



Comfort International 2025 Annual Report

Contents

Message from our Director	2
Charity Details & Governance	3
Charity Status	4
Charitable purposes and activities	4
Governance	4
Risk Management	4
Staff	6
Volunteers	6
Partners	6
Financial Information	7
Visiting groups	8
Some highlights from 2025	8

Message from our Director

As we look back at the end of each year I am always struck with love and admiration for the work done by our partners in Africa.

It is therefore so important that we are a listening charity. We are operating in the paradox of being the source of funding and yet our partners being the operators of the process of transforming lives. It's a dynamic that relies on relational trust, respect and understanding to work properly, but at its heart is a belief that God has joined us together to see the glorious transformative power of his Kingdom effect change in the lives of those this world had left without hope and without the resources to change that trajectory of hopelessness.

And once again this last year has shown us that beyond the hopelessness can lie remarkable changes in life stories, beyond the tears can lie smiles and laughter, beyond the desperate struggle for survival can lie peace, in the midst of war can lie unity, reconciliation and godliness, and in place of insurmountable barriers to resources can lie sustainable growth.

2025 has taught us once again that humanity has not learnt how to live in justice and compassion with each other.

The wars and politics of the last year doubled down on the relentless pursuit of self-interest above loving our neighbour. But working with a team, and supporters and partners, who are also in relentless pursuit, this time of the joy of seeing the broken, the needy and the traumatised healed, restored, encouraged, empowered and renewed, is evidence that the light can still overcome the darkness.

2025 was a full and eventful year. It saw the beginning of a new partnership with Maranatha Pentecostal Mission (MPM) in Sierra Leone, an amazing new maternity unit opened at Rusayu Hospital, the first three classrooms at Marajeo primary in Rubaya completed, a new income generation project begun among teachers' spouses, land for a new school at Nahori bought, the church leaders' training programme (CIMS) begun at Goma, large numbers of graduates from the Street Kids Rescue and Comfort Babies projects with a total of 301 project members now having graduated from the Rwanda, South Sudan and Burundi based projects, the Transformation Centre making great progress, the Batwa harvested their first crops from the farming project, the Karengera community built a community hub,

*the light can
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the darkness*

the feeding programme at Bisesero expanded to take in children at Gishyita and Mubuga, and a new project supporting elderly genocide survivors at Bisesero began. One of the year's other milestones has been the 30th anniversary of Solace Ministries.

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Solace was one of our two original partners from 1999, and it is great to see the way the partnership has continued to flourish over the 26 years we have worked together as partners.

Challenges remain – the need in DRC continues to stretch resources with the orphans and malnourished children at Sake a particular concern. But we look ahead to 2026 with renewed dependency on God's goodness, grace and provision. Our income rose again in 2025 to over £750,000 and it amazes us how the miraculous provision of God, and the generosity of our supporters, keep enabling the work to grow and multiply. And every time that happens other lives are touched and transformed. Our visits to the projects always reinvigorate our conviction that our partners are doing a very special work and that each individual life helped is a cause for joy and thanksgiving.

This coming year we are working and praying for the building of a welding and carpentry workshop at the Good News Joy Centre, the building of an additional home for rescued girls at the Children of Liberty's Village of Hope, the rooms at the CTC to be completed and ready for furnishing, a 'Goats and Garments' project begun among the poor in Burundi, the establishing of CIMS in Sierra Leone and, God willing, Bukavu in DRC, and further projects begun with MPM in Sierra Leone. We walk in the fear of the Lord, recognising our own frailty and fallibility but confident in His love and power.

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We are beyond grateful for our amazing donors and volunteers. And we hope very much you will stand with us through this year to see many more lives transformed and communities lifted up.

Charity Details & Governance

Registered office

23 Lochty Street
Carnoustie
DD7 6EE

Main office

14-15 Carron House
Cumbernauld
G67 1ER

Bank

Co-operative Bank
Gordon Street, Glasgow

Website

www.comfortinternational.org

Independent Auditor

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

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Charity Status

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

Charitable purposes and activities

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

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

Governance

Comfort International is overseen by a trustees' team (Board) comprised in 2025 financial year of:

Archie Bathgate (Chair)

Derek Patterson (Deputy Chair)

Iain Cavin (Treasurer)

Izzy Henderson (Secretary)

Billy McClung

Callum Henderson (Director)

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Risk Management

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

The trustees have entrusted the day-to-day risk management of the workplace and operations of the charity to the Operations Manager. The Operations Manager is helped in this by the Director. As support, the trustees regularly review policies and procedures amending existing policies or developing new policies as required for good governance. A staff handbook was completed in 2025.

