukerandanga Gerard (Burundi)
<i>Comfort Rwanda (registered as Building Better Nation)</i>	Principal contact – [REDACTED]
<i>Comfort South Sudan</i>	Overseen by Comfort Rwanda, in-country team leaders, [REDACTED]
<i>Good News International</i>	Principal contact – [REDACTED]
<i>Life Edifying Ministries Africa</i>	Principal contact – [REDACTED]
<i>Solace Ministries</i>	Principal contact – [REDACTED]
<i>The Living Church</i>	Principal contact – [REDACTED].

## **Personnel**

[REDACTED] left us in 2024 to take on a post at Nottingham University.

[REDACTED] gave birth in July to [REDACTED] and has been on maternity leave for the rest of the year.

[REDACTED] returned from South America and resumed *in situ* working.

## **Risk Management**

The trustees recognise the need to identify, assess and manage risks to the charity's assets, including its staff, volunteers, finance and reputation.

The trustees have entrusted the day-to-day risk management of the workplace and operations of the charity to the Operations Manager. The Operations Manager is helped in this by the Director. As support for this the trustees regularly review policies and procedures amending existing policies or developing new policies as required for good governance. A staff handbook is also being prepared.

The trustees recognise the requirement to ensure funding provided to partners is appropriately used and accounted for and require overseas partners to suitably provide evidence for this.

The trustees recognise the particular difficulties concerning travel to high-risk areas. They accept that the charity is set up to support those in situations of conflict or unrest and that visiting partners and project members operating under those conditions is an important sign of solidarity and support. They seek to gather and provide all available information pertaining to those risks, including that from partners operating on the ground as well as international and governmental channels and produce regularly updated risk assessments for this.

Risk assessments are shared with all visiting group members. They are asked to sign for them acknowledging they have read, understood and accepted the identified risks and control measures.

The trustees also recognise that the urgency of the work they are overseeing requires a certain level of risk through expending charity resources rather than conserving them. They have sought to create a balance between a reasonable level of reserves and a quick turnaround for income to reach projects. The reserves policy is available on request.

As a faith-based organisation the trustees recognise that there is a requirement on them to operate in faith and therefore, in some circumstances, to make decisions of support which require resources beyond those that can be foreseen.

The trustees do not consider investment of the charity's financial resources in trusts, bonds etc. at this time to be commensurate with the risk of life-impoverishing resource poverty to potential project members should such funds be squirrelled away at present.

By requiring frequent financial reporting from the treasurer at all trustees' meetings the trustees believe that any decisions which endanger the financial resources of the charity can be quickly identified and remedied.

Safeguarding is a standing item on every trustee meeting and is regularly reviewed between meetings. Relevant policies and reports are requested from partners and support provided when needed. Communication and cultural differences can provide challenges to this but the charity treats this as a priority and continues to work with partners to ensure the safety of all stakeholders.

A new risk in 2023 was identified as the Cumbernauld Town Centre was slated for demolition. This is unlikely to take place until 2028 at the earliest and correspondence in 2024 indicated this is likely to be 2030 or later, but we are aware that alternative arrangements for office accommodation may be needed. At this point we continue to be pleased with the arrangements for the Cumbernauld Town Centre office and do not expect to move in the next 24 months.



## Financial Information

### Summary

- The income for the year was £697,723 and expenditure was £677,920 giving a surplus of £19,803 for the year. The reserves are £66,528 comprised of £22,863 of restricted funds and £43,665 of unrestricted fund

### Highlights

- Overall income rose to our highest ever at £697,723
- Unrestricted funds income rose by 44%
- £486,193 was sent to projects in Africa, our highest ever amount.
- Overall staffing costs were up 21% on the previous year.
- Congo support decreased as a result of the large grant received in 2023 for the Tongo VTC
- Expenditure on the Transformation Centre increased sharply as building work intensified
- Comfort Babies and the Burundi and Kanombe Street Kids Rescue projects were the projects for which expenditure grew most markedly.
- Under grantmaking, the figure of £41,991 for Comfort International Ministry School Includes £11,142 given to our partners running CIMS in Burundi for projects with the Batwa community and £16,378 for the LEMA Hope Centre for street children.

### Grantmaking

Grantmaking funds went to:

- Comfort Congo 37%
- Living Church 1%
- Comfort Rwanda 37%
- Solace Ministries 5%
- CIMS 9%
- Good News Int. 4%
- South Sudan 3%
- Burundi 4%

### Going concern

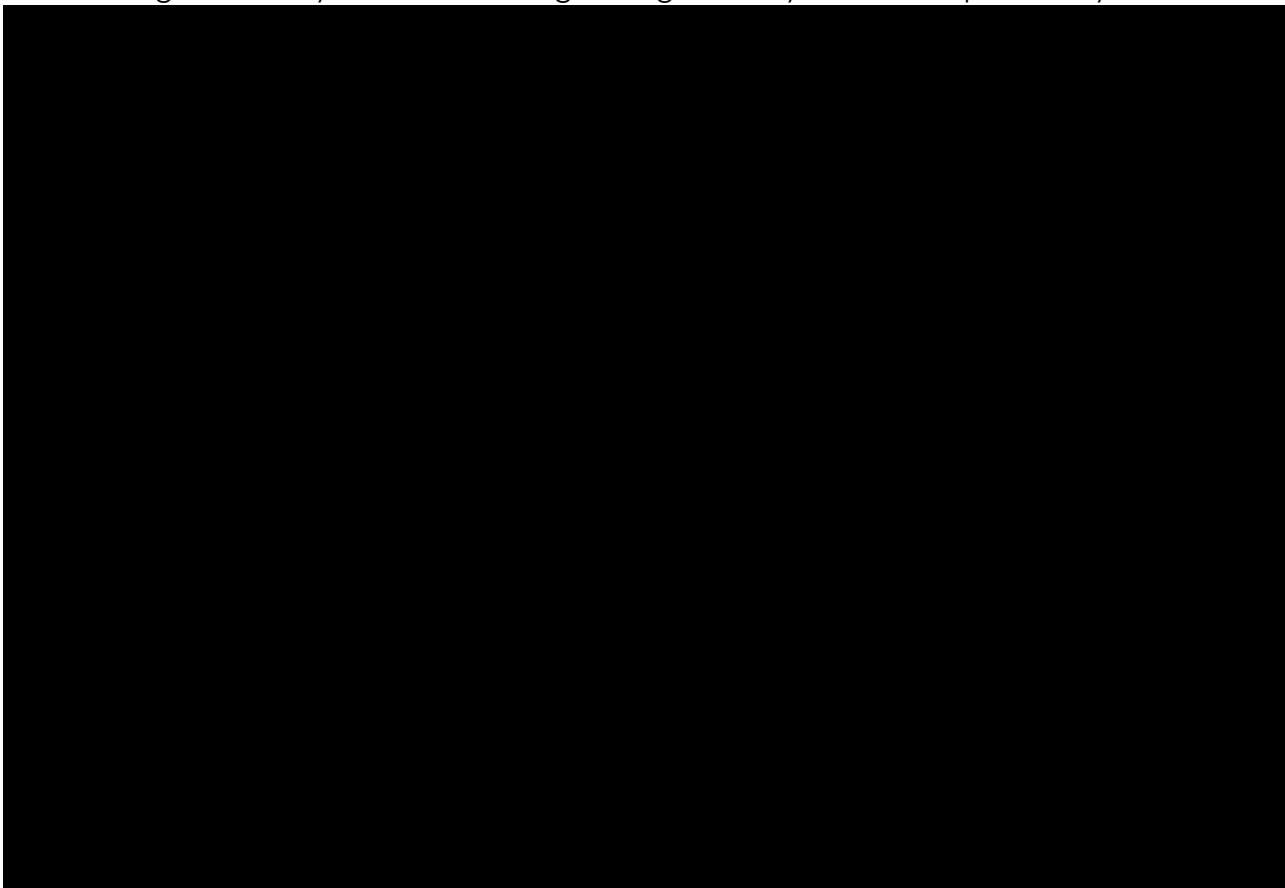
Although there continues to be strong pressure on available funds because of the scale of need our partners face, the trustees consider the charity to be in good financial health and to be a going concern for the foreseeable future.

