CRIBS
INTERNATIONAL

CRIBS International Ltd

A Charity for helping Refugee Mothers with young babies

Report and Financial Statements

For the Ten Months Ended 31st December 2025

Charity Number 1173021

Company number 10644387

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CRIBS INTERNATIONAL LIMITED

REFERENCE AND ADMINISTRATION INFORMATION

Charity number	1173021
Company number	10644387
Other Names	CRIBS INTERNATIONAL
Registered office	55 Den Lane Springhead Oldham OL4 4NN

Trustees

Trustees who served during the year and up to the date of this report were as follows:

I F Cairns	
S E Hyman	
N J Luzmore	
L J Taylor	(resigned 20 July 2025)
S S Ahmed	(appointed 5 March 2025 and resigned 7 September 2026)
E Brady	
G L H Lonergan	
M M Schieber	(appointed 5 October 2026)

Company secretary

I F Cairns

Key management personnel

The trustees also consider themselves to be key management personnel given the size of the charity.

Independent Examiner

Adrian Phillips FCA
Arlo Accountancy Limited
107 Valley Road
Stockport
SK4 2DB

INTRODUCTION

As we look back over the ten months since March 2025, we are deeply grateful for your support through what has been another challenging period for refugees and asylum seekers in Greece, and for the voluntary organisations working alongside them. Thanks to your generosity and encouragement, CRIBS International has been able to maintain stability as an organisation and to keep providing a safe foundation for the mothers and children who need it most.

We are proud that CRIBS has continued to offer more than a roof: alongside housing, our team provided casework, and access to legal, medical, psychological and employment support, helping women move towards independence rather than simply survival. During this ten-month period, we housed 28 families, offering safety, dignity, and the chance of stability in an increasingly uncertain environment. Many of the women we support have endured significant trauma, including gender-based violence, and for them a secure home is the first essential step towards healing and rebuilding their lives.

This stability doesn't rest on donations alone. It's built by our committed staff and volunteers on the ground in Athens, and by countless people who give in quieter, less visible ways: running a fundraiser, passing on outgrown baby clothes, or simply telling someone else about the women we support. Each of these acts, however small, forms part of the wider web of care that keeps CRIBS going.

That same foundation has given us room to look ahead, not just hold steady. We've continued to develop our breastfeeding support with very positive outcomes, and we've been working on new routes towards employment and independence for the women we care for, building outward from what already works rather than starting from scratch. But if there's one thing that's brought us the most joy this year, it has been watching children start school: the excitement on their faces as they walk in alongside their classmates, ready to learn and grow somewhere safe. None of that would have been possible without everyone who gave to our school equipment fund. So thank you for helping make that first day feel just a little more special.

Every Little Counts

At CRIBS International, we know that big changes are built from many small acts of kindness. Alongside our staff, volunteers, and funders, we are lifted up by individuals who give in simple but powerful ways.

Fundraising with heart: *A supporter recently spun and sold wool, raising hundreds of pounds to keep families safe. Another hosted a small community raffle that covered school supplies.*

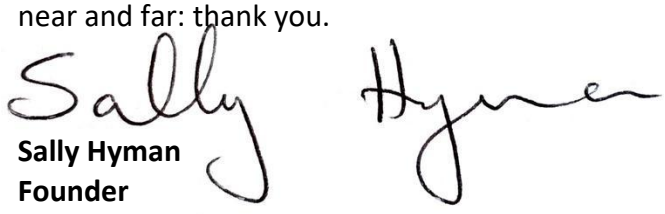
Gifts in kind: *Children's clothes, toys, prams, and food parcels arrive from friends across the UK and Greece. Each item is a message of care that reminds families they are not forgotten.*

Sharing our story: *Many people can't give money, but they spread the word—through social media, church groups, or conversations with friends—bringing new supporters into the CRIBS family.*

These contributions may seem small, but together they make a huge difference. They keep mothers and children safe, cared for, and hopeful.

Your support means so much; more than words can capture. It ensures that refugee mothers are not left alone at their most vulnerable, that children are safe and nurtured, and that families can find hope in Athens, even in the hardest of times.

On behalf of all the women and children we walk alongside, and our whole community of supporters near and far: thank you.



Sally Hyman
Founder

CRIBS INTERNATIONAL LTD
REPORT OF THE DIRECTORS AND TRUSTEES
FOR THE TEN MONTHS ENDED 31st DECEMBER 2025

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the ten months ended 31 December 2025.

Since its foundation in 2017, CRIBS's accounting period has run from 1 March of each year. In preparation for the creation of the CRIBS AMKE (Greek non-profit organisation) the trustees/directors decided to adopt a calendar year accounting period to correspond to the period legally required of the Greek organisation. This report therefore covers the last ten months of 2025, and in future all annual reports will be based on the calendar year.

1. ABOUT CRIBS INTERNATIONAL

1.1 Remit

CRIBS is an established and registered charity (UK charity number 1173021) based in the UK, providing simple but safe homes in Greece for refugee women and their families who are pregnant or have a baby under one year old. In the ten months to 31 December 2025, we housed and supported families from Afghanistan, Cameroon, DRC, Lebanon, Sierra Leone, Somalia, and Syria.

This year, changes to how camps are managed in Greece have meant that many recognised refugees and asylum seekers are being told to leave with nothing to fall back on: no advice on where to go, no money to get there, and often no notice at all. This has added a real sadness and urgency to work that was already hard. Women who are pregnant or caring for new-borns are being left to fend for themselves, with nowhere safe to turn. When we meet them, they are all either in poor accommodation or homeless, often having arrived at our door with nothing but what they can carry. Every penny raised or donated, and every action of support, means we can reach someone who cannot afford to wait.

1.2 How we work and deliver public benefit

Those who benefit from CRIBS International's work are refugee women who are either pregnant in the third trimester, pregnant with complications, or who have a baby under 12 months old, or families in similar circumstances with extreme need due to health or welfare challenges. Where circumstances require, families are able to stay until they are in a position to move on. We are registered to work in Greece.

In reviewing our strategic objectives and planning our activities for the year, the trustees have considered the Charity Commission's guidance on public benefit. The trustees are satisfied that the strategic objectives are in line with the charity's objects as set out in the governing document.

1.3 How our families find us

This year, we widened the network of organisations we accept referrals from, a sign of how much trust has grown between CRIBS and others working across Athens and the islands. Our partners now span international medical and humanitarian agencies, faith-based and legal support services, and smaller grassroots groups working directly in the camps and city neighbourhoods. Among the larger, more established organisations we now work alongside are Médecins Sans Frontières (MSF), INTERSOS, the Jesuit Refugee Service (JRS), the Syrian American Medical Society (SAMS), AMURTEL, and Action for Women. Each of these brings different expertise, from emergency medicine to legal aid to psychosocial support, into the wider safety net around the women and children we house.