The trustees recognise the requirement to ensure funding provided to partners is appropriately used and accounted for. Partners are required to provide suitable evidence showing how the funds have been used.

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

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

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

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

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

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

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

Staff

Callum Henderson Director
Rebecca Ndombe Operations Manager
Ailidh Alvim Communications Manager
Chris Hoskins Creative Manager
Michael Yarney Charity Development Manager
Rebecca Mayo Shop Manager
Sarah Neill Shop Manager

Stephen McGowan served as Shop Manager for 5 months during 2025, providing maternity cover. Ailidh began maternity leave in December.

*Volunteers
remain at the
heart of the
charity's work*

Volunteers

For the first seven years of its existence Comfort International had no salaried staff and was completely run by volunteers. Twenty-six years on we now have a small group of staff but without the contribution of our many volunteers Comfort International would not have the positive impact on lives that it does.

Volunteers remain at the heart of the charity's work. This helps to reduce staffing costs, enabling us to continue sending 100% of designated donations, and more than 90% of undesignated donations to the projects in Africa; it enables us to draw on the skills and commitment of a wide range of talented people, providing so much more than a staff group alone could achieve; and of course, our volunteers are great ambassadors for the charity.

Our volunteer team includes people who cover everything from finance to funding applications, sponsorship to social media, and from communicating 'thanks' to donors to selling Rwandan crafts. Some work from home, some come into the office. Some are retired, some are students, some give their evenings after work. Some give a few hours a month, some give several days a week. But the great joy is knowing that there are so many people helping Comfort International fulfil its mission.

Partners

We are indebted to the sacrificial commitment of our partners abroad. They genuinely put others before themselves and are an inspiration to us. We work hard at building and maintaining strong relationships with our partners and the difference that they make in their stakeholders' lives, often with limited resources, is testament to their desire to share God's love in actions and not just in words. Our African partners, in alphabetical order, at the close of 2025 are:

<i>Africa Hope Ministries</i>	<i>Principal contact – Theophile Rugabira</i>
<i>Comfort Burundi</i>	<i>Overseen by Comfort Rwanda, in-country team leader Hakizimana Claude</i>
<i>Comfort Congo ASBL</i>	<i>Principal contact – Dieudonné Mugongo</i>
<i>Comfort International Ministry School</i>	<i>Principal contacts – Wejuli Fred (Uganda), Rukerandanga Gerard (Burundi), Dieudonné Mugongo (DR Congo)</i>
<i>Comfort Rwanda (registered as Building Better Nation)</i>	<i>Principal contact – Gasana David</i>
<i>Comfort South Sudan</i>	<i>Overseen by Comfort Rwanda, in-country team leaders, Zachari, Jennifer, Abuba and Jacky</i>
<i>Good News International</i>	<i>Principal contacts – Kayumba Ben and Ndayisaba Clement</i>
<i>Life Edifying Ministries Africa</i>	<i>Principal contact – Wejuli Fred</i>
<i>Sierra Leone</i>	<i>Principal contact – Moses Koroma (Maranatha Pentecostal Mission)</i>
<i>Solace Ministries</i>	<i>Principal contact – Florence Neema</i>

Financial Information

Summary

- The income for the year was £777,029 and expenditure was £709,192 giving a surplus of £67,837 for the year. The reserves are £134,365 comprised of £30,261 of restricted funds and £104,104 of unrestricted fund

Visiting groups

During 2025 four groups visited partners and projects. In spite of the conflict in some areas all partners received a personal visit. The visits continue to receive positive feedback, are a great blessing to our partners and project members, and result in significant support for projects. All visiting groups are PVG checked.

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



Members of a Comfort International visit receiving a warm welcome from the community at Jari.

Some highlights from 2025

Comprehensive information about our various projects can be found under the 'News' section on our website www.comfortinternational.org and by engaging with our regular social media posts on Facebook and Instagram. The following is just a 'taste' of the extensive work carried out during 2025.