## **Project Highlights and Developments**

Comprehensive information about our various projects can be found under the 'News' section on our website [www.comfortinternational.org](http://www.comfortinternational.org)

### **Rwanda**

Our support for Good News International's (GNI) Joy Centre vocational training developed into sponsorship for thirty students from resource poor backgrounds. Currently training is in either Construction or Sewing although it is hoped to expand training with the development of a joinery workshop. Outcomes have been good with employment secured by most graduates of the six-month training cycle. Some have started their own workshops and employed other young people while others formed cooperatives and worked together. They are now earning enough money to live independently.



Comfort International, supported by volunteer [REDACTED], is developing a programme for evaluating and measuring the impact of our work: the Monitoring, Evaluation, Accountability and Learnings programme (MEAL). The current goal within the MEAL programme is to establish a central data base within Podio which will host key data on project members, project communities and other initiatives undertaken by Comfort International.

The aim of this database is to achieve the following key outcomes:

- Standard reporting of support & outcomes across all projects

- One central location where any one at any point can go to, to understand how many people and communities are supported across all partner projects
- Clear tracking of active vs members who have graduated and the outcomes they have achieved
- Better reporting to support with regular activities such as supporter updates, funding applications and general showcasing of Comfort International's work.

GNI feeding projects were chosen as a test of change. Our partners in Rwanda both bought into this approach and fully understood how to put it into effect. The impact on the feeding project was so successful that it was agreed to begin to roll this out to other projects and also to other partners.

A new village in Gishyita of twenty homes for genocide survivors and other vulnerable individuals and families was completed and settled in. This was supported by Bishopbriggs Community Church and Sandyhills Church of Scotland. Families who lived in fear and instability are now home-owners and secure in the knowledge that they have a safe place to live that will not be taken away from them

Progress continues to be made with the Comfort Transformation Centre. Construction is keeping pace with the available funds. This is our biggest financial undertaking as a charity but the impact and transforming effect that it will have on thousands of lives is worth all the commitment. There has been lots of progress and we want to keep you abreast of all that's going on. The centre will provide much needed alternative accommodation and a safe place for beneficiaries. This will help to stabilise the lives of the young people and young mums supported by Comfort Rwanda. A significant part of the building work has been completed but a specific drive is needed in 2025 to raise the funds necessary to bring this project to completion.



In 2024, three girls, [REDACTED], spent 5 months in Rwanda volunteering with Comfort Rwanda. They worked with young people in Street Kids Rescue projects, mums and children at Comfort Babies, the Comfort Babies Nursery and also in local schools. The time spent in Rwanda provided invaluable support for the team in Kigali and

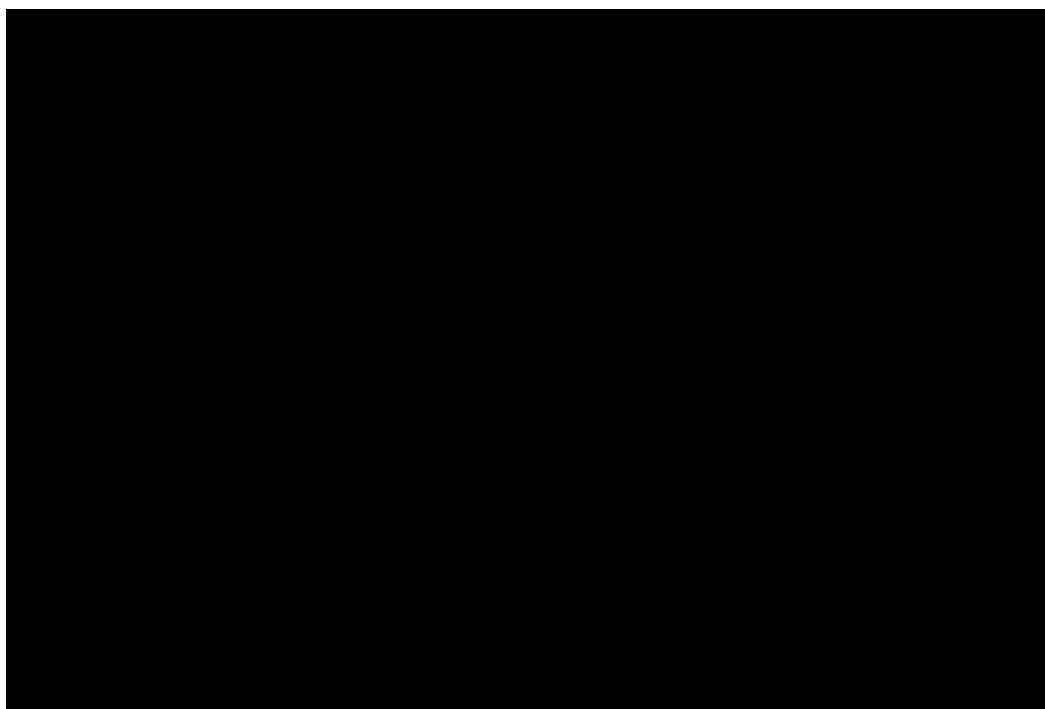
also provided an experience of a lifetime for all three of them. If you are interested in sharing a similar experience please contact Comfort International to ask for information.