1.4 How we support families

New families receive basic food supplies, and an immediate stipend to cover basic needs. None of the families housed with us receives any state income. We give families clothing (including maternity and baby wear), as well as assistance with any legal or medical referrals. We work hard to access school or nursery places and also to access Greek language and other classes for adults. We provide ongoing support to our families, paying utility bills and making regular visits with extra supplies. We also support them with access to post-natal healthcare and birth control, as well as education on breastfeeding.

Every family is assigned a case manager and during this reporting period we have had a strong team who have helped move our families towards independence. Case managers provide:

- Support with medical appointments
- Interpretation services
- Support with legal issues and asylum claims
- Access to classes and training
- Support with finding employment and childcare
- A wealth of other things that a woman's family might provide in her home country

Seven years ago, we set up our 'Moving On' grant was born out of a simple but important realisation: in a baby's first year, there's rarely any room in a family's finances to put money aside. So when families are ready to leave CRIBS and start finding their own place to live, the costs that come with that move can be a real obstacle. This grant exists to help them overcome that obstacle.

Since we initiated the 'Moving On' grant, the cost of moving and setting up a home has climbed, while the grant itself has stayed the same, a reflection of our own financial constraints rather than a reflection of what families actually need. It's something we would love to be able to improve as soon as we're in a position to do so.

Our support reaches beyond the families we house. Through our Free Shop, we're able to help families from the wider refugee community. Appointments can be booked in advance, and once there, they are free to browse a well-stocked shop and choose what they need for themselves, rather than being handed a parcel decided by someone else: a small but meaningful way of preserving dignity and choice. Long-term staff run the shop day to day, backed by a team of committed volunteers who keep shelves stocked with donated goods, put together emergency parcels when they're needed urgently, and help families track down whatever they've come looking

for. Some of those volunteers have lived through displacement themselves, and are giving their time both to support others in their community and to build up their own work experience along the way. None of this would run as smoothly as it does without our Free Shop manager Danni, whose hard work and resourcefulness keep the shop going efficiently even in difficult circumstances.

Donated goods are shipped from the UK as well as being provided by other NGOs in Athens such as Christian Refugee Relief (CRR), and also by members of the public. The shop stocks nappies, sanitary products, condoms, clothing for children and adults, bedding and towels, baby essentials such as buggies and slings, and also some household items. On occasion we receive offers of mattresses and furniture which we are able to deliver to flats.

The shop also provides a focus for Athenians who want to help support refugees.

1.5 How we ensure our work delivers our aims

We regularly review what we have achieved and the outcomes of our work. In this process we consider the success of our key activities and the benefits brought to those people we aim to help, ensuring that our aims, objectives and activities remain focussed on our stated purposes.

We communicate and plan using Slack and Zoom on a regular basis including at our monthly trustees' meetings. Most trustees have visited Athens to experience our work for themselves and engage in person with members of the CRIBS delivery team.

We actively solicit feedback from our beneficiaries and use it to improve our operations and organisation.

We have referred to the guidance contained in the Charity Commission's general guidance on public benefit, recognising that our client group falls within an exempted category.

2. OUR BENEFICIARIES

At CRIBS International we provide shelter for those who need it the most. That is what we have always done, and it is what we will continue to do. The women, babies and families who we house and support have carried this burden while also healing from persecution and atrocities, and facing discrimination and injustice in a system that does not want their experience to be one of dignity.

Since CRIBS International was founded in 2016 and up to the present day, we have housed 125 individual women on the move, supporting women through more than 100 births. More than 100,000 nights of individual safety have been made possible thanks to our supporters. We have also been able to support, amongst the families, people with cancer, diabetes and sickle cell anaemia. The support from our regular donors and the tireless efforts of our core fundraisers is what has made this possible. From everyone at CRIBS International, thank you.

2.1 How we support our families directly

Housing and Transitional Support

From the moment a family arrives at CRIBS, they're offered fully supported housing free of charge. That's the heart of what we do: making sure refugee mothers and their children can get somewhere safe and stable to live right away, at the point when they need it most, so they can start putting their lives back together.

Beyond this first stage, we run 5 transitional housing places, where families stay on within our community in shared accommodation while contributing a small amount towards rent and bills. This stage is capped at 6 months, and acts as an important bridge for women working towards living independently. We also use these spaces for women referred through partner organisations.

Signing a full-cost tenancy on their own remains hugely difficult for refugee women, especially in a rental market where scarcity has pushed prices out of reach for many. Our transitional approach lets families take on more financial responsibility step by step, supported along the way by light-touch casework. It gives them the space to build confidence and stability before moving into long-term housing they can sustain on their own.

Thanks to the generosity of our donors and the efforts of our fundraising team, we were able to provide housing to 28 families between March and December 2025. What we offer is somewhere safe, clean and private: a place where women can bring their children home, recover after childbirth, and begin to heal from experiences that are often deeply traumatic. As a mother recently said "C'est mieux chez CRIBS" or "It's better at CRIBS".

Our property and maintenance manager, checks in regularly to make sure every CRIBS property meets a high standard, that all regulations are met, and that our families' safety is never in question. They also work hand in hand with our case managers so that families feel settled and at home.

Referrals for CRIBS housing have kept rising, as several NGOs in Athens have been forced to close their doors, leaving women who need support during pregnancy with fewer and fewer places to turn. The work that CRIBS does has never been more urgently needed.

Financial support

CRIBS pays a monthly allowance to all women housed by us to cover family living expenses such as food and travel. This is over and above the accommodation support that CRIBS provides. Families receive a sum of money based on the number of people in them. The allowance enables them to meet their needs with dignity, and promotes self-sufficiency. Due to our financial constraints, we are no longer able to pay for fathers. This is not a situation we are comfortable with and would like to be able to rectify it in the future.

Until February 2024, CRIBS also provided a monthly bulk buy to all families housed by us. This contained fresh fruits and vegetables, other groceries, and essentials for the home and for new babies. This has now been reduced to the provision of cleaning products and baby formula. We also work with Saffron Kitchen who provide four nutritious meals each week for each family.

Our case managers provide support around budgeting, encouraging our families to think about their long term and to begin saving.

We continue to support our families as they begin to rebuild their lives, and are proud to offer them a moving on grant when they depart from CRIBS housing. We place emphasis on achieving financial independence, assisting families to learn the essential skills to budget effectively and prepare for a financially stable future. For many of our families, the moving on grant is an essential part of realising this future, used as a deposit for safe accommodation, for flights to be reunited with family members who have settled in other countries, or to pay for childcare so that mothers can enter employment.

Social support

As well as providing housing, our Athens-based case managers help our families navigate the complex asylum system and support them to access educational, training and employment opportunities to build their confidence and hope in the future.