Sierra Leone

On 7th January 2025 the Trustees met with William Curle to explore the possibility of supporting the work of the Maranatha Pentecostal Mission (MPM) in Sierra Leone. During the meeting William explained that a number of Scottish churches had been supporting this work since 1908. However, following a brutal civil war (1991 – 2002) control of the MPM was handed over to the local pastors and communication gradually stopped between the supporters of the mission in Scotland and the mission itself. Led by God, William reestablished communication with the churches in Sierra Leone and visited in November 2024. He discovered the MPM was supporting 18 churches, 18 schools (primary) and 164 teachers. During the visit William felt called by God to reestablish communication and support for the MPM. On returning to Scotland, he approached Comfort International and asked for help.

Following this meeting the Trustees asked Callum to visit Sierra Leone and report back regarding the feasibility of forming a partnership with the MPM.

In spite of a recently broken collar bone Callum visited with William in May 2025. In addition to meeting with leaders, they also visited a number of MPM communities, agricultural projects, schools and churches. They identified significant levels of poverty in the communities and that many people are still experiencing trauma following the civil war. However, both Callum and William identified those they met as honest, generous and kind people with a heart for helping the poor and felt that they would be comfortable and confident working with them. Following further discussion, the Trustees agreed to enter into a partnership with the Maranatha Pentecostal Mission.



Callum and William meeting with Church leaders in Mamarah, Sierra Leone.

Comfort International Ministry School (CIMS)

Special thanks to Phil Arbon for leading CIMS and to Phil and Callum for delivering such a high standard of teaching. As you can see from the comments below CIMS continues to have a very positive impact on those who attend.

We are pleased to report that the Foundation Certificate Class in Ngozi, Burundi, was completed with 33 students graduating last July. There are plans to start another group in 2026.

In Goma DRC the Foundation Certificate Training week took place for the first time in March 2025 with 117 students participating. Despite all the troubles and arduous journeys, a second week of training took place in October 2025. Expansion to establish another class further south in Bukavu will take place in March 2026.



Comfort Congo's Dieudonne leading a session at CIMS in Bukavu.

In Uganda CIMS (LEMA) continued to thrive in 2025. We continue with three programmes (both in-person and online) also releasing some of the previous graduates to assist with the teaching. The Foundation Certificate programme continues in both Busia and Mbale. The Diploma class in Busia is ongoing with improving essay results after a challenging start in 2024. These three programmes total over 150 students and news about them spreads! On his last two visits Phil has met with a very keen potential group in Kampala. Our plans for the next cycle of programmes are to run the Foundation Certificate class in that location rather than Busia.

Only a few weeks ago Phil met up with one of the pastors from a very large church in Busia where most of the leadership team have either completed or are still going through the training. With a big smile on his face he said, "you have no idea how the quality of preaching and ministry has improved in our Church since we attended the CIMS training". Comments like that make it all worthwhile!

Comfort Congo

With almost all of the projects caught up in the worst of the conflict and with continued political and military instability, 2025 continued to be extremely challenging for Comfort Congo. However, through God's grace Dieudonné and his team provided support beyond what could be expected or often even imagined. The following story from Rusayu Hospital (shared on 9th October) serves to illustrate what can be achieved.

2025 continued to be extremely challenging for Comfort Congo

When the first thoughts of the Central Hospital of Rusaya were birthed, the idea was just to attach a small birthing room to a health clinic in Goma. Comfort Congo, and, in particular, Dieudonné the director, made the case for the health needs of the displaced people in the desperately poor Rusayu area and the decision was

made to build a small hospital with a ward each for men, women and children, a birthing room, post-partum room and a ward for newborns.

Within six months the neo-natal mortality rate of the area had halved from a scarcely believable 18-25% down to 9-13% with those born at the hospital itself all surviving. It was an indication of the crucial life-saving value of the maternity support.

Over the years since opening in 2015 the hospital has been through major challenges brought about by war, displacement, poverty, looting and the horrific toll of rape on women in the region. It has become a beacon of hope in the darkness and through the staff, the Comfort Congo team, and the hospital chaplaincy, it has brought healing to heart and body to this distressingly traumatised community.

However, one challenge stood above others. The Maternity and General wards were housed in the one building, meaning that the mothers in labour, giving birth and nursing their babies, were right next to the disease-treating and often very busy General wards. A separate maternity and gynaecological building was

The CHR has become a beacon of hope in the darkness

needed. However, with the hospital being almost entirely funded by ongoing Comfort International support, as no government funds were forthcoming, the challenge of paying salaries, and ambulance and medication costs suppressed the possibility of raising funds for a new maternity building.

