

**All You Need is Love UK
(Limited by Guarantee)
Report and Financial Statements
for the year ended
30 September 2025**

Company Number: SC 424041

Charity Number: SC 043159

All You Need Is Love UK
Report and Accounts
For the year ended 30 September 2025

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All You Need Is Love UK

Report of the Trustees (incorporating the Directors' report) For the Year Ended 30 September 2025

The trustees are pleased to present their report together with financial statements for the year ended 30 September 2025.

OBJECTS & ACTIVITIES

The charitable purposes of All You Need is Love UK are the advancement of education and the relief of those in need by reason of age, ill health, disability, financial hardship and who are resident within the Education Area. The main activities to support the objects are the access to education and healthcare for the children of Burmese Migrant Workers, particularly among young people aged between 0 and 16 years and residing within Mae Sot and environs, and also to promote, establish, operate and/or support other similar schemes and projects which further charitable purposes.

All You Need Is Love is a charitable organisation that focuses on the many thousands of children that exist in and around the Thai-Burma border in Mae Sot, Thailand. Through our primary project, Stepping Stones Therapy Project, we provide therapy as an essential step to accessing education, (mainly but not exclusively physiotherapy) to displaced, disabled Burmese children and young people, Stepping Stones seeks to overcome these disabilities through fostering independence, promoting movement and by challenging negative perceptions of disability. Through the provision of ongoing therapy and appropriate equipment, many of the secondary musculo-skeletal complications of complex neurological and orthopaedic conditions will be avoided leading to improved posture and less pain. This in turn, will enable children and young people to access a rich variety of learning and social opportunities to maximise their wellbeing.

Vision:

To release and realise the lifetime social, educational and career potential of each child we support. In particular, our focus is on those children with special educational needs. Therapy and education are very closely interlinked in that it is through therapy that disabled children can more readily access education. Stepping Stones is a project of All You Need is Love (UK) and the vision statement of AYNiL(UK) is: *To release and realise the lifetime educational and career potential of each child we support.* We believe that this vision should be as relevant for disabled children and while seeking to release the potential of each child, we should also seek to ensure that the child's wellbeing is at the heart of each and every day.

Mission:

To create and deliver educational excellence through primary, secondary, vocational and tertiary learning programs in conjunction with donors; self-help programmes, local and global partnerships. Through our main project, Stepping Stones, we seek an open collaboration with the many communities, CBOs and NGOs across the area who share our vision for fairer access to health care, education and participation opportunities for children with disabilities.

ACHIEVEMENTS & PERFORMANCE

The plight of the children of migrant Burmese workers was highlighted during the making of a documentary All You Need is Love by film Director and Producer Stuart Cameron. The decision to form a Scottish Charity was to assist in raising awareness of the difficulties facing the migrant children on a daily basis whilst living in a dangerous and often volatile environment.

The families gave up all their rights when they crossed the border into Thailand which meant they also lost their identities. It does not matter that they were professional people or not, all migrants start life in Mae Sot with what they could carry.

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Many children and young people witnessed or had knowledge and fear of the atrocities that members of their community suffered, some even seeing their parents attacked and murdered. Those who lost parents were entrusted over to extended family or others within their community to attempt to cross the border. Many children suffer further abuse within that network as they are seen as a way of making money and many face the ever present risk of being sold into the sex industry, drug industry or as child labour.

Children who are lucky enough to be presented for education are given an identity. Migrant learning centres were established to give all migrant children access to quality education that is relevant and useful to them. Thanks to the support of donors and NGOs, most migrant learning centres around Mae Sot have come a long way from the early days when people ran classrooms out of bamboo huts and shops. All You Need is Love UK have for many years worked with BMWEC, a community based organisation and other partners to address the ever challenging circumstances that make providing education, particularly that for disabled children, difficult. Collaboration is essential in addressing these difficulties in supporting children and young peoples' health, learning and wellbeing. BMWEC and other organisations continue to seek help of organisations like All You Need is Love in order to keep these vulnerable students in the schools and increase the chances of a better life for them in the future through quality education.

Summary of main achievements/activities undertaken

In order to advance the objectives of the charity, it has become increasingly important to secure more secure and targeted funding. Therefore, we began to seek funding and on 8th October 2024 had a meeting with Child's Dream, a Thai Foundation whose mission is: " We exist to ensure that children and young adults in the Mekong Sub-Region, affected by inequality, grow up to be healthy and have access to quality education and better employment opportunities." Following several meetings and an arduous application process, Child's Dream offered us 3 years generous funding. As a result of this funding we were then able to provide security and better governance for our local therapy support worker and to begin the process of recruiting to the physiotherapy post. We appointed Lucy Barr to the position and she began working in Mae Sot full-time on 16th September 2025.