Projects with Solace Ministries maintained momentum. Vocational Training options were broadened to enable students to choose the best suited training for their needs and support for genocide survivors through the SOS sponsorship programme continued. The survivors' communities at Jari and Rukumberi face the challenges of aging members and funding for house repairs, the sponsorship of the vulnerable elderly members and help with Christmas celebrations brought joy to many.

A further grant was made to Africa Hope Initiatives for expansion of the work with Solidarity Groups in the area of income generating activities.

### **D.R. Congo**

With much of North Kivu, DRC being subject to fighting between various armies, with the war between M23 and the Congolese government and FDLR, the Goma area experienced a continued but increased pressure of displacement as hundreds of thousands more people arrived in the displacement camps around Goma.



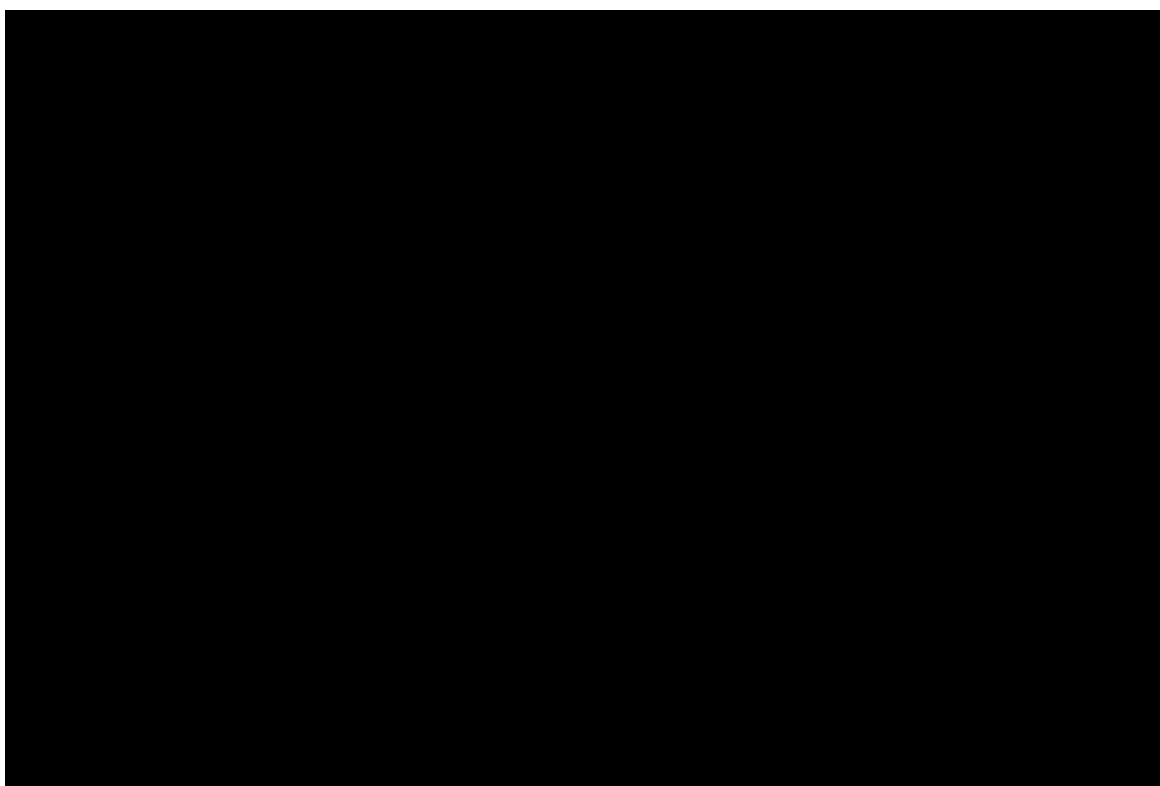
In partnership with the Congolese Social Funds a new school (Kyezye Extension) was built in the middle of displaced people camps to provide education access to displaced children.

In 2023, with the support of Cornerstone Trust, a Vocational Training Centre was built at Tongo and equipped with blackboards, sewing machines and materials, carpentry equipment and construction equipment. Unfortunately, the conflict in the area intensified

and with most people fleeing from the area the Tongo VTC was unable to begin. However, despite the M23 occupying part of the VTC, the first intake of ex-child soldiers took place. The building is also being used to house Peace and Harmony groups from the locality.

Further advances by the rebel M23 group and retaliation by government forces saw a rapid deterioration of the situation in the Goma area where most of our partners' projects are situated.

The orphaned/malnourished children being looked after at Sake fled to the displacement camps around Goma. A small number fled in the other direction round the north end of Lake Kivu and are being supported by boat. By the middle of the year Comfort Congo was feeding approximately 2000 orphaned and/or malnourished children in the camps.



Even before the current conflict began the situation at the Central Hospital of Rusayu (CHR) was incredibly challenging both for the staff and the patients. At the top of their priorities they have put renovation of the walls in the current buildings which are in need of repair, the recruitment of a hygienist and the construction of a laundry room for the relentlessly busy hospital, x-ray and haematology (blood cell count) machines and continuing funds for medicines, staff costs and ongoing maintenance. It is clear that there is a need both for one-off but especially for regular on-going donations to help the hospital provide the life-saving service that reaches the needy and dying in North Kivu.

## **Burundi**

The Street Kids Rescue project at Bujumbura has continued along similar lines to previous years. Although Burundi experienced some political and civil challenges last year the project maintains its work. Plans for increased support of mothers of children on the project to develop income generating activities are under discussion.

The project among the Batwa at Ngozi made significant progress as land was purchased and tools and seeds provided. The field was cultivated and initial growth looks positive.

## **South Sudan**

Our partners in South Sudan, possibly the poorest country in the world, continue to face some of the most brutal circumstances on the planet, with lack of access to food, health care and education. However, the project is helping to make a difference and is changing lives.

