



HANDS OF COMPASSION CHARITABLE FOUNDATION
FINANCIAL STATEMENTS AND TRUSTEES' REPORT
FOR THE YEAR ENDED 31 DECEMBER 2025

Registered Charity no. 1124423

The Hands of Compassion Charitable Foundation presents its annual report and financial statements (which have been independently examined) for the year ended 31 December 2025.



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**Reference and Administrative details of Hands of Compassion Charitable Foundation,
its Trustees and Advisors**

Charity Name: Hands of Compassion Charitable Foundation
(Also known as Hands of Compassion)

Registered Charity No.: 1124423

Principal Office: c/o East Lodge
Station Road
Westbury sub Mendip
Wells
Somerset BA5 1EY

Trustees: Mrs Wendy Ray, Chairperson
Mr Francis Tamba
Rev Philip Denison

Independent Examiner: Steve Hale FCA,FCCA
For and on behalf of Perrys Audit Limited
Churchdown Chambers
Bordyke
Tonbridge
Kent TN9 1NR

Bankers: HSBC
9 Rose Lane
Canterbury CT1 2JP

Solicitor: Harris-Harris Solicitors
14 Market Place
Wells, Somerset BA5 2RE

Website: www.handsofcompassion.org.uk

Trustees' Report

Structure, Governance and Management

The Hands of Compassion Charitable Foundation is a registered charity and is governed by a Trust Deed dated April 1st 2008, and further Supplemental Deed dated 28 August 2017.

Purpose

Inspired by Christian principles, our Mission is to bring hope through education to orphaned and vulnerable children in Zambia and other countries in Sub Saharan Africa.

How this is achieved:

Hands of Compassion Charitable Foundation is a Christian organisation which is passionate about showing God's love, hope and transformation in children's lives.

Our mission is to advance the education of orphaned and vulnerable children and young people by providing assistance to existing school facilities or building new educational establishments in Zambia and other countries in Sub Saharan Africa. We completed the support of one pupil in full time education at University in April 2022.

By providing a Christian education, we hope to enable children to develop their full potential and become self-sufficient after leaving school. This will enable them to seize hold of employment opportunities and will improve their quality of life.

As a Christian foundation, we believe that we should provide education to all in need regardless of their race, religion or nationality. At the same time the development of Christian values underpins all aspects of our work both in UK and in the schools we support in Zambia and Sub Saharan Africa. We also encourage partnership in prayer from all our supporters.

Organisation and decision making structure

There are currently three Trustees, one of whom is Honorary Director, who meet approximately three to four times a year to consider all aspects of the charity's activities and to monitor progress on the charity's business plan. Each year, a personal visit is made to go and see the project currently being supported for that year, as part of our governance. This plan helps Trustees to work towards a shared and sustainable vision, agreeing priorities and appropriate activities to achieve these.

Communication with supporters and interested parties is conducted through tailored mailing, email, newsletter distributed three times a year and website.

Trustee induction

Prospective trustees are invited to attend a Board meeting as an observer before appointment. Following election as a Trustee, an induction session is held including explanations of the roles and responsibilities of trustees and directors.

Major Risks Statement

During the year the Charity has reviewed the major strategic, business and operational risks which it faces. Various risks were identified in the following areas:

- (a) Reputational
- (b) Governance (e.g. not complying with legal requirements).
- (c) Financial

These risks are monitored at Board meetings and constantly kept under review.

The Board

The charity is governed by a Board of Trustees, including an Honorary Director. Those who served during the year are set out on page 3 of this report. Trustees (including the Honorary Director) are unremunerated but can claim for reasonable expenses.