Last year, the Congolese government agreed to joint fund a new maternity building with Comfort International and construction began in the summer of 2024. The new building would house all the maternity services including delivery, breastfeeding & post-natal health, post-partum immediate care, wound dressing (especially for C-sections), laboratory, midwives overnight and labour rooms.

Tragedy struck the hospital in January 2025 when the war engulfed the area and the main hospital was looted and supplies for the new maternity unit were also taken, but within 2-3 weeks the Comfort Congo team were back on site and building recommenced. We were delighted to officially open the new hospital unit in July with great sounds of praise to God for His goodness.



Comfort International staff and volunteers alongside CHR staff
at the opening of the new maternity unit.

The maternity ward has ten beds. The operating theatre has two good quality beds. The rooms are beautifully built and we are absolutely overjoyed to see this project come to fruition. We look forward to many happy births.

Staffing will of course be a challenge as the staff roll increases. We have been blessed with the sponsorship of a qualified midwife being completely covered by the Oasis church in West Yorkshire and sponsorship of the new doctor has received its first monthly support. God has enabled so many barriers to be overcome and we trust that He will make a way for all that is needed for this wonderful new provision.

Comfort Transformation Centre (CTC)

The CTC is a key project and innovative initiative of Comfort Rwanda. When completed it will provide holistic care for over 80 street-rescued and vulnerable children and include living accommodation, a library, and space for visiting volunteers.

2025 proved to be a significant year for this project with the building progressing from an exposed concrete structure to one with a complete roof, full brick built exterior walls and cement coating and plastering completed on all exterior surfaces. The building now has a distinctive profile with defined rooms and spaces. Visitors can clearly see where the children will sleep, learn, play, and grow. For the first time, visitors could walk around the building and imagine the life that will happen within its walls.

The focus for 2026 will be completing the interior elements that define the building's functional spaces: interior partition walls, doors with proper frames, locks, and hardware and of course windows with glass panes, frames, and security features. The goal is to welcome the first children into the CTC during 2027.

Comfort Burundi

Gerard Rukerandanga continues to facilitate the relationship with the Batwa community, a traditional people group who have been marginalised and displaced from their homes due to deforestation and other factors. However, thanks to the support of Comfort International they have managed to purchase new land to cultivate alongside a cattle project. This support has been the means of bringing the community together through their communal care of the land and animals and they are growing in their fellowship and as a community.

New land was also bought for the community providing them with the stability of planting, harvesting and securing food for the coming months where previously food insecurity was very high. Life is far from easy for the Batwa community, but thanks to the support they have received their security and confidence is growing.

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Comfort South Sudan

The work in South Sudan is run by our partners there and overseen by David Gasana of Comfort Rwanda. The project sponsors children and young people.

The children supported by Comfort South Sudan are provided with a home, medical care, education and regular nutritious meals. The children are excelling at school with almost all progressing onto higher educational levels. Comfort South Sudan is also preparing children for employment by offering various vocational training opportunities enabling them to become self-sufficient. While there have been a number of successful graduations from the project the team at Comfort South Sudan continue to reach out to any young person in need either providing temporary support or bringing them into the project itself.

Overall, the work in South Sudan remains extremely challenging, particularly for the in-country team who work incredibly hard in the midst of particularly challenging circumstances. However, a little can change a life, and every little bit of change truly is blessing and transforming the lives of young people and families. Thank you for your part in this and we hope to see the work continue to grow and change many lives.

Signed on behalf of the trustees



Archie Bathgate, Chairperson 16/09/2026



Charity Name: Comfort International			Charity No (if any)	SC030369	CC17a
Annual accounts for the period					
Period start date	1 Jan 25	To	Period end date	31 Dec 25	

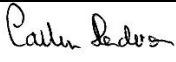
Section A Statement of financial activities