The price of childcare is one of the largest barriers that our families face to realising their vision for the future. We are grateful to an anonymous donor through *For Refugees* who has continued to fund much of the initial childcare costs in the past 10 months.

We ensure that the children who we house are able to access the essential right to education. All children who we house of nursery age attend nurseries, and all children of school age attend local schools to integrate them into the local community.

Medical advocacy

Navigating the Greek health system isn’t easy at the best of times, let alone while pregnant and far from home, which is why our case managers work alongside CRIBS families every step of the way, advocating for their right to choice and dignity around birth. They offer perinatal support throughout, along with guidance, encouragement and practical information on breastfeeding. For mothers facing pregnancy complications such as preeclampsia or gestational diabetes, our case managers stay closely involved, working with the health system to make sure they can give birth safely. We’re especially grateful for the strong relationship we’ve built with Alexandra Maternity Hospital in Athens, a connection that exists thanks to the persistent, dedicated efforts of Daphne Sinani, our In-Country Director and case manager.

2.2 How we support our families through referrals

We work in collaboration with several other organisations in Athens to ensure that our families have access to the fullest range of services and opportunities that will allow them to thrive. We have the deepest gratitude to all organisations that we were able to connect with this year, and look forward to developing these partnerships further in 2026.

Medical Support

Our case managers help families navigate their way through Greek hospitals, and connect them with support from *Médecins Sans Frontières*, *AMURTEL*, *Medical Volunteers International*, *Women's Health on the Move*, *Action for Women* and local social pharmacies.

It's well established that pregnancy and its aftermath carry more risk for refugee and asylum-seeking women than for the local population, with higher rates of complications for both mothers and babies. The families we support often arrive with complex medical needs that don't end at delivery, so our support continues afterwards too: guidance on nutrition, breastfeeding, weaning, and contraception, all aimed at helping women make informed choices about their own bodies and futures. CRIBS also covers the cost of over-the-counter medication and hospital prescriptions, since these aren't provided free to refugees in Greece.

Many of the women seeking asylum who come to us have lived through suffering that's hard to put into words. Beyond the medical risks of pregnancy itself, they're often carrying physical and emotional burdens that would overwhelm anyone: rape, trafficking, genital mutilation, torture, imprisonment, extreme deprivation, and the loss or injury of children and loved ones. These experiences don't simply end when a woman reaches safety. They stay with her, often for a long time.

So when families arrive with us carrying grief, fear and exhaustion, our first job isn't paperwork or logistics. It's care, stability and dignity. We do everything we can to offer meaningful psychological and emotional support, so that each woman can begin to heal from what she's carried and start rebuilding her life with hope and strength.

Legal Support

CRIBS International makes referrals to pro-bono lawyers to help prepare our families for asylum interviews and assistance in dealing with asylum services. Where this is not available, CRIBS also funds legal fees for families. Many NGOs providing pro-bono legal support have been forced to pull out of Athens, and we are more frequently being asked to step in.

2.3 How we support the wider refugee community

Free shop

As well as supporting our families with access to our free shop, we are proud that this space is open to the wider refugee community in Athens, providing the essentials for mothers and new-born babies, such as baby clothes, maternity and women's clothing, blankets and coats.

Demand for our free shop services has continued to grow year on year. Following our policy change to a four-month interval between appointments, we achieved a 25% increase in the number of beneficiaries served annually. We currently provide an average of 70 monthly appointments for clothing and household items and distribute up to 300 hygiene and nappy packs each month.

In November 2025, the Free Shop was dramatically refurbished to create a more user-friendly and accessible environment for our beneficiaries as well as an easier working environment for all.

The free shop continues to be run by Danni and supported by two long term volunteers, Paul and Saida. Stability is so important and we are proud of our long-term staff and volunteers. We are always looking for volunteers to support the free shop, from two weeks to three months or more. If you're interested in finding out more about volunteering with us, contact us at cribsvolunteers@gmail.com.

Hygiene hub

We also provide nappies, sanitary products and toiletries to those who need them. These are donated to CRIBS for distribution by *Christian Refugee Relief*. For expectant mothers, we provide a maternity pack, full of essentials that support them to have a dignified birth experience, and essentials to help them adjust to life with a new-born.

Community space

Our community space provides a range of activities run by CRIBS and other organisations. These include our women's group, breastfeeding support sessions, family meetings, language classes run by our volunteers, CV support on our computer, and clinics to monitor the growth and development of babies. Our Women's Group was set up at the request of the mothers that we house, giving them a dedicated time to come together, socialise and support each other. The group also goes out to explore their neighbourhood, visit museums, and take trips to the beach.

2.4 How our families progress

We are delighted to provide space and support for women and their families to take control of their lives. We still regularly hear from the first family that we housed, who are now settled in Sweden. Others are settled in Greece, Austria, Belgium, Germany, and Switzerland. We take immense pride in the quality of support that we offer that allows us to build such strong relationships.

Families normally stay with us until their youngest child is twelve months old. Where circumstances justify it, we assist some women and their children for longer. This is reviewed by case managers and Sally Hyman on a case-by-case basis, and may be due to significant medical conditions, mental ill-health, or other complex issues.

2.5 One family's story

Case study: Melanie's story

Melanie arrived in Athens seven months pregnant, having been required to leave Malakasa camp with nowhere safe to stay once she received refugee status. She came with her son, Vincent, a bright, school-aged boy who had already missed months of education. CRIBS gave the family a private room, and our case managers accompanied Melanie through every hospital appointment, advocating for her when the language barrier made things frightening and confusing. Alongside this, our team worked hard to get Vincent a place in a local school, and there was real pride throughout CRIBS on the day he finally walked through the gates: a small milestone that meant a great deal to everyone who had helped make it happen.

Vincent has since settled in and is flourishing. When Melanie's daughter was born, our team supported her with breastfeeding and helped her navigate the paperwork needed to register the birth. Over the following months, Melanie attended English classes and skills workshops through CRIBS, slowly building the confidence and stability she needed. With help from our Moving On grant, the family recently moved into their own flat: the first place any of them have ever called home.

Melanie spoke of her immense pride in seeing Vincent start school:
"To the CRIBS workers, thank-you. My son will now have what I could not. I am so proud of him and our progress".



Artwork by Maddy Bloxham, depicting a mother in labour climbing hospital stairs: a technique used to help progress the birth.

Melanie's story is a powerful example of how secure housing, compassionate advocacy, and community support can transform the lives of families seeking safety and a fresh start.