Trustees' Responsibilities

The Trustees prepare financial statements for each financial year which give a financial view of the state of affairs of the Charity and of the surplus or deficit of the Charity for that period. In preparing those financial statements the Trustees have:-

- Selected suitable accounting policies and then applied them consistently;
- Made judgements and estimates that are reasonable and prudent;
- Stated whether all applicable United Kingdom accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepared the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

Declaration by the charity Trustees in relation to the independent examination:

- So far as each Trustee is aware, there is no relevant information, defined as "information needed by the charity's independent examiner in connection with preparing their report", of which the charity's independent examiner is unaware; and
- Each Trustee has taken all steps that he or she ought to have taken to make themselves aware of any relevant matters and to ensure that the Charity's independent examiner is aware of such information. Such steps include making inquiries of other Trustees and other steps required by the Trustee's duty to exercise due care and skill.

The Trustees are responsible for keeping proper accounting records which 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. They are also responsible for safeguarding the assets of the Charity and their proper application in accordance with Charity law and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Objectives & Activities

The objectives of Hands of Compassion are to advance the education of orphaned and vulnerable children and young people at any educational establishment in Sub Saharan Africa, thus enabling them to improve their quality of life and employment opportunities; to promote awareness of health information and social care in relation to HIV/AIDS, TB, Malaria and other diseases through women's groups and other educational programmes; to advance religion and develop Christian values.

Grant Making Policy

Much of the grants awarded by the Charity are costs in Zambia or other countries within Sub Saharan Africa, helping those with insufficient funds to operate effectively. The Charity receives funds from individuals, Churches and Grant making Trusts, mainly to use towards the provision of education and development of resources at schools.

Background In 2000 twenty five orphaned or vulnerable children, living in Chipulukusu, a shanty compound near Ndola, Zambia started to meet each day in a derelict building which had no roof, doors or windows. They were eager to learn even though there was no proper classroom, no blackboard or books. Hence Hands of Compassion Community School began.





Over the years funds were raised to help develop the school, renovate the original derelict building and build nine further classrooms, pupils toilet blocks, kitchen and dining room, carpentry workshop and store. A boundary wall was built to enhance security and enable the growing of vegetables to help feed the children.

After fifteen years, the number of pupils in this first school that Hands of Compassion supported, had grown to over six hundred, pupils coming each day from Reception class to Grade seven. The school became a Centre of Excellence producing one of the best examination results in the area. They were also

taught vocational skills such as carpentry and tailoring to enable them to become self sufficient after leaving school.

For many years Hands of Compassion assisted in sponsoring the Grade 7 pupils by paying their school fees at Government Secondary schools.

In September 2018, Hands of Compassion School was handed over to the Zambian Ministry of Education to manage. Hands of Compassion then moved on to support other schools with the building of new classrooms and toilets or meet other needs such as text books. To this day, the first school is still successful, now supported by the parents or guardians of the pupils.

Mwape Peer Award

Wendy Ray, Honorary Director of Hands of Compassion was given the Mwape Peer Educational Excellence Award in 2020. Mwape Peer awards are given to those people who have made a significant contribution to the Zambian community and is well respected. The Trustees are very pleased that Wendy's work over those first twenty years has been recognised, as making a real difference to the lives of thousands of orphaned and vulnerable children in Zambia,

Achievements & Performance for Year 2025

St Andrews Church, Chipulukusu

The building of two classrooms was completed in 2024/5 with funds assisted by Hands of Compassion, in readiness for opening and registration of children to commence in January 2025.

Further funding was sent in February for completion of remaining works of the second classroom ie screeding the floor, plastering, electrical installation and painting and purchase of desks. A few weeks later, further funds were sent for the purchase of additional text books.



St Pauls Church School, Kawama

During Wendy Ray's visit in June 2025, she visited St Pauls Church School, as part of our governance. They expressed a need for a Lap Top Computer, as during long hours of no electricity, they are unable to use their Desk Top Computer.

Application was made for a donation from Computers4Charities, which was successful, and two lap top computers were sent out to Zambia.



These were then presented to the Teacher in charge.

Hands of Compassion Community School

During her visit, she also went to see Hands of Compassion Community School, within the compound of Chipulukusu. This was the first school that Hands of Compassion had founded in year 2000 and continued to assist with funding until 2018.