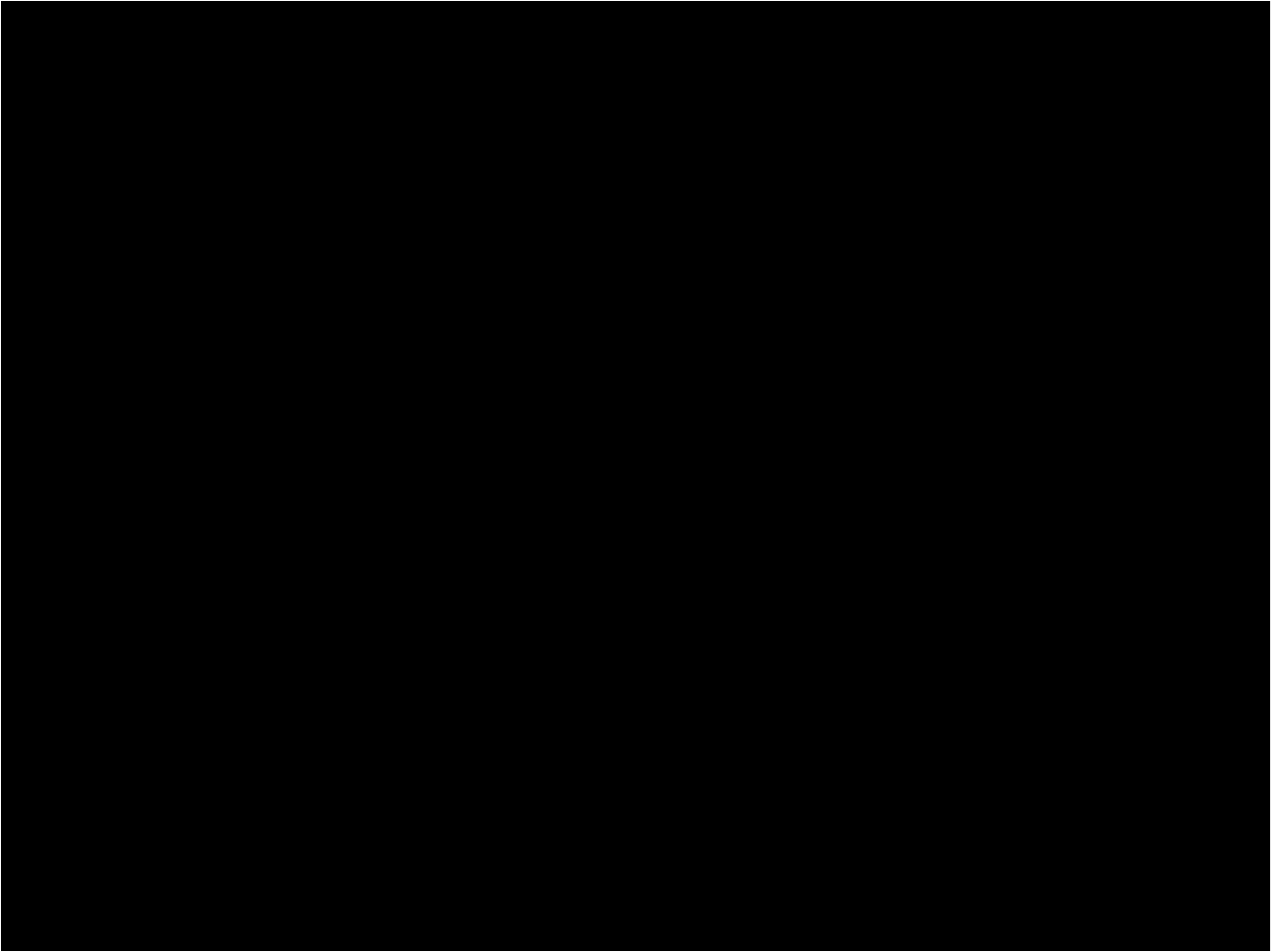
The Child Support Project continued along similar lines with positive results. The grassroots local team are working hard to look after the children. Food and education costs remain high but provide essential support. Some children have graduated from the project. Some of this is through business start-ups and others through the children being taken in by relatives and supported that way.

With the key needs of the children being hunger, secure housing and access to school, it is no surprise that the major support items at the project are food, support for house rent and school fees. School fees are extremely high – part of the reason that UNICEF estimates only 30% of the children in South Sudan go to school. We are looking at the possibility of building our own basic school but land is very hard to come by in South Sudan.

The project was visited by a small team from Comfort International.

## **Comfort International Ministry School**

The CIMS programme in Uganda expanded to a second location with Mbale joining Busia as a teaching centre. We are blessed to continually see lives and ministries being transformed. Seventy-nine students from the Busia training graduated at Certificate level and thirty-six at Diploma level.



Despite difficulties posed by the closed Burundi-Rwanda border we were able to finish the CIMS programme at Ngozi, Burundi and look forward to a graduation in 2025 and a new intake of students.

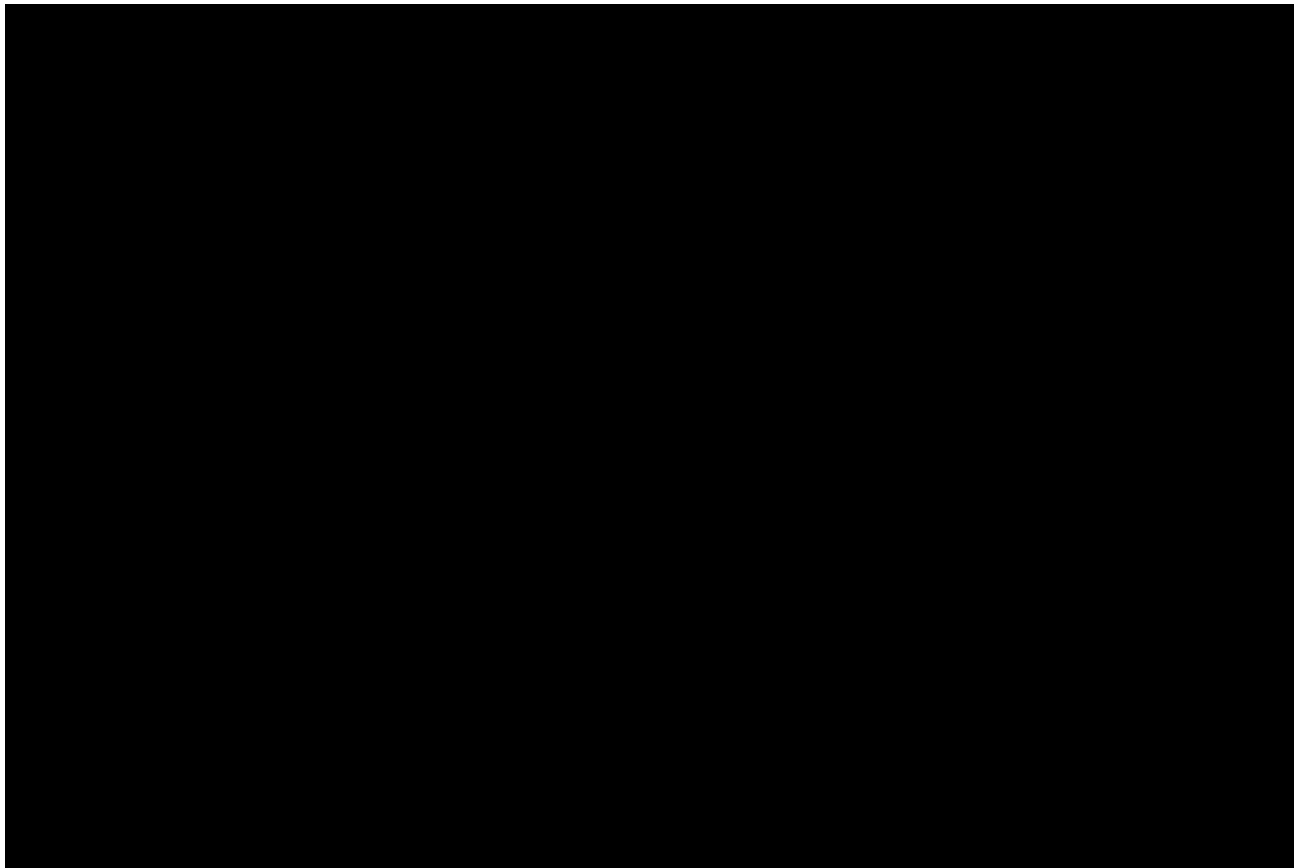
Plans are in place to pioneer CIMS in DR Congo.