Recommended categories by activity	Details of own analysis	Note	Unrestricted funds	Restricted income funds	Endowment funds	Total this year	Total last year
			£	£	£	£	£
			F01	F02	F03	F04	F05
Incoming resources (Note 3)							
Incoming resources from generated funds							
Voluntary income		S01	210,825	386,438	-	597,263	543,185
Activities for generating funds		S02	162,259	-	-	162,259	149,971
Investment income		S03	407	-	-	407	430
Incoming resources from charitable activities		S04	2,809	-	-	2,809	2,595
Other incoming resources		S05	14,291	-	-	14,291	1,542
Total incoming resources		S06	390,591	386,438	-	777,029	697,723
Resources expended (Notes 4-8)							
Costs of Generating Funds							
Costs of generating voluntary income		S07	77,438	-	-	77,438	76,489
Fundraising trading costs		S08	84,499	2,600	-	87,099	78,295
Investment management costs		S09	-	-	-	-	-
Charitable activities		S10	167,015	376,440	-	543,455	521,936
Governance costs		S11	1,200	-	-	1,200	1,200
Other resources expended		S12	-	-	-	-	-
Total resources expended		S13	330,152	379,040	-	709,192	677,920
Net incoming/(outgoing) resources before transfers		S14	60,439	7,398	-	67,837	19,803
Gross transfers between funds		S15	-	-	-	-	-
Net incoming/(outgoing) resources before other recognised gains/(losses)		S16	60,439	7,398	-	67,837	19,803
Other recognised gains/(losses)							
Gains and losses on revaluation of fixed assets for the charity's own use		S17	-	-	-	-	-
Gains and losses on investment assets		S18	-	-	-	-	-
Net movement in funds		S19	60,439	7,398	-	67,837	19,803
Total funds brought forward		S20	43,665	22,863	-	66,528	46,725
Total funds/(deficit) carried forward		S21	104,104	30,261	-	134,365	66,528

Section B Balance sheet

	Note	Unrestricted funds £ F01	Restricted income funds £ F02	Endowment funds £ F03	Total this year £ F04	Total last year £ F05
Fixed assets						
Tangible assets (Note 9)	B01	-	-	-	-	-
	B02	-	-	-	-	-
Investments (Note 10)	B03	-	-	-	-	-
Total fixed assets	B04	-	-	-	-	-
Current assets						
Stock and work in progress	B05	-	-	-	-	-
Debtors (Note 11)	B06	32,759	-	-	32,759	43,810
(Short term) investments	B07	-	-	-	-	-
Cash at bank and in hand	B08	88,387	30,261	-	118,648	56,531
Total current assets	B09	121,146	30,261	-	151,407	100,341
Creditors: amounts falling due within one year (Note 12)	B10	17,042	-	-	17,042	28,813
Net current assets/(liabilities)	B11	104,104	30,261	-	134,365	71,528
Total assets less current liabilities	B12	104,104	30,261	-	134,365	71,528
Creditors: amounts falling due after one year (Note 12)	B13	-	-	-	-	5,000
Provisions for liabilities and charges	B14	-	-	-	-	-
Net assets/(liabilities)	B15	104,104	30,261	-	134,365	66,528
Funds of the Charity						
Unrestricted funds	B16	104,104			104,104	43,665
	B17	-			-	-
Restricted income funds (Note 13)	B18		30,261		30,261	22,863
Endowment funds (Note 13)	B19			-	-	-
Total funds/(deficit)	B20	104,104	30,261	-	134,365	66,528

These financial statements were approved by the board of trustees and authorised for issue on 16 September 2026, and are signed on behalf of the board by:

Signature	Print Name	Date of approval
	Callum Henderson	16-Sep-26
	Iain Cavin	16-Sep-26

Name

Note 1 **Basis of preparation**

This section should be completed by all charities .

1.1 Basis of accounting

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

- Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102))
- and with*

■

 Accounting Standards;
- or

■

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

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

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

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability.

Incoming resources with related expenditure

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.

Grants and donations

Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.

Tax reclaims on donations and gifts

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

Contractual income and performance related grants

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

Donated services and facilities

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

Volunteer help

The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

EXPENDITURE AND LIABILITIES**Liability recognition**

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

Governance costs

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

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

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

Note 3 Analysis of incoming resources

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

	Analysis	This year £	Last year £
Voluntary income	<i>Unrestricted funds</i>		
	All General Donations	139,846	154,491
	Gift Aid	70,979	45,816
	Subtotal unrestricted funds	210,825	200,307
	<i>Restricted funds</i>		
	Rwanda - GNI Income	19,515	4,608
	Rwanda - Living Church income	300	5,520
	Rwanda - Comfort Rwanda	120,082	130,214
	Rwanda - Solace Support	26,090	19,391
	Rwanda - Transformation Centre	31,402	23,391
	Comfort International Ministry School	20,418	17,025
	Congo	134,940	110,573
	South Sudan	11,716	16,239
	Burundi	8,573	12,541
	Sierra Leone	10,802	-
	Salary support	2,600	3,376
	Subtotal Restricted funds	386,438	342,878
	Total	597,263	543,185
Activities for generating funds	Group visit income	91,073	66,890
	Income from Comfort International shops	70,111	54,601
	25 year Anniversary event	-	27,845
	Book and Calendar sales	1,075	635
	Total	162,259	149,971
Investment income	Bank interest	407	430
	Total	407	430
Incoming resources from charitable activities	Craft Sales	2,809	2,595
	Total	2,809	2,595