Wendy Ray was very pleased to see that the school was operating in an efficient and very organised way, with approximately 780 pupils attending each day. They started to build an additional Ablution Block, but lacked sufficient funds to complete the work. Their need was therefore to complete the building work, which Hands of Compassion agreed to assist with funding.

Hands of Compassion worked alongside the Deputy Head Teacher and a written Agreement between the two parties was drawn up, outlining the conditions for funding the Project which was signed by both parties concerned. A grant of £5,000 was subsequently sent to complete the building work.



Monitoring, evaluation and forward strategy

Looking back to 2000 when Hands of Compassion first set up and supported a Community School in Zambia, over the years, thousands of children have developed skills that has given them hope and an education which has and is changing their lives. Many pupils have found employment opportunities within Teaching, Finance, Administration and Retail areas of business. The Honorary Director was able to make a visit to Zambia in June 2025 as part of the Charity's governance.

Hands of Compassion carries out a thorough assessment of any requests for grant, to establish what their need is, examine details of the project costs and identify the risks relevant to the proposed project, e.g. for a building project – what are the security risks of the local area, and whether their financial procedures are accountable and transparent.

It is Hands of Compassion's policy that with all projects, following international transfer of money, full details of expenditure and photographs showing actual progress are sent to the Director and scrutinised throughout duration of the project. This is to ensure that any grant given is spent on the intended project, outlined in their grant proposal, and used only for the purpose for which it was given.

By working in partnership with the Anglican Dioceses of Zambia, we can identify other schools with needs in the future.

Investment policy and performance

Cash is currently invested by the Charity in order to provide funding for the Zambian projects. This is achieved by investing as far as possible, in accordance with the ethical investment policy of the Charity.

Financial review

The Receipts and Payments schedule shows incoming resources of £19,650 (2024: £24,971), an decrease of £5,321. Due to the latest economic situation in UK, this has put added pressure on the need to fund raise to secure sufficient funding for future projects, such as building classrooms. Two of the Trustees were able to raise a total of £2,200 from sponsored events, one of which included a matched donation by his employer.

The Resources expended for the year total £18,512 (2024: £31,007). This is decrease of £12,495 than 2024.

Reserves Policy

The Charity needs reserves to enable it to progress to completion both its long term projects and to protect its current activities, in order to allow the Charity to meet its responsibilities and ensure that it continues to operate on a going concern basis. The Charity has examined the needs, risks and challenges faced in both the short and medium term, along with relevant financial forecasts and has formulated a policy to meet those needs, which are satisfied by the level of reserves at the balance sheet date.

The reserves policy is to hold between 3 months' and 6 months' of budgeted income for UK expenditure.

Plans for future periods

In September 2025, the charity's bank provider, HSBC, began their Annual Safeguarding Review as part of their national Safeguarding strategy on business accounts. Information was provided and as a result HSBC have confirmed their Review for the year October 2024 – October 2025 is complete and acceptable.

Meanwhile the Charity's planning incorporates the examining of accountability and value for money in responding to the escalating needs of the orphaned children in Zambia. The Charity is a small organisation but has very close personal links with the Anglican Diocese of Central Zambia, with whom we build links with other potential schools projects who apply to Hands of Compassion Charitable Foundation for funding. In addition the Charity would consider applications received via the Hands of Compassion website, as long as they meet the set criteria of objectives and assessment procedures.

Having celebrated 26 years of successful development however, the Trustees have agreed that due to continuing reduction of income over recent years, a decision has been made to close the charity during year 2026.

During the coming year, the charity's aims meanwhile are:

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TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2025

- To continue providing advice and support whilst Hands of Compassion charity is in operation
- To commence the process of closing the charity
- To provide remaining funds to a small developmental project in an existing school in Zambia

By Order of the Board

A handwritten signature in black ink, appearing to read 'P. C. Ray', written in a cursive style.