Most of the activities of the period of this account were around securing funding and identifying an organisation within Thailand who could host All You Need is Love, a role that until early September was undertaken by Shade Tree, but due to the higher level of funding that we were about to receive and the fact that we would be recruiting an overseas worker on a higher stipend, Shade Tree Foundation were unable to continue in that role due to their own governance limitations. In the end, the large not for profit organisation, Burma Children Medical Fund agreed to host us and to administer local salaries, assist with budget administration and quarterly reporting. These collaborations between All You Need is Love (UK), Childs Dream Foundation and BCMF, represent a significant shift for our projects in a positive direction that will enable us to further our aims considerably.

Throughout this period, up to mid-September 25, in the absence of a physiotherapist in Mae Sot, we provided regular virtual supervision to our local health worker.

However, from June-July 2025, one of our most experienced trustees (Hannah Pickford) returned to Mae Sot, during which time she:

- provided support and additional training for the local health worker
- re-assessed and updated all the children's therapy plans using agreed outcome measures to meet therapy and educational goals.
- Networked widely with local health and education partners.
- Instigated a structured approach to monthly planning of activities for our health care worker to ensure that there was adequate time to meet clinical, training and educational requirements of the role.

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From March 2025, we began to try to attract a physiotherapist to the permanently funded role and were fortunate to recruit Lucy, an experienced UK based paediatric physiotherapist with an interest in working in a development setting and knowledge of south-east Asia. Lucy arrived in Mae Sot on 14/9/25 and has been an asset to the project since.

Achievements and Performance

What We Do

Educational programmes led by Community-Based Organisations (CBO) in Mae Sot help to ensure that Burmese migrant children will have the knowledge and skills that allow them to move positively forward with their lives towards a better future, while retaining their culture and identity whether in or outside of Burma/Myanmar. All You Need is Love UK supports this increasingly complex task.

We engage in local partnerships through which funding can be channelled. We believe this is the right approach to safeguard ethics and best practices in financial services and operational management. Our local partners in Mae Sot up to September 25 were Shade Tree Foundation, with the shift to BCMF made soon after.

What Makes Us Different

Our Strategy is towards sustainability and educational excellence. We aim for social enhancement supported with health nutrition and security for migrant children.

As a charitable institution we are working under the philosophy of "pound in, pound out." Our intent is to minimise administration costs as far as possible.

We recognise the immensity of the challenges facing children in and around the Thai-Burma/Myanmar border, and our focus is to tangibly help where we can and as much as we can. We will ensure that as far as possible 100% of general donations go straight to help the children.

Our method of collection and transfer of funds will be to utilise and optimise technologically advanced methods of collection, transfer and reporting to minimise administration costs, thus maximising the proportion of donations.

Who We Work With

Since October 2024, our main collaboration has been through partnership with Child's Dream Foundation, with whom we have a Memorandum of Understanding and a Project Charter. We are responsible to them for demonstrating achievements of our pre-determined outputs and outcomes. This began in May 2025 and involves detailed quarterly reporting. To date all of our outcomes have been achieved as expected or beyond what was anticipated. This collaboration provides All You Need is Love (UK) with the financial and structural security and stability that we have hoped for since our inception.

The main local organisation who we worked with, as our host organisation, until September 25 was the Shade Tree Foundation who pay and support our local health worker. Shade Tree's goals are to protect children and give them a future, mainly through empowering families, and strengthening communities. Justice for children is growing up in a strong, loving, resourced family. Through education, nutrition support, addiction recovery, and practical community engagement, they work to bring justice to marginalised families near the Thai/Myanmar border. Shade Tree is the Thailand branch of thecharisproject.org in the US.

Since September 25, our host organisation was moved to BCMF, Burma Children Medical Fund, whose mission is to improve lives by facilitating access to health care and human rights for vulnerable communities in Burma and in Thailand.

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We continue to work closely with local healthcare workers as this makes signposting to essential healthcare, including accessing medication, easier.

Financial Review

During the financial period, income of £910 (2024: £8,423) was received as detailed in note 3. Expenditure totalled £5,046 (2024: £5,685) was made with the main expenditure being allocated to the continuation of the Stepping Stones project. The charity finished the year with negative funds of £1,806.

The charity was in the red at the year-end. This was due to having funding approved from a partner organisation (see above) but it took a long time to receive that funding and the Directors had to cover the costs whilst waiting for the funding to come through. This is now happening and so we should be back in the black for year ended 30 September 2026.

Reserves policy

The charity aspires to have a minimum of six months running costs to assist with timing differences between receipt of donations and the expected expenditure. The charity has no fixed assets or employees. The trustees are reviewing their existing policy as well as future plans to address the position and develop additional support to its beneficiaries.