### **Sierra Leone**

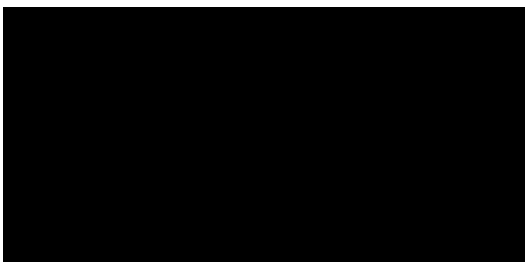
During 2024 Comfort International was approached by [REDACTED] to consider the possibility of expanding support into Sierra Leone. The trustees are exploring this possibility and a meeting with [REDACTED] is planned for January 2025.

### **Visiting groups**

Over the year three groups visited partners and projects. In spite of the conflict in some areas almost all partners received a personal visit. The visits continue to receive positive feedback, are a great blessing to our partners and project members and result in significant support for projects. All visiting groups are PVG checked.



There is often a dilemma when planning a trip to visit our partners. They are expensive, so should the money be used to support projects rather than for a 10 or 12 day trip to a foreign country? Our partners themselves repeatedly tell us how important the visits are to them and that they would rather meet people than just receive funding from a distance. The trips are an invaluable way of building strong and lasting relationships with stakeholders.







Charity Name: Comfort International			Charity No (if any)	SC030369	CC17a
Annual accounts for the period					
Period start date	1 Jan 24	To	Period end date	31 Dec 24	

## Section A Statement of financial activities

Recommended categories by activity	Details of own analysis	Note	Unrestricted funds	Restricted income funds	Endowment funds	Total this year	Total last year
			£	£	£	£	£
			F01	F02	F03	F04	F05
<b>Incoming resources (Note 3)</b>							
Incoming resources from generated funds							
Voluntary income		S01	200,307	342,878	-	543,185	521,369
Activities for generating funds		S02	149,971	-	-	149,971	131,828
Investment income		S03	430	-	-	430	254
Incoming resources from charitable activities		S04	2,595	-	-	2,595	3,270
Other incoming resources		S05	1,542	-	-	1,542	360
<b>Total incoming resources</b>		S06	354,845	342,878	-	697,723	657,081
<b>Resources expended (Notes 4-8)</b>							
Costs of Generating Funds							
Costs of generating voluntary income		S07	76,489	-	-	76,489	62,128
Fundraising trading costs		S08	74,919	3,376	-	78,295	53,277
Investment management costs		S09	-	-	-	-	-
Charitable activities		S10	163,343	358,593	-	521,936	554,900
Governance costs		S11	1,200	-	-	1,200	1,200
Other resources expended		S12	-	-	-	-	-
<b>Total resources expended</b>		S13	315,951	361,969	-	677,920	671,505
<b>Net incoming/(outgoing) resources before transfers</b>		S14	38,894	(19,091)	-	19,803	(14,424)
<b>Gross transfers between funds</b>		S15	-	-	-	-	-
<b>Net incoming/(outgoing) resources before other recognised gains/(losses)</b>		S16	38,894	(19,091)	-	19,803	(14,424)
<b>Other recognised gains/(losses)</b>							
Gains and losses on revaluation of fixed assets for the charity's own use		S17	-	-	-	-	-
Gains and losses on investment assets		S18	-	-	-	-	-
<b>Net movement in funds</b>		S19	38,894	(19,091)	-	19,803	(14,424)
<b>Total funds brought forward</b>		S20	4,771	41,954	-	46,725	61,149
<b>Total funds/(deficit) carried forward</b>		S21	43,665	22,863	-	66,528	46,725

## Section B Balance sheet

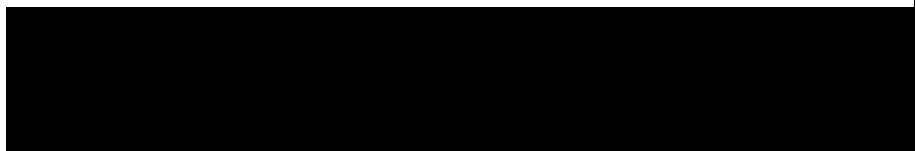
	Note	Unrestricted funds £ F01	Restricted income funds £ F02	Endowment funds £ F03	Total this year £ F04	Total last year £ F05
<b>Fixed assets</b>						
Tangible assets (Note 9)	B01	-	-	-	-	-
	B02	-	-	-	-	-
Investments (Note 10)	B03	-	-	-	-	-
<b>Total fixed assets</b>	B04	-	-	-	-	-
<b>Current assets</b>						
Stock and work in progress	B05	-	-	-	-	-
Debtors (Note 11)	B06	43,810	-	-	43,810	44,386
(Short term) investments	B07	-	-	-	-	-
Cash at bank and in hand	B08	33,668	22,863	-	56,531	49,247
<b>Total current assets</b>	B09	77,478	22,863	-	100,341	93,633
<b>Creditors: amounts falling due within one year</b> (Note 12)	B10	28,813	-	-	28,813	46,908
<b>Net current assets/(liabilities)</b>	B11	48,665	22,863	-	71,528	46,725
<b>Total assets less current liabilities</b>	B12	48,665	22,863	-	71,528	46,725
<b>Creditors: amounts falling due after one year</b> (Note 12)	B13	5,000	-	-	5,000	-
<b>Provisions for liabilities and charges</b>	B14	-	-	-	-	-
<b>Net assets/(liabilities)</b>	B15	43,665	22,863	-	66,528	46,725
<b>Funds of the Charity</b>						
<b>Unrestricted funds</b>	B16	43,665			43,665	4,771
	B17	-			-	-
<b>Restricted income funds (Note 13)</b>	B18		22,863		22,863	41,954
<b>Endowment funds (Note 13)</b>	B19			-	-	-
<b>Total funds/(deficit)</b>	B20	43,665	22,863	-	66,528	46,725