Chair of the Trustees

HANDS OF COMPASSION CHARITABLE FOUNDATION
STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 DECEMBER 2025

| | Notes | Unrestricted funds | Restricted funds | 2025 Total | Unrestricted funds | Restricted funds | 2024 Total |
|---|-------|-----------------------|---------------------|---------------|-----------------------|---------------------|---------------|
| INCOME | | | | | | | |
| Income from donations and legacies | | | | | | | |
| Donations | | 11,535 | 5,068 | 16,603 | 10,383 | 10,506 | 20,889 |
| Gift aid | | 1,971 | 942 | 2,913 | 2,480 | 1,332 | 3,812 |
| | | <u>13,506</u> | <u>6,010</u> | <u>19,516</u> | <u>12,863</u> | <u>11,838</u> | <u>24,701</u> |
| Income from investments | | | | | | | |
| Bank interest | | 134 | - | 134 | 270 | - | 270 |
| TOTAL INCOME | | <u>13,640</u> | <u>6,010</u> | <u>19,650</u> | <u>13,133</u> | <u>11,838</u> | <u>24,971</u> |
| EXPENDITURE | | | | | | | |
| Expenditure on raising funds | | | | | | | |
| Publicity | | 253 | - | 253 | 734 | - | 734 |
| Expenditure on charitable activities | | | | | | | |
| Grants | 2 | 5,973 | 5,418 | 11,391 | 10,264 | 11,838 | 22,102 |
| Zambia visit expenses | | 3,951 | - | 3,951 | 5,550 | - | 5,550 |
| Support costs | 4 | 2,917 | - | 2,917 | 2,621 | - | 2,621 |
| | | <u>12,841</u> | <u>5,418</u> | <u>18,259</u> | <u>18,435</u> | <u>11,838</u> | <u>30,273</u> |
| TOTAL EXPENDITURE | | <u>13,094</u> | <u>5,418</u> | <u>18,512</u> | <u>19,169</u> | <u>11,838</u> | <u>31,007</u> |
| NET INCOME/(EXPENDITURE) | | 546 | 592 | 1,138 | -6,036 | - | -6,036 |
| Total funds brought forward | | 10,928 | - | 10,928 | 16,964 | - | 16,964 |
| TOTAL FUNDS CARRIED FORWARD | | <u>11,474</u> | <u>592</u> | <u>12,066</u> | <u>10,928</u> | <u>-</u> | <u>10,928</u> |

**HANDS OF COMPASSION CHARITABLE FOUNDATION
BALANCE SHEET
YEAR ENDED 31 DECEMBER 2025**

| | Notes | Unrestricted funds | Restricted funds | 2025 Total | Unrestricted funds | Restricted funds | 2024 Total |
|--|-------|--------------------|------------------|---------------|--------------------|------------------|---------------|
| CURRENT ASSETS | | | | | | | |
| Debtors | 5 | 869 | - | 869 | 706 | - | 706 |
| Bank | 6 | 12,403 | - | 12,403 | 11,392 | - | 11,392 |
| | | <u>13,272</u> | <u>-</u> | <u>13,272</u> | <u>12,098</u> | <u>-</u> | <u>12,098</u> |
| CURRENT LIABILITIES | | | | | | | |
| Creditors: Amounts falling due within one year | 7 | 1,206 | - | 1,206 | 1,170 | - | 1,170 |
| | | <u>12,066</u> | <u>-</u> | <u>12,066</u> | <u>10,928</u> | <u>-</u> | <u>10,928</u> |
| NET CURRENT ASSETS | | | | | | | |
| | | <u>12,066</u> | <u>-</u> | <u>12,066</u> | <u>10,928</u> | <u>-</u> | <u>10,928</u> |
| TOTAL ASSETS LESS CURRENT LIABILITIES | | | | | | | |
| | | 12,066 | - | 12,066 | 10,928 | - | 10,928 |
| NET ASSETS | | | | | | | |
| | | <u>12,066</u> | <u>-</u> | <u>12,066</u> | <u>10,928</u> | <u>-</u> | <u>10,928</u> |
| FUNDS | | | | | | | |
| Unrestricted funds | 8 | | | 11,474 | | | 10,928 |
| Restricted funds | 8 | | | 592 | | | - |
| | | | | <u>12,066</u> | | | <u>10,928</u> |