3. FINANCIAL REVIEW

3.1 Financial Review

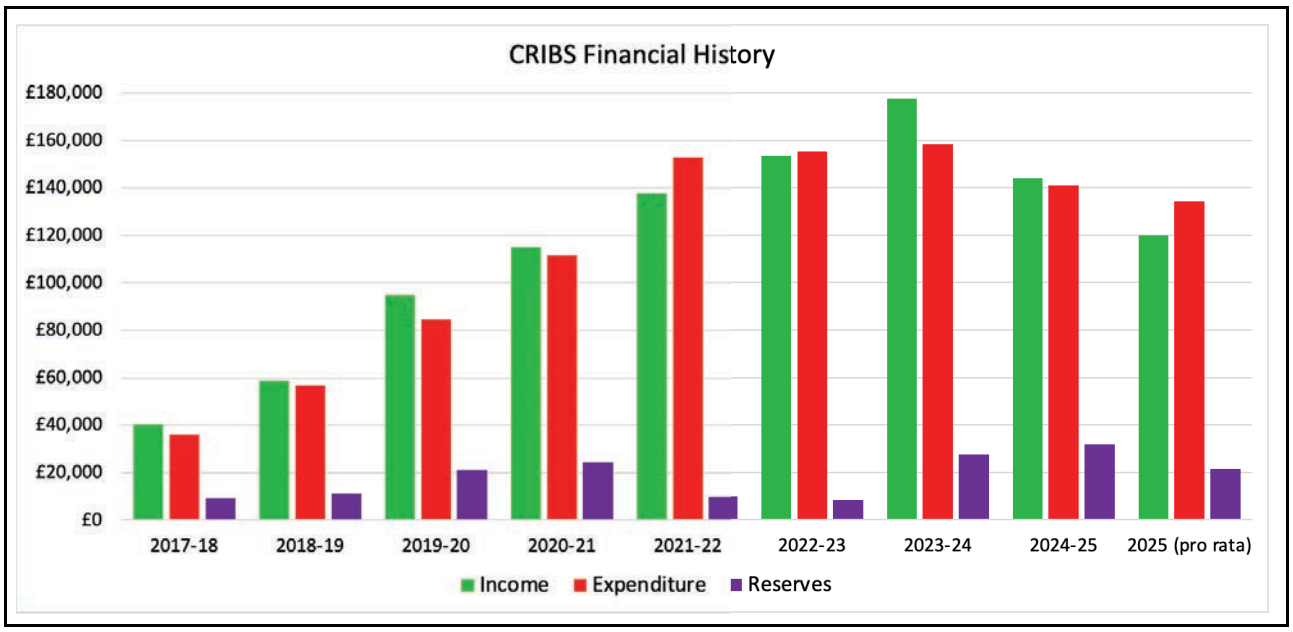
CRIBS has had another successful period in which we provided housing for 28 families, delivering over 10,000 person-nights of safety. As a result, we have now delivered around 105,000 person-nights of safety since we began in 2016.

Smaller charities such as ours now operate in an increasingly tough fundraising climate. A lower percentage of people are giving: many supporters are under cost-of-living pressure. Grant funding opportunities remain but are increasingly competitive. For organisations such as ours that raise funds in the UK to support work overseas, these pressures are compounded.

This pressure is reflected in our reduced total income for the period, a fall of 17% once the 10-month period is taken into account. We responded to this by containing what expenditure we could, while trying to avoid impacting our work. As a result, our total expenditure fell by 5%, again once the 10-month period is taken into account.

3.2 Overall Results

Both income and expenditure were (lower *pro rata*) in the ten months to 31 December 2025 than in the previous year. In contrast to the past two years, expenditure exceeded income resulting in a decrease in reserves.



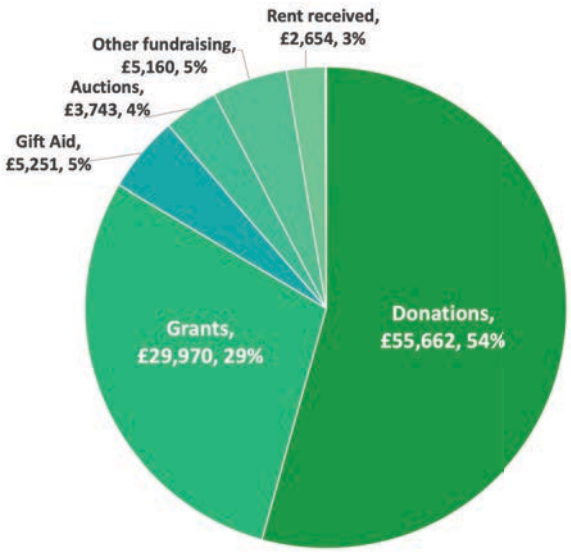
Our total income in the ten months to 31 December 2025 was £99,856, down 17% (pro rata) from the previous year. As ever, we are very grateful to our generous supporters and to the grant-making organisations that have supported us this year.

Our total expenditure in the ten months to 31 December 2025 was £111,871, down 5% pro rata from 2024-25.

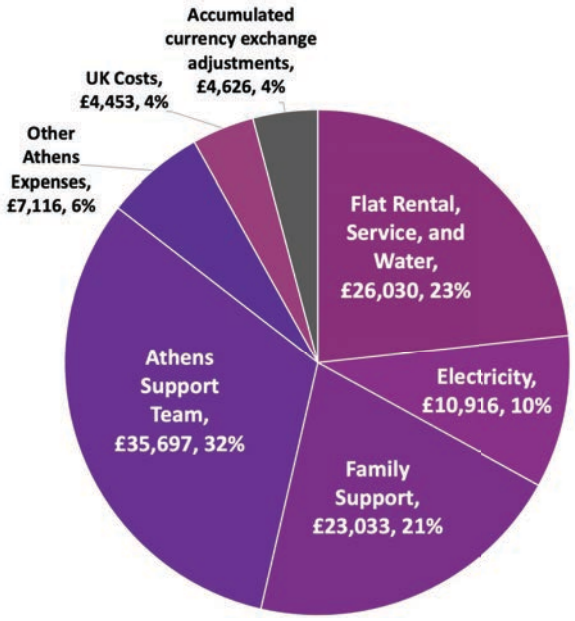
3.3 Income and expenditure overview

The following charts show where CRIBS's funds came from in the ten months to 31 December 2025, and where they went.

CRIBS Income the ten months to 31 December 2025



CRIBS Expenditure the ten months to 31 December 2025



3.4 Income

Donations

Donations from individuals totalled £55,662, an increase of 10% (pro rata) from 2024-25. We are very grateful for *all* donations. Each contribution, of whatever size, makes a real difference to a human life.

Grants

We received grant funding of £29,970, a drop to about 40% of that in the 2024-25 period. That is partly a result of the absence of a fundraiser during a significant part of the period. However, it is fair to say that the irregularity of grant funding, feast or famine, is one of our biggest challenges

Gift Aid

As a registered charity, CRIBS International is eligible for Gift Aid and so received £5,251 through tax payers' donations. This reflects well on the diligence of our volunteers who claim it on our behalf.