These financial statements were approved by the board of trustees and authorised for issue on 20 August 2025, and are signed on behalf of the board by:

Signature

Print Name

Date of approval



Name

## Note 1 Basis of preparation

*This section should be completed by all charities .*

**1.1 Basis of accounting**

These accounts have been prepared on the basis of historic cost in accordance with:

- 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) (Charities SORP (FRS 102))
- and with\* 

■

 Accounting Standards;
- or 

■

 FRS 102
- and the Charities and Trustee Investment (Scotland) Act 2005 and the Charity Accounts (Scotland) Regulations

**Note 2                      Accounting policies****INCOMING RESOURCES****Recognition of incoming resources**

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

- the charity becomes entitled to the resources;
- the trustees are virtually certain 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 resources 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.

**Tax reclaims on donations and gifts**

Incoming resources from tax reclaims are included in the SoFA when the monetary value can be measured with sufficient reliability.

**Contractual income and performance related grants**

This is only included in the SoFA once the related goods or services have been delivered.

**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.

**EXPENDITURE AND LIABILITIES****Liability recognition**

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

**Governance costs**

Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.

**ASSETS****Tangible fixed assets for use by charity**

These are capitalised if they can be used for more than one year, and cost at least £1,000. They are valued at cost or a reasonable value on receipt.

**Note 3 Analysis of incoming resources**

*Incoming resources may be further analysed if this would help the reader of the accounts.*

	Analysis	This year £	Last year £
Voluntary income	<b><i>Unrestricted funds</i></b>		
	All General Donations	154,491	85,189
	Gift Aid	45,816	54,251
	<b>Subtotal unrestricted funds</b>	<b>200,307</b>	<b>139,440</b>
	<b><i>Restricted funds</i></b>		
	Rwanda - GNI Income	4,608	30,114
	Rwanda - Living Church income	5,520	9,033
	Rwanda - Comfort Rwanda	130,214	121,076
	Rwanda - Solace Support	19,391	23,779
	Rwanda - Transformation Centre	23,391	13,523
	Comfort International Ministry School	17,025	7,394
	Congo	110,573	156,690
	South Sudan	16,239	10,271
	Burundi	12,541	7,649
	Salary support	3,376	2,400
	<b>Subtotal Restricted funds</b>	<b>342,878</b>	<b>381,929</b>
	<b>Total</b>	<b>543,185</b>	<b>521,369</b>
Activities for generating funds	Group visit income	66,890	81,939
	Income from Comfort International shops	54,601	49,514
	25 year Anniversary event	27,845	-
	Book and Calendar sales	635	375
	<b>Total</b>	<b>149,971</b>	<b>131,828</b>
Investment income	Bank interest	430	254
	<b>Total</b>	<b>430</b>	<b>254</b>
Incoming resources from charitable activities	Craft Sales	2,595	3,270
	<b>Total</b>	<b>2,595</b>	<b>3,270</b>

**Note 4 Analysis of resources expended**

Resources expended may be further analysed if this would help the reader of the accounts.

	Analysis	This year £	Last year £
Costs of generating voluntary income	Wages and Salaries	76,489	62,128
	<b>Total</b>	<b>76,489</b>	<b>62,128</b>
Fundraising trading costs	Property costs	24,702	25,684
	Admin costs	10,447	7,289
	Wages and Salaries	19,122	16,998
	25 year Anniversary	15,337	-
	Other	8,687	3,306
	<b>Total</b>	<b>78,295</b>	<b>53,277</b>
Charitable activities	<b>Unrestricted funds</b>		
	<i>Donations to:</i>		
	Rwanda GNI support	13,529	5,951
	Rwanda Living Church support	-	-
	Rwanda Comfort Rwanda support	-	-
	Rwanda Solace support	4,810	3,703
	Rwanda Transformation Centre	2,525	-
	Comfort International Ministry School	24,966	14,371
	Congo support	69,934	76,147
	South Sudan support	-	6,689
	Burundi support	9,882	5,206
	Income Generation support	1,954	2,747
	Group visit expenditure	35,743	76,441
	<b>Subtotal Unrestricted funds</b>	<b>163,343</b>	<b>191,255</b>
	<b>Restricted funds</b>		
	<i>Donations to:</i>		
	Rwanda GNI support	4,608	30,114
	Rwanda Living Church support	3,534	5,688
	Rwanda Comfort Rwanda support	123,210	111,510
	Rwanda Solace support	19,391	23,779
	Rwanda Transformation Centre	51,060	9,073
	Comfort International Ministry School	17,025	7,394
	Congo support	111,947	158,167
	South Sudan support	15,277	10,271
	Burundi support	12,541	7,649
	<b>Subtotal Restricted funds</b>	<b>358,593</b>	<b>363,645</b>
	<b>Total</b>	<b>521,936</b>	<b>554,900</b>
Governance costs			
	<b>Total</b>	<b>-</b>	<b>-</b>

**Note 5 Support Costs**

*Please complete this note if the charity has analysed its expenses using activity categories and has support costs.*

Support cost type	Fundraising activity £	Charitable Activity £	Governance Activity £	Total Cost £
Audit fees	-	-	1,200	1,200
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
<b>Total</b>	-	-	1,200	1,200

**Note 6 Details of certain items of expenditure****6.1 Trustee expenses**

*Please provide details of the amount of any payment or reimbursement of out-of-pocket expenses made to trustees or to third parties for expenses incurred by trustees. If no expenses were paid, please enter 'None' in the appropriate box(es).*

Number of trustees who were paid expenses

Nature of the expenses

Total amount paid

This year	Last year
NONE	NONE
NONE	NONE
NONE	NONE

**6.2 Fees for examination or audit of the accounts**

*Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner or auditor. If nothing was paid please enter NONE in the appropriate box(es).*

Independent examiner's or auditors' fees for reporting on the accounts

Other fees (for example: advice, consultancy, accountancy services) paid to the independent examiner or auditor

This year £	Last year £
1,200	1,200
NONE	NONE

## Note 7

## Paid employees

Please complete this note if the charity has any employees.