Future Plans/Structure of Charity

Due to the secured (minimum 3 year) funding provided by Child's Dream Foundation, we are able to plan the development of our projects with greater security. In time, we hope to train a local physiotherapist to fully undertake the role of the overseas physiotherapist. By the end of 2027, we hope to have a team of 4 therapists (one overseas physiotherapist, one Burmese physiotherapist and two local therapy support workers) and the year after that to be able to withdraw the need for an overseas physiotherapist working locally, though ongoing training and virtual support will continue to be delivered. As we approach that point, we hope to take the model of delivering therapy to improve social and educational outcomes for children in disadvantaged communities to another location. Throughout, All You Need is Love (UK) has committed to continuing to provide 10% of the overall funding through regular donors and other fundraising.

Organisational Structure

The structure of the charity consists of:-

- a) The MEMBERS – who have the right to attend the annual general meeting (and any special general meeting) and have important powers under the articles of association; in particular, the members elect people to serve on the management committee and take decisions in relation to changes to the constitution itself.
- b) The DIRECTORS – who hold regular meetings during the period between annual general meetings, and generally control and supervise the activities of the charity, in particular, the Board of Directors is responsible for monitoring the financial position of the association.

The Directors meet on a regular basis to consider the business of the association.

The trustees are recruited from members have an interest in the fulfilling the purposes of the charity. The trustees are provided with a copy of the governing document and information on the charity itself. Trustees are encouraged to attend training in trusteeship and other appropriate subjects to enable the trustees to fulfil their stewardship.

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Report of the Trustees (incorporating the Directors' report) For the Year Ended 30 September 2025

Reference & Administrative Information

Charity Name	All You Need is Love UK
Scottish Charity Number	SC 043159
Company Registration Number	SC 424041
Registered & Principal Address	Ibicui Cottage West Street Johnshaven DD10 0HL

Directors (trustees of the charity):

The following were directors of the company and trustees of the charity at the date of this report:

Alan Croal
Irene Croal
Catherine Lomas
Christine Owen
Hannah Pickard

Independent Examiner:

John Paul FCIE,
29 Avon Crescent,
Broughty Ferry,
Dundee
DD5 3JX

Small Company Provisions

The Report of the Trustees has been prepared taking advantage of the small companies' exemption of section 415A of the Companies Act 2006.

Approved by the Trustees on 26 June 2026 and signed on their behalf by:-

Signed:



Date: 26 June 2026

Name: Alan Croal

Report of the Independent Examiner To the Trustees of the All You Need is Love UK

I report on the accounts of All You Need is Love UK for the year ended 30 September 2025, which are set out on pages 8 to 13.

Respective responsibilities of trustees and examiner

The trustees of the charity (directors of the company) are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 (the 2005 Act) and the Charities Accounts (Scotland) Regulations 2006 (as amended). They consider that the audit requirement of Regulation 10(1) (a) to (c) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In the course of my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
- to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations

have not been met, or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



John Paul FCIE.

Date: 26 June 2026

29 Avon Crescent,
Broughty Ferry,
Dundee
DD5 3JX

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Statement of Financial Activities (including Income & Expenditure Account) For the Year Ended 30 September 2025

	Note	2025 £	2024 £
Income			
Donations & fundraising	3	910	8,423
Total income		<u>910</u>	<u>8,423</u>
Expenditure			
Charitable activities:	4	<u>5,046</u>	<u>5,685</u>
Total expenditure		<u>5,046</u>	<u>5,685</u>
Net (expenditure) / income for year		<u>(4,136)</u>	<u>2,738</u>
Net movement in funds		<u>(4,136)</u>	<u>2,738</u>
Funds brought forward		<u>2,330</u>	<u>(408)</u>
Funds carried forward		<u><u>(1,806)</u></u>	<u><u>2,330</u></u>

All incoming resources and resources expended are derived from continuing activities. The company has no recognised gains or losses other than those included in the Statement of Financial Activities above.

The notes on pages 10 to 13 form part of these financial statements.

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Balance Sheet at 30 September 2025

	Note	At 30/9/25 £	At 30/9/24 £
Current assets			
Cash at bank and in hand		<u>124</u>	<u>2,704</u>
		<u>124</u>	<u>2,704</u>
Creditors:			
Amounts due within one year:	5	<u>1,930</u>	<u>374</u>
Net current assets		<u>(1,806)</u>	<u>2,330</u>
Net total assets		<u><u>(1,806)</u></u>	<u><u>2,330</u></u>
Funds			
Designated fund	6	-	-
General fund	6	<u>1,806</u>	<u>2,330</u>
Total Funds		<u><u>1,806</u></u>	<u><u>2,330</u></u>

For the year ended 30 September 2025 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476.

The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime and in accordance with FRS 102 SORP.

Approved by the Board of Directors and authorised for issue on 26 June 2026.

Signed:



Date: 26 June 2026

Name: Alan Croal

Director

Company registration number: SC 424041

The notes on pages 10 to 13 form part of these financial statements.