Gift Aid constitutes an important part of our income and we continue to urge all donors to give us permission to claim Gift Aid on their donations.

Auctions

Receipts from auctions (pro rata) were slightly greater than in 2024-25, and we thank those volunteers who put in so much work to achieve this. Our teams work hard to set up and run these, and the money raised makes a substantive difference to what we are able to do for our beneficiaries.

Other Fundraising

In the February to December 2025 period CRIBS did not do any fundraising sales, and so overall income in this category was just over half that in 2024-25, pro rata.

Auctions, sales, and events also play a major part by raising awareness of CRIBS, the needs that we fulfil, and the situation faced by refugees in Greece.

Rent Received

As mentioned earlier, CRIBS provides transitional housing places, where families stay on within our community in shared accommodation while contributing a small amount towards rent and bills. We also use these spaces for women referred through other organisations, such as *Just Human*.

Our income from this source tends to fluctuate according to the mix of tenants, and this is reflected the variations in this from year to year. However, the initiative has enabled us to achieve a managed reduction in expenses to reflect our expected fundraising capacity.

3.5 Athens Expenditure

The cost of our operation in Athens is mostly determined by: (i) the number of flats that we lease; (ii) the number of families that we support; (iii) the size of our team.

Number of Athens Flats: In the ten months to 31 December 2025, we maintained four flats to accommodate beneficiaries directly plus two flats Providing transitional housing and additional capacity for partner NGOs. As well as this, we continued to rent the equivalent of two further flats for the CRIBS Free Shop and for our Community Space.

Across all CRIBS flats, total rents were (pro rata) around the same level as in 2024-25. Electricity costs rose 19% compared with 2024-25, as was expected. Our Athens team continue to pay attention to efficiency in this area. Maintenance and repair costs were lower pro rata than in 2024-25. So overall, the net cost of providing and maintaining our flats, including our free shop and community space, declined by 11% pro rata.

Number of families supported: Overall, we were able to provide housing for a similar number of beneficiary families as in 2024-25. 16 of these were housed directly by us, and 12 were former beneficiary families who might otherwise have struggled for housing, or beneficiaries of partner organisations. We also supported 9 families who were not in our accommodation with medical casework, job search and psychosocial support, and school registration. However, unlike as in previous periods, this support did not need to include flat rental. As a result, our expenditure on family living expenses decreased by 20% when compared pro rata with 2024-25.

Size of our Athens team: our Athens team of four consists of two case managers, one property manager, and one free shop manager. This is now well-established and provides a very effective division of responsibilities. We believe that it is at an optimum size and that it can respond and deliver very flexibly. We therefore do not expect to change it in the foreseeable future.

In the ten months to 31 December 2025 the associated costs increased by 13% pro rata in line with inflation and our expected move to remunerating our volunteers via a Greek AMKE (non-profit).

The enthusiasm, professionalism, and commitment of our Athens Team is second to none, and we thank them all for everything they do.

3.6 UK Expenditure

Because we lacked a paid fundraising volunteer for most of 2025, UK costs decreased very substantially. This was also reflected in the significantly reduced grant income as observed in 3.4 above.

The proportion of CRIBS funds spent on running the charity and fundraising remains dropped to around 5%. With the reinstatement of a paid part-time fundraiser, we expect this to be significantly more from 2026.

As a result, we are still able to deliver on our promise that all donations will be spent on housing and supporting refugees rather than on management and fundraising, and we expect to be able to continue to honour this commitment for the foreseeable future.

3.7 Accumulated currency adjustments

The appointment of a new financial examiner prompted a detailed review of our balance sheet.

This revealed accumulated errors arising primarily from net foreign-exchange losses over several years, including the current period. These have now been recognised as a £4,626 expenditure in the 2025 income and expenditure account

We have also updated our financial procedures to ensure that future exchange-rate gains and losses are recognised in each accounting period, rather than accumulating on the balance sheet across periods.

3.8 Restricted versus unrestricted funds

Unless specified otherwise, all donor income is restricted to being spent directly on housing and supporting refugees. In practice this ringfences it to most types of expenditure in Athens and few or no types in the UK.

Over time our unrestricted fund has grown and we believe that it will continue to grow. To facilitate accounting and also to recognise that this unrestricted surplus should be spent on our core purpose if it is not needed elsewhere, from time to time we make a one-time movement of from unrestricted to restricted funds. No such movement was needed for this period.

3.9 Reserves

In the ten months to 31 December 2025, with decreased income and expenditure we, made a loss of £12,015. This reduced the level of our total reserves.

The purpose of holding reserves is to ensure that CRIBS International is able to continue to meet its charitable objectives in the face of reasonable risks. Risks can arise in areas such as fundraising, currency exchange, beneficiary support, and trustee availability. CRIBS International's directors/trustees have examined the requirements for reserves in the context of the main risks to the organisation.

Given the nature of CRIBS International charitable activities and the charity's income and expenditure the charity operates with significant restricted funds. The trustees therefore have established a policy whereby the total reserves held by CRIBS International should be between three and six months of the charity's monthly expenditure on housing and supporting refugees.

In the year the ten months to 31 December 2025, expenditure on housing and supporting refugees was £102,792, which represented £10,279 per month, giving a total reserves target of between £30,837 and £61,674.

As of 31 December 2025, our total reserves stood at £18,509, which is around 60% of the target minimum level, down from 93% at the end of the 2024-25 period. The directors/trustees regard it as a high priority to restore reserves to the level set by our policy.

The charity's free reserves were £9,404 at 31 December 2025 (£2,104 2024/25), however as detailed above the trustees believe it is more appropriate to look at total reserves.

4. OUR PEOPLE

4.1 UK Team

Directors and Trustees

All trustees of the CRIBS International Ltd charity are also directors of the CRIBS International Ltd company, and vice versa. In this and the following chapter, they are referred to as trustees.

The trustees are all volunteers who have been co-opted into the organisation. No members receive any benefits from the charity. Any expenses claimed are set out within Income and Expenditure in the Financial Report.

Amongst our skills are governance, fundraising, financial planning, media, housing, breastfeeding and childcare. All our trustees are deeply committed to justice for refugees.

As of 31 December 2025, there were seven directors of the CRIBS International Company (governed by our Memorandum and Articles) who were also trustees of the CRIBS International charity for the purposes of charity law. Some have full time jobs; others are retired from paid work.

- Sally Hyman – Founder and full-time volunteer
- Fred Cairns – Company Secretary
- Elliot Brady – Finance and treasurer
- Gwyneth Lonergan – Migration and reproductive justice
- Natalie Luzmore – inter NGO liaison, policies, and operations
- Leonie Taylor – Operations and volunteer/trustee recruitment (resigned 20 July 2025)
- Sarah Ahmed - financial support (appointed 5 March 2025 and resigned 7 September 2026)

Additionally, Madeleine Schieber was appointed as a trustee (and director) between the end of the 2025 period and the date of this report, on 5 October 2026.