## 7.1 Staff Costs

	This year £	Last year £
Gross wages, salaries and benefits in kind	89,706	72,899
Employer's National Insurance costs	-	5,278
Pension costs	5,901	4,549
<b>Total staff costs</b>	<b>95,607</b>	<b>82,726</b>

## 7.2 Average number of full-time equivalent employees in the year

	This year Number	Last year Number
The parts of the charity in which the employees work		
Fundraising	5	4
Charitable Activities	-	-
Governance	-	-
Other	-	-
<b>Total</b>	<b>5</b>	<b>4</b>

## 7.3 Defined contribution pension scheme

Please complete if a defined contribution pension scheme is operated.

## Brief details of the scheme

Comfort International operates under the Smart Pensions Workplace Pension scheme

	This year £	Last year £
The costs of the scheme to the charity for the year	5,901	4,549
The amount of any contributions outstanding at the year end	-	-
The amount of any contributions prepaid at the year end	-	-



**Note 8 Grantmaking**

*Please complete this note if the charity made any grants or donations which in aggregate form a material part of the charitable activities undertaken.*

**8.1 Total value of grants**

Purpose for which grants made	Grants to institutions Total amount £	Grants to individuals Total amount £
Congo support	181,881	
Rwanda Street Kids Rescue	19,458	
Rwanda Transformation Centre	53,585	
Rwanda Comfort Babies	49,253	
Rwanda GNI support	18,137	
Rwanda Solace support	24,201	
Rwanda Living Church support	3,534	
Rwanda Batsinda Street Kids	13,786	
South Sudan support	15,277	
Rwanda Gasanze Street Kids	16,244	
Rwanda Nyabasindu Street Kids Rescue	8,428	
Comfort International Ministry School	41,991	
Burundi support	22,423	
Gatenga Street Kids	6,153	
Rwanda Kanombe	9,466	
Rwanda crafts	1,954	
Rwanda Other	420	
<b>Total</b>	<b>486,193</b>	<b>-</b>

**8.2 Grantmaking costs**

*If the charity's accounts are prepared on the "activity basis" please give details of any support cost associated with grantmaking. Please enter "Nil" if the charity does not identify and/or allocate support costs.*

Support costs of grantmaking

£ -

**8.3 Grants made to institutions**

*If the charity has made grants to particular institutions that are material in the context of its grantmaking please give details of the institution supported, purpose of the grant and total paid to each institution listed. Sufficient information should be given to provide a reasonable understanding of the range of institutions supported.*

Names of institutions	Purpose	Total amount of grants paid £
Comfort Congo	Provision of support for the poor in Democratic Republic of Congo	181,881
Comfort Burundi	Provision of support for the poor in Burundi	22,423
Comfort South Sudan	Provision of support for the poor in South Sudan	15,277
Living Church	Provision of support for poor	3,534
Good News International	Provision of support for poor	18,137
Solace	Support for individuals and groups of genocide survivors	24,201
Life Edifying Ministries Africa and Elim Church Ngozi	Interdenominational Training for Pastors	41,991
Comfort Rwanda	Provision of support for the poor in Rwanda	178,749
<b>Total grants to institutions</b>		<b>486,193</b>

**Note 9 Tangible fixed assets***Please complete this note if the charity has any tangible fixed assets***9.1 Cost or valuation**

	Freehold land & buildings	Other land & buildings	Plant, machinery and motor vehicles	Fixtures, fittings and equipment	Payments on account and assets under construction	Total
	£	£	£	£	£	£
Balance brought forward	-	-	-	-	-	-
Additions	-	-	-	-	-	-
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Transfers *	-	-	-	-	-	-
Balance carried forward	-	-	-	-	-	-

**9.2 Accumulated depreciation and impairment provisions**

<b>**Basis</b>	SL or RB	SL or RB	SL or RB	SL	SL or RB
<b>** Rate</b>				5 years	

Balance brought forward	-	-	-	-	-	-
Depreciation charge for year	-	-	-	-	-	-
Impairment provisions	-	-	-	-	-	-
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Transfers*	-	-	-	-	-	-
Balance carried forward	-	-	-	-	-	-

**9.3 Net book value**

Brought forward	-	-	-	-	-	-
Carried forward	-	-	-	-	-	-

**9.4 Revaluation***If any fixed assets have been revalued please give details of the valuer and method of valuation*

--

**Note 10 Investment assets**

*Please complete this note if the charity has any investment assets.*

**10.1 Fixed assets investments**

	£
Carrying (market) value at beginning of year	-
<b>Add:</b> additions to investments at cost	-
<b>Less:</b> disposals at carrying value	-
<b>Add/(deduct):</b> net gain/(loss) on revaluation	-
Carrying (market) value at end of year	-

*Please provide below:*

**10.2 A breakdown of the market values of investments shown above agreeing with the balance sheet row B03.**

**10.3 A breakdown of the income from investments agreeing with SOFA row S03.**

**Analysis of investments**

	10.2 Market value at year end £	10.3 Income from investments for the year £
Investment properties	-	-
Investments listed on a recognised stock exchange or held in common investment funds, open ended investment companies, unit trusts or other collective investment schemes	-	-
Investments in subsidiary or connected undertakings and companies	-	-
Securities not listed on a recognised Stock Exchange	-	-
Cash held as part of the investment portfolio	-	-
Other investments	-	-
<b>Total</b>	-	-

**10.4 Material investment holdings**

If any single investment is material in terms of its value (for example represents more than 5 per cent of the value of the charity's total investments) please provide details.

Investment held	
Market Value	

**Note 11 Debtors and prepayments**

*Please complete this note if the charity has any debtors or prepayments.*

**Analysis of debtors**

Trade debtors

Amounts due from subsidiary and associated undertakings

Other debtors

Prepayments and accrued income

Total

Amounts falling due within one year		Amounts falling due after more than one year	
This year £	Last year £	This year £	Last year £
-	-	-	-
-	-	-	-
43,810	44,386	-	-
-	-	-	-
43,810	44,386	-	-

**Note 12 Creditors and accruals**

*Please complete this note if the charity has any creditors or accruals.*

**12.1 Analysis of creditors**

Loans and overdrafts

Trade creditors

Amounts due to subsidiary and associated undertakings

Other creditors

Accruals and deferred income

Total

Amounts falling due within one year		Amounts falling due after more than one year	
This year £	Last year £	This year £	Last year £
5,000	9,000	5,000	-
-	-	-	-
-	-	-	-
23,812	37,908	-	-
-	-	-	-
28,812	46,908	5,000	-

**12.2 Security over assets**

*If any loan, overdraft or other creditor holds a charge or other security over any assets of the charity please provide details.*

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**Note 13 Endowment and restricted income funds**

*Please complete this section if the charity has any endowment or restricted income funds.*

**13.1 Funds held**

Please give a brief description of any of the following type of funds held by the charity:

- permanent endowment funds (PE);
- expendable endowment funds (EE); and
- restricted income funds, including special trusts, of the charity (R).