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Notes to the Accounts

For the Year Ended 30 September 2025

1 Accounting Policies

Basis of Accounting

The financial statements of the charity, which constitutes a public benefit entity as defined by FRS 102, have been prepared on the historical cost basis and in accordance with the requirements of:

- the Charities and Trustee Investment (Scotland) Act 2005
- the Charities Accounts (Scotland) Regulations 2006 (as amended)
- the Companies Act 2006
- The Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).
- Charities SORP (FRS 102) Accounting and Reporting by Charities: Statement of Recommended Practice applicable charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

Going concern

The financial statements have been prepared on a going concern basis. The directors have assessed the charitable company's ability to continue as a going concern and consider that the charitable company has adequate resources to continue in operational existence for the foreseeable future. Thus they continue to adopt the going concern basis of accounting in preparing these financial statements.

Accounting Estimates

The trustees do not consider that there are any areas of the financial statements where significant judgements or estimates are being carried out.

Income

Generally income is recognised when the charity has entitlement to the funds, any performance conditions attached to the income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income from periodic grants is recognised in the period to which the grant relates. Income from other grants and donations is recognised on receipt. Where the grant or donation is given for a specific purpose, the income is included in a restricted fund and any unexpended portion is carried forward in that fund.

Expenditure

All expenditure is accounted for on an accruals basis and when there is a legal or constructive obligation to make a payment to a third party.

Tangible Fixed Assets and Depreciation

Tangible fixed assets are stated at cost or valuation less depreciation. Depreciation on furniture & equipment is charged by the straight line method at rates varying from 25% to 33% of cost per annum in accordance with the estimated useful life of each asset.

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Notes to the Accounts

For the Year Ended 30 September 2025

1 Accounting Policies (continued)

Debtors

Short term debtors are recognised at transaction price less any impairment. Prepayments relate to amounts paid in advance for expenditure attributable to future financial periods. Accrued income relates to income due for the current year, which had not been billed or received at the year-end.

Creditors and Provisions

Creditors and provisions are recognised, at settlement amount, where the charity has a present obligation resulting from a past event, which is likely to result in the transfer of funds to a third party, and the amount due can be measured or estimated reliably.

Taxation

The company is a recognised charitable body and is exempt from corporation tax on its charitable activities. It is not registered for VAT and expenditure includes VAT where relevant.

Fund Accounting

Restricted funds may only be used for particular purposes within the objects of the charity as specified by the donor or by the terms of an application for the funds.

Designated funds are set aside by the trustees out of unrestricted funds for specific purposes or projects.

The Unrestricted general fund is available to be used for any of the charitable objects at the discretion of the trustees.

All funds in the current and previous year were unrestricted

Other Basic Financial Instruments

The company only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently at their settlement value.

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Notes to the Accounts (continued)

2. Transactions with trustees and related parties

- (a) No remuneration or expenses were paid to trustees in this period or in the previous year
- (b) A contribution of £400 was provided to one trustee towards cost of travel to Mae Sot (2024 - £750).
- (c) During the year the charity received total donations of £15 from 1 trustee (2024 - £2,965 from four trustees).

3 Donations & fundraising

	2025 £	2024 £
Individual donations	855	3,980
Gift aid	-	2,321
Fundraising - Bakes	55	-
Fundraising - Race Night	-	2,122
	<u>910</u>	<u>8,423</u>

4. Expenditure on charitable activities

	£	£
Stepping Stones project	4,546	4,665
Mae Sol visits	400	920
Independent Examination	100	100
	<u>5,046</u>	<u>5,685</u>

5. Creditors (falling due within one year)

	£	£
Accruals	<u>1,930</u>	<u>374</u>

6. Movement in funds current period

	As at 1/10/24	Incoming Resources	Outgoing Resources	Transfers	As at 30/9/25
Designated fund					
Stepping Stones (a)	-	-	(4,546)	4,546	-
Total designated funds	-	-	(4,546)	4,546	-
General fund	2,330	910	(500)	(4,546)	(1,806)
Total funds at 30 September 2025	<u>2,330</u>	<u>910</u>	<u>(5,046)</u>	<u>-</u>	<u>(1,806)</u>

- (a) Designated fund towards the cost of a full-time physiotherapist working and living in Mae Sot.

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Notes to the Accounts (continued)

7. Movement in funds previous year	As at 1/10/23	Incoming Resources	Outgoing Resources	Transfers	As at 30/9/24
Designated fund					
Stepping Stones	(a) -	-	(4,665)	4,665	-
Total designated funds	-	-	(4,665)	4,665	-
General fund	(408)	8,423	(1,020)	(4,665)	2,330
Total funds at 30 September 2024	(408)	8,423	(5,685)	-	2,330

(a) Designated fund towards the cost of a full-time physiotherapist working and living in Mae Sot.