Senior UK Volunteers

Katie Awdas remains our trained and dedicated safeguarding lead volunteer - since June 2021 - and we thank her for her careful and wide-ranging support and advice. She ensures that our workers and our families are safe.

Fundraising Team

During this reporting period, from March to December 2025, CRIBS experienced significant changes within the Fundraising Team. In December 2024, Madeleine Bloxham stepped down from her role, and we offer our sincere thanks for her dedication and the meaningful contribution she made during her time with us. We wish her well.

She was succeeded by Helene Bauwens, who led the team with the support of Cyrielle Mesnier and Sally Hyman. Together, they ensured continuity and provided steady support for the mothers and children in our care throughout the remainder of the reporting year.

Helene stepped down in June 2025. We are grateful for her leadership during this time and for the commitment she brought to the organisation. Work was continued with volunteers which is now

stabilised outside the reporting period. Our work continues under our evolving leadership structure, with a strong focus on stability, collaboration, and the ongoing needs of the families we serve.

Communications team

Over the past 10 months, communications for CRIBS have been delivered primarily by volunteers. Mollie Hindsley, who previously led much of this work, has since stepped down from her role. Communications are now being carried out collectively by our fundraising volunteers and the team in Athens, who continue to manage social media, supporter updates and public outreach alongside their other responsibilities.

This shift has highlighted a valuable opportunity for a dedicated volunteer communications coordinator to bring greater consistency, strategic planning and capacity to this important area of our work. We welcome interest from individuals with skills or experience in communications who would like to support CRIBS in this way.

Finance team

Operating CRIBS's finances is equally unrelenting and time-consuming.

As treasurer-trustee, **Elliot Brady** co-ordinates the work of our finance volunteers. Their contribution to the running of the organisation may not always be visible, but it is essential and deeply appreciated.

Sufia Azam has managed our GiftAid claims almost since the founding of CRIBS, and we remain grateful for her dedication and reliability.

Nikki Kouter is on sabbatical while she explores the world and her work is being managed by Sally Hyman until her return.

We are working to ensure continuity in this area and remain extremely appreciative of everyone who supports the financial stewardship of CRIBS.

4.2 Athens-based team

Daphne Sinani serves as both Lead Case Manager and In-Country Director in Athens. Her commitment to protecting the welfare and rights of women throughout pregnancy, childbirth and early motherhood is remarkable.

Daphne consistently goes far beyond what is expected, ensuring that every family receives the support and care they need. Her deep belief in the mission of CRIBS is clear in everything she does, and her leadership is central to our work. Daphne has also been instrumental in building our Athens team into the professional operation it has become. Through her, team members have been able to bring their unique abilities to the development of the organisation as well as to their individual roles. Her contribution to CRIBS is beyond value.

Cyrielle Mesnier joined CRIBS in 2023 bringing both casework and fundraising experience to CRIBS. In a short time, she became a respected and integral member of the team. Cyrielle approached her work with respect for women's voices, ensuring that their perspectives are always heard and valued. She was able to manage our families with the most complex histories, maintaining a professional balance of empathy and firmness. In addition, her strong organisational skills and ability to establish

effective processes made an impact. After the close of the reporting period, Cyrielle took up a new position but continues to volunteer as a teacher within CRIBS.

Danielle Scales continues to do an almost miraculous job in the Free Shop working alongside volunteers from the refugee community and from other parts of the world. Her work is often stressful and emotionally charged as she is the frontline for people in great need.

Outside the reporting period, **Isabel Alcántara** successfully completed her social work degree and has now taken up the role of Case Worker within CRIBS. We are delighted to welcome her into this new position and recognise the significant contribution she continues to make to the wellbeing of our families. In her new role as our second case manager, she has showed excellent skills in social work organisation and reporting. Families already knew her from her previous role as buildings manager and the transition was smooth and all we could have hoped for.

The role of buildings manager was taken by **Lorien Morancho Sanchez** on26 September 2026. Lori is a part time MA student from Spain. She brings a very welcome skill-set in DIY and repair which has cut our bills in these areas.

Throughout the year, our Athens team has demonstrated remarkable stability, professionalism, and flexibility, consistently delivering high-quality support despite the significant challenges created by the complex and shifting political environment in which they work. Their ability to adapt rapidly, remain calm and solutions-focused, and maintain steadfast commitment to our families has been vital to the continued success of our work.

We are extremely fortunate to have such skilled, dedicated, and resilient people representing CRIBS and standing alongside the mothers and children we support.

5. GOVERNANCE

5.1 Governing document

CRIBS International Ltd is an England and Wales company limited by guarantee (No 10644387) governed by its Memorandum and Articles of Association as amended on 4th June 2019. CRIBS international Ltd is also an England and Wales charity (No 1173021) governed by its Governing Document as approved on 31st December 2016 and amended on 29th April 2019.

5.2 Trustee meetings and decisions

The CRIBS Board and Management meet via Zoom almost every month, catching up on what has been happening since we last were together. In the ten months to 31 December 2025, there were nine such meetings.

We cover family needs, expenditure, fundraising, and review reports from Greece. Decisions are made after considerable discussion and all views are heard and considered. This method of decision making is important to the horizontal structure of CRIBS.

Additionally, trustees and volunteers interact formally and informally via Slack, and where necessary, video calls are set up to discuss issues and progress them. CRIBS actively promotes a culture of collaboration and consensus.

5.3 Director induction and training

We aim to combine experience with new ideas. In the ten months to 31 December 2025, two out of seven trustees had served since its inception. They have been closely involved in the evolution of structure, policies and management. Three trustees had served for four or five years, and two had served for three years.

Our newer trustees receive all policies and guidance. They are introduced to the work of the organisation at a practical level through online training and a planned programme of meetings with existing trustees.

Trustees are encouraged to visit Athens to experience our work for themselves and meet and work with the CRIBS delivery team. Most have done this, and many have visited Athens for this purpose on multiple occasions.

5.4 Recruitment and appointment of new trustees

As stated in the Articles, the number of directors of the CRIBS International Ltd company shall be not less than three but is not subject to any maximum. Any person who is willing to act as a trustee and is permitted by law to do so, may be appointed to be a director by a decision of the trustees. All directors of the company CRIBS International Ltd are also trustees of the charity CRIBS International Ltd.

Trustees are recruited through an open call out process, advertising the skills required through a range of accessible channels and networks. Appointments are made based on discussions and recommendations offered by existing trustees and by external advisors to the organisation.

Due to our size of our organisation and our ethos, we expect trustees to be involved in the day-to-day running of the organisation, and all of our current trustees have specific operational roles.