Fund Name	Type PE, EE or R	Purpose and Restrictions
Rwanda - Good News International	R	Provision of support for genocide survivors and youth on GNI projects
Rwanda - Living Church	R	Provision of support for poor at Ihumure vocational training
Rwanda - Other projects support	R	Provision of support for Comfort Rwanda projects with street children and vulnerable mothers and babies
Rwanda - Solace Support	R	Support for individuals and groups of genocide survivors
Rwanda - Transformation	R	Funds for building Comfort Transformation Centre
Comfort International Ministry School	R	Funds for Interdenominational Training for Pastors
Congo	R	Provision of support for Comfort Congo projects in Democratic
South Sudan	R	Provision of support for child support project in South Sudan
Burundi	R	Provision of support for projects with Batwa and street children in
Salary support	R	Funds for financial assistance to pay employees

**13.2 Movements of major funds**

*Please give details of the movements of the major funds summarised in the restricted and endowment columns of the Statement of Financial Activities.*

Fund names	Fund balances brought forward £	Incoming resources £	Outgoing resources £	Transfers £	Gains and losses £	Fund balances carried forward £
Rwanda - GNI Income	-	4,608	(4,608)	-	-	-
Rwanda - Living Church	3,345	5,520	(3,534)	-	-	5,331
Rwanda - Comfort Rwanda	9,566	130,214	(123,210)	-	-	16,570
Rwanda - Solace Support	-	19,391	(19,391)	-	-	-
Rwanda - Transformation	27,669	23,391	(51,060)	-	-	-
Comfort International Ministry School	-	17,025	(17,025)	-	-	-
Congo	1,374	110,573	(111,947)	-	-	-
South Sudan	-	16,239	(15,277)	-	-	962
Burundi	-	12,541	(12,541)	-	-	-
Salary support	-	-	-	-	-	-
<b>Total Funds</b>	<b>41,954</b>	<b>339,502</b>	<b>(358,593)</b>	<b>-</b>	<b>-</b>	<b>22,863</b>

**13.3 Transfers between funds**

*Please give details of any transfers between funds.*

From Fund (Name)	To Fund (Name)	Reason	Amount

## Note 14 Transactions with related parties

*If the charity has any transactions with related parties (other than the trustee expenses explained in note 6) details of such transactions should be provided in this note. If there are no transactions to report, please enter "None" in the relevant boxes.*

### 14.1 Remuneration and benefits

*Please give the amount of, and legal authority for, any remuneration or other benefits paid to a trustee or other related parties by the charity or any institution or company connected with it.*

Name of trustee or connected party	Legal authority (eg order, governing document)	Amounts paid or benefit value	
		This year £	Last year £
██████████ (Trustee)	Employee	30,670	29,094

### 14.2 Loans

*Please give details of and amounts owing to or from the charity's trustees or other related parties by the charity at the year end.*

	Name of trustee or connected party	Legal authority	Amount owing	
			This year £	Last year £
Due to trustees and related parties	██████████ (Trustee)	Loan from Trustee to Comfort International	-	9,000
Due from trustees and related parties			-	-

### 14.3 Other transaction(s) with trustees or related parties

*Please give details of any transaction undertaken by (or on behalf of) the charity in which a trustee or related party has a material interest.*

Name of the trustee or related party	Relationship to charity	Description of the transaction(s)	This year £	Last year £

Note 15	Additional Disclosures
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The following are significant matters which are not covered in other notes and need to be included to provide a proper understanding of the accounts. If there is insufficient room here, please add a separate sheet.

# **Comfort International**

## **Independent Auditor's Report to the Trustees of Comfort International**

**Year ended 31 December 2024**

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### **Opinion**

We have audited the financial statements of Comfort International (the 'charity') for the year ended 31 December 2024 which comprise the statement of financial activities, statement of financial position, statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2024 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

### **Basis for opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

### **Conclusions relating to going concern**

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.



# **Comfort International**

## **Independent Auditor's Report to the Trustees of Comfort International *(continued)***

**Year ended 31 December 2024**

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### **Other information**

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

### **Matters on which we are required to report by exception**

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Charities Accounts (Scotland) Regulations 2006 (as amended) requires us to report to you if, in our opinion:

- the information given in the trustees' report is inconsistent in any material respect with the financial statements; or
- adequate accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

### **Responsibilities of trustees**

As explained more fully in the trustees' responsibilities statement, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

# Comfort International

## Independent Auditor's Report to the Trustees of Comfort International *(continued)*

**Year ended 31 December 2024**

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### **Auditor's responsibilities for the audit of the financial statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Based on our understanding of the charity, we identified the principal risks of non-compliance with laws and regulations and the extent to which non-compliance might have a material effect on the financial statements. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements such as the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the Companies Act 2006. We evaluated managements' incentives and opportunities for the fraudulent manipulation of the financial statements, including the risk of override of controls. Based on our assessment we adopted a substantive approach to our audit testing. Audit procedures performed included:

Testing a sample of transactions to source documentation. We select sample sizes having regard to the inherent risk (specific and general), the quality of the internal controls and the risk that our testing might not detect possible misstatements.

Making enquiries of management, those charged with governance and the entity's solicitors around actual and potential litigation and claims. Identifying legislation of particular relevance to the entity and obtaining audit evidence regarding compliance with that legislation.

Auditing the risk of management override of controls, including through testing journal entries and other adjustments for appropriateness, and evaluating the business rationale of significant transactions outside the normal course of business

There are inherent limitations in the audit procedures described above. Also, the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example forgery or concealment.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.

# Comfort International

## Independent Auditor's Report to the Trustees of Comfort International *(continued)*

**Year ended 31 December 2024**

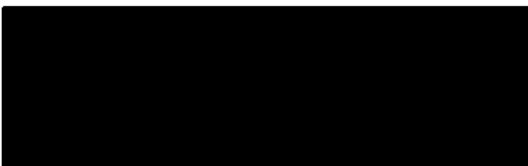
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- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

### Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Regulation 10 of the Charities Accounts (Scotland) Regulations 2006. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



For and on behalf of  
Nelson Gilmour Smith  
Chartered accountants & statutory auditor  
Mercantile Chambers  
53 Bothwell Street  
Glasgow  
G2 6TB

24/09/25