Approved by the trustees on:

16 February 2026

Signed

PO Ray

**HANDS OF COMPASSION CHARITABLE FOUNDATION
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2025**

1. ACCOUNTING POLICIES

Basis of preparation

The financial statements have been prepared in accordance with 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) - (Charities SORP (FRS 102)) and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

a Income

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

b Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

c Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of charity. Restricted funds are donations which the donor has specified are to be solely used for particular areas of the charity's work.

d Grants

Grants and donations made by the charity are treated as expenditure when they are paid.

e Going concern

The trustees consider that there are no material uncertainties about the ability to continue as a going concern.

2. CHARITABLE AND OTHER DONATIONS

Grants were made to St Andrew's Church, Chipulukusu, Hands of Compassion Community School, Chipulukusu and St Paul's Church Kawama.

3. RELATED PARTY TRANSACTIONS

There was no trustee remuneration, benefits or expenses during the year (2024 nil). There were no transactions with those persons and entities that are closely connected to the charity or its trustees (2024 none).

HANDS OF COMPASSION CHARITABLE FOUNDATION
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2025

| | | |
|---------------------------|--------------|--------------|
| 4. SUPPORT COSTS | 2025 | 2024 |
| | £ | £ |
| Office costs | 1,260 | 994 |
| Insurance | 487 | 487 |
| Independent examiners fee | 1,170 | 1,140 |
| | <u>2,917</u> | <u>2,621</u> |

| | | |
|-------------------|-------------|-------------|
| 5. DEBTORS | 2025 | 2024 |
| | £ | £ |
| Gift aid | 869 | 706 |
| | <u>869</u> | <u>706</u> |

| | | |
|------------------------------------|---------------|---------------|
| 6. CASH AT BANK AND IN HAND | 2025 | 2024 |
| | £ | £ |
| Bank current account | 1,618 | 1,271 |
| Bank savings account | 10,778 | 9,804 |
| Cash in hand | 7 | 7 |
| Foreign currency cash in hand | - | 146 |
| | <u>12,403</u> | <u>11,228</u> |

| | | |
|---------------------|--------------|--------------|
| 7. CREDITORS | 2025 | 2024 |
| | £ | £ |
| Other creditors | 1,206 | 1,170 |
| | <u>1,206</u> | <u>1,170</u> |

| | | | | | | |
|------------------------------------|-------------|------------------------|---------------|--------------------|------------------|------------------------|
| 8. FUND MOVEMENTS | | | | | | |
| Fund | 2025 | Brought forward | Income | Expenditure | Transfers | Carried forward |
| Unrestricted - General fund | | 10,928 | 13,640 | -13,094 | - | 11,474 |
| Restricted - St Andrews Church | | - | 5,027 | -5,027 | - | - |
| Restricted - St Pauls Kawama | | - | 983 | -391 | - | 592 |
| Total | | <u>10,928</u> | <u>19,650</u> | <u>-18,512</u> | <u>-</u> | <u>12,066</u> |
| Fund | 2024 | | | | | |
| Unrestricted - General fund | | 16,964 | 13,133 | -19,169 | - | 10,928 |
| Restricted - St Paul's Church | | - | 10,495 | -10,495 | - | - |
| Restricted - React Skills Training | | - | 1,343 | -1,343 | - | - |
| Total | | <u>16,964</u> | <u>24,971</u> | <u>-31,007</u> | <u>-</u> | <u>10,928</u> |

Independent examiner's report to the trustees of Hands of Compassion Charitable Foundation

I report to the trustees on my examination of the accounts of the Hands of Compassion Charitable Foundation for the year ended 31st December 2025.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

S Hale

Steve Hale FCA,FCCA
For and on behalf of Perrys Audit Limited
Churchdown Chambers
Bordyke
Tonbridge
Kent
TN9 1NR

Date: 16th February 2026