5.5 Athens-based team

In the ten months to 31 December 2025, we held weekly meetings for the Athens and UK operations teams on Zoom. Every fortnight, we held full team sessions, where all members of both teams were present. In the alternating weeks, we held meetings specifically addressing family issues and progress.

Our shared belief in the rights of women comes first and foremost. This enables us to encourage frank discussion together with an open, no-blame culture. As a result, these meetings are effective in promptly resolving issues.

We have succeeded in delegating more strategic decisions to the Athens Team, given their more immediate knowledge with more detailed reporting to ensure oversight. Sally Hyman and board meetings remain the point of contact for issues requiring more trustee input.

We also encourage frequent, informal and formal, interaction via Slack, WhatsApp and Zoom. We view it as fundamental that any volunteer can contact anyone else in the organisation, trustee or other volunteer, to raise any issue on any topic.

This principle is particularly important for raising safeguarding issues, with all volunteers and trustees able to have prompt and direct access to Katie Awdas as dedicated safeguarding lead volunteer as well as to Sally Hyman as founder.

5.6 Other Internal Monitoring

Trustees visit our Athens team periodically to spend time with them and see first-hand the work that they do and the challenges they face.

Our Athens Team have access to external supervision. Supervision has been provided by Gaz Kishere, co-founder of Cross Border Initiatives. Gaz specialises in mentoring and worker therapy and has many decades of experience working in non-profits. Our Athens Team can meet with Gaz on a monthly basis without UK team members present, although it currently is less frequent. If required, individual members of the Athens team can have one-to-one meetings with Gaz. This option is also available to UK-based trustees and volunteers, and has been taken up to beneficial effect.

5.7 Families Monitoring

Families have meetings with their case managers at least twice a month. Regular contact is maintained with them using WhatsApp. On-site visits to families' flats take place monthly, or more frequently if warranted.

We also encourage informal contact between our families and long-term volunteers. Many come to our Community Space to attend classes, receive coaching and support, join in with organised groups, get together for a meal, or simply drop in for a chat.

Families have a strong bond with CRIBS workers and we remain in contact with many previous beneficiaries who have now relocated.

5.8 Serious incident reporting

In the ten months from March to December 2025 there were no serious incidents to report.

6. Statement of responsibilities of the trustees

The trustees (who are also directors of Cribs International Ltd for the purposes of company law) are responsible for preparing the trustee' annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

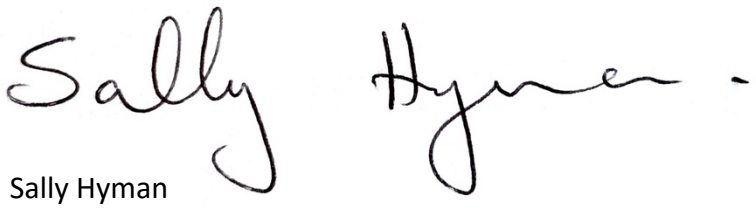
Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently
- Observe the methods and principles in the Charities SORP
- Make judgements and estimates that are reasonable and prudent
- State whether applicable UK Accounting Standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report has been prepared in accordance with the provisions applicable to companies subject to the small companies' regime of the Companies Act 2006.

The trustees' annual report has been approved by the trustees on 23 October 2026 and signed on their behalf by



Sally Hyman
Trustee

7. Independent Examiner's Report

Report to the trustees and members of Cribs International Ltd

I report on the accounts of the charity for the period ended 31 December 2025 set out on pages 26 to 36.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. 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 seeking 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 no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with 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 130 of the Charities Act; and
    - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

    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.

Adrian Phillips

Adrian Phillips FCA
Arlo Accountancy Limited
107 Valley Road
Stockport
SK4 2DB

Date: 28 / 10 / 2026

Cribs International Limited
Statement of Financial Activities
(including Income and Expenditure account)
for the period ended 31 December 2025

	Note	Unrestricted funds £	Restricted funds £	Total funds 2025 £	*Unrestricted funds £*	*Restricted funds £*	*Total funds 2024-25 £*
Income from:							
Donations and legacies	3	16,310	74,572	90,882	*11,399*	*115,791*	*127,190*
Other trading activities	4	-	8,904	8,904	*149*	*16,546*	*16,695*
Investment income	5	70	-	70	128	-	128
Total income		**16,380**	**83,476**	**99,856**	***11,676***	***132,337***	***144,013***
Expenditure on:							
Charitable activities	6	9,080	102,791	111,871	*9,572*	*131,475*	*141,047*
Total expenditure		**9,080**	**102,791**	**111,871**	***9,572***	***131,475***	***141,047***
Net income/(expenditure) for the year	8	**7,300**	**(19,315)**	**(12,015)**	***2,104***	***862***	***2,966***
Transfer between funds		-	-	-	*(27,558)*	*27,558*	-
Net movement in funds for the year		**7,300**	**(19,315)**	**(12,015)**	***(25,454)***	***28,420***	***2,966***
Reconciliation of funds							
Total funds brought forward		2,104	28,420	30,524	*27,558*	-	*27,558*
Total funds carried forward		**9,404**	**9,105**	**18,509**	***2,104***	***28,420***	***30,524***

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

Cribs International Limited
Company number 10644387

Balance sheet as at 31 December 2025

	Note	31 December 2025		*28 February 2025*	
		£	£	*£*	*£*
Current assets					
Debtors	12	1,223		*8,565*	
Cash at bank and in hand	13	20,191		*23,235*	
Total current assets		**21,414**		***31,800***	
Liabilities					
Creditors: amounts falling due in less than one year	14	(2,905)		*(1,276)*	
Net current assets			**18,509**		***30,524***
Total assets less current liabilities			18,509		*30,524*
Net assets			**18,509**		***30,524***
The funds of the charity:					
Restricted income funds	15		9,105		*28,420*
Unrestricted income funds	16		9,404		*2,104*
Total charity funds			**18,509**		***30,524***

For the year in question, the company was entitled to exemption from an audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006,
- 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 are prepared in accordance with the special provisions of part 15 of the Companies Act 2006 relating to small companies and constitute the annual accounts required by the Companies Act 2006 and are for circulation to members of the company.

The notes on pages 28 to 36 form part of these accounts.

Approved by the trustees on 23 October 2026 and signed on their behalf by:

Sally Hyman - Trustee

1 Accounting policies

The principal accounting policies adopted, judgments and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a 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) issued in October 2019 - (Charities SORP (FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Cribs International Limited meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £ sterling.

b Judgments and estimates

There are no key judgments made by the trustees in respect of the accounts.

The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amount of assets and liabilities within the next reporting period.

c Preparation of the accounts on a going concern basis

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

d 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.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Income received in advance of a provision of a specified service is deferred until the criteria for income recognition are met.

e Donated services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), general volunteer time is not recognised; refer to the trustees' annual report for more information about their contribution.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

f 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.

g Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of charity.

Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose.

Restricted funds are donations which the donor has specified are to be solely used for particular areas of the charity's work or for specific projects being undertaken by the charity.

h Expenditure and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is classified under the following activity headings:

- Expenditure on charitable activities includes the costs of running a foodbank and providing services to beneficiaries.
- Other expenditure represents those items not falling into any other heading.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was

i Operating leases

Operating leases are leases in which the title to the assets, and the risks and rewards of ownership, remain with the lessor. Rental charges are charged on a straight line basis over the term of the lease.

j Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

k Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

l Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

m Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

2 Legal status of the charity

The charity is a company limited by guarantee registered in England and Wales and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £10 per member of the charity. The registered office address is disclosed on page 1.

3 Income from donations and legacies

	Unrestricted £	Restricted £	Total 2025 £	*Unrestricted £*	*Restricted £*	*Total 2024-25 £*
Donations and grants	16,310	69,321	85,631	*11,399*	*108,618*	*120,017*
Gift Aid	-	5,251	5,251	-	*7,173*	*7,173*
Total	16,310	74,572	90,882	*11,399*	*115,791*	*127,190*

4 Other trading activities

	Unrestricted £	Restricted £	Total 2025 £	*Unrestricted £*	*Restricted £*	*Total 2024-25 £*
Fundraising autions, events and sales	-	8,904	8,904	*149*	*16,546*	*16,695*
	-	8,904	8,904	*149*	*16,546*	*16,695*

5 Investment Income

	Unrestricted £	Restricted £	Total 2025 £	*Unrestricted £*	*Restricted £*	*Total 2024-25 £*
Interest received	70	-	70	*128*	-	*128*
	70	-	70	*128*	-	*128*

6 Analysis of expenditure on charitable activities

	2025	*2024-25*
	£	*£*
Property leases	25,432	*33,292*
Rates and water	598	*1,983*
Light and heat	10,916	*11,017*
Maintenance & purchases	4,296	*9,546*
Family living expenses	23,033	*34,869*
Athens operational costs	2,820	*2,644*
Travel and volunteer expenses	35,697	*37,922*
Historic expenditure correction	4,626	-
Support costs (note 7)	4,453	*9,774*
	111,871	141,047
Restricted expenditure	102,791	*131,475*
Unrestricted expenditure	9,080	*9,572*
	111,871	*141,047*

7 Support costs

	2025	*2024-25*
	£	*£*
UK operational costs	2,847	*8,213*
Bank Charges	406	*311*
Accountancy and legal fees	1,200	*1,250*
	4,453	*9,774*

8 Net income/(expenditure) for the year

This is stated after charging/(crediting):	2025	*2024-25*
	£	*£*
Independent examiner's fee	1,200	*1,275*

9 Staff costs

The charity does not have any employees

The key management personnel of the charity comprise the trustees. The total employee benefits of the key management personnel of the charity were £nil (2024-25: £nil).

10 Trustee remuneration and expenses, and related party transactions

Neither the trustees nor any persons connected with them received any remuneration. No trustees (2025: Nil) were reimbursed expenses during the year (2024-25: £nil).

Aggregate donations from related parties were £12,783 (2024-25: £693).

There are no donations from related parties which are outside the normal course of business. Restricted donations of £12,000 were received from S Hyman, the funds being restricted for the primary purpose of delivering activities in Greece

No trustee or other person related to the charity had any personal interest in any contract or transaction entered into by the charity, including guarantees, during the year (2024-25: nil).

11 Corporation tax

The charity is exempt from tax on income and gains falling within Chapter 3 of Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the charity.

12 Debtors

	2025 £	*2024-25* *£*
Other debtors	1,223	*8,061*
Vat	-	*504*
	1,223	*8,565*

13 Cash at bank and in hand

	2025 £	*2024-25* *£*
Cash at bank	20,191	*23,235*
	20,191	*23,235*

14 Creditors: amounts falling due within one year

	2025 £	*2024-25* *£*
Accruals	2,475	*1,276*
Vat	430	-
	2,905	1,276

15 Analysis of movements in restricted funds

	Balance at 1 March 2025 *£*	*Income* *£*	*Expenditure* *£*	*Transfers* *£*	*Balance at 31 December 2025* *£*
Restricted funds	*28,420*	*83,476*	*(102,791)*	-	*9,105*
Total	*28,420*	*83,476*	*(102,791)*	-	*9,105*

	Balance at 1 March 2024 *£*	*Income* *£*	*Expenditure* *£*	*Transfers* *£*	*Balance at 28 February 2025* *£*
Restricted funds	-	*132,337*	*(131,475)*	*27,558*	*28,420*
Total	-	*132,337*	*(131,475)*	*27,558*	*28,420*

Name of restricted fund	Description, nature and purposes of the fund
Restricted funds	Funds received by the charity which are restricted to provide charitable activities in Greece.

16 Analysis of movement in unrestricted funds

	Balance at 1 March 2025 £	Income £	Expenditure £	Transfers £	As at 31 December 2025 £
General fund	2,104	16,380	(9,080)	-	9,404
	2,104	16,380	(9,080)	-	9,404

Comparative period

	Balance at 1 March 2024 £	*Income £*	*Expenditure £*	*Transfers £*	*As at 28 February 2025 £*
General fund	*27,558*	*11,676*	*(9,572)*	*(27,558)*	*2,104*
	27,558	*11,676*	*(9,572)*	*(27,558)*	*2,104*

Name of unrestricted fund	Description, nature and purposes of the fund
General fund	The free reserves after allowing for all designated funds

17 Analysis of net assets between funds

	General fund £	Designated funds £	Restricted funds £	Total 2025 £
Net current assets/(liabilities)	9,105	-	9,404	18,509
Total	9,105	-	9,404	18,509

Comparative period

	General fund £	*Designated funds £*	*Restricted funds £*	*Total 2024-25 £*
Net current assets/(liabilities)	*2,104*	*-*	*28,420*	*30,524*
Total	*2,104*	*-*	*28,420*	*30,524*

Closing Message

As we bring this year's report to a close, our overwhelming feeling is one of gratitude. CRIBS International has come through another demanding year with stability, compassion, and hope at its heart. None of this would be possible without the generosity of our supporters, the dedication of our staff and volunteers in Athens, and the many individuals who give in small but meaningful ways.

We are proud that CRIBS remains one of the few housing programmes in Athens dedicated to mothers and children. Together, we are proving that even in the hardest of times, families can find safety, dignity, and the chance to begin again.

Thank you for standing with us, for believing in our mission, and for walking alongside refugee women and their children. With your support, we look forward to continuing this work in the year ahead.