Note 4 Analysis of resources expended

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

	Analysis	This year £	Last year £
Costs of generating voluntary income	Wages and Salaries	77,438	76,489
	Total	77,438	76,489
Fundraising trading costs	Property costs	26,671	24,702
	Admin costs	10,313	10,447
	Wages and Salaries	19,360	19,122
	25 year Anniversary	-	15,337
	Other	30,755	8,687
	Total	87,099	78,295
Charitable activities	Unrestricted funds		
	<i>Donations to:</i>		
	Rwanda GNI support	10,878	13,529
	Rwanda Solace support	783	4,810
	Rwanda Transformation Centre	4,657	2,525
	Comfort International Ministry School	25,724	24,966
	Congo support	69,360	69,934
	South Sudan support	1,252	-
	Burundi support	-	9,882
	Income Generation support	3,422	1,954
	Group visit expenditure	50,939	35,743
	Subtotal Unrestricted funds	167,015	163,343
	Restricted funds		
	<i>Donations to:</i>		
	Rwanda GNI support	19,515	4,608
	Rwanda Living Church support	3,568	3,534
	Rwanda Comfort Rwanda support	118,784	123,210
	Rwanda Solace support	26,090	19,391
	Rwanda Transformation Centre	31,402	51,060
	Comfort International Ministry School	20,418	17,025
	Congo support	134,940	111,947
	South Sudan support	12,678	15,277
	Burundi support	8,250	12,541
	Sierra Leone support	795	-
	Subtotal Restricted funds	376,440	358,593
	Total	543,455	521,936
Governance costs	Audit Fees	1,200	1,200
	Total	1,200	1,200

Note 5 Support Costs

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

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

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

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

Number of trustees who were paid expenses

Nature of the expenses

Total amount paid

This year	Last year
NONE	NONE
NONE	NONE
NONE	NONE

6.2 Fees for examination or audit of the accounts

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

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

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

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

Note 7

Paid employees

Please complete this note if the charity has any employees.

7.1 Staff Costs

	This year £	Last year £
Gross wages, salaries and benefits in kind	96,153	89,706
Employer's National Insurance costs	-	-
Pension costs	1,213	5,901
Total staff costs	97,366	95,607

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

	This year Number	Last year Number
The parts of the charity in which the employees work		
Fundraising	6	5
Charitable Activities	-	-
Governance	-	-
Other	-	-
Total	6	5

7.3 Defined contribution pension scheme

Please complete if a defined contribution pension scheme is operated.

Brief details of the scheme

Comfort International operates under the Smart Pensions Workplace Pension scheme

	This year £	Last year £
The costs of the scheme to the charity for the year	1,213	5,901
The amount of any contributions outstanding at the year end	-	-
The amount of any contributions prepaid at the year end	-	-

Note 8 Grantmaking

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

8.1 Total value of grants

Purpose for which grants made	Grants to institutions Total amount £	Grants to individuals Total amount £
Congo support	204,300	
Rwanda Street Kids Rescue	18,408	
Rwanda Transformation Centre	36,059	
Rwanda Comfort Babies	43,402	
Rwanda GNI support	30,393	
Rwanda Solace support	26,873	
Rwanda Living Church support	3,568	
Rwanda Batsinda Street Kids	13,283	
South Sudan support	13,930	
Rwanda Gasanze Street Kids	15,551	
Rwanda Nyabasindu Street Kids Rescue	9,764	
Comfort International Ministry School	46,142	
Burundi support	8,250	
Gatenga Street Kids	6,933	
Rwanda Kanombe	7,450	
Rwanda African Hope Initiative	3,513	
Rwanda crafts	3,422	
Sierra Leone	795	
Rwanda Other	480	
Total	492,516	-

8.2 Grantmaking costs

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

Support costs of grantmaking

£ -

8.3 Grants made to institutions

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

Names of institutions	Purpose	Total amount of grants paid £
Comfort Congo	Provision of support for the poor in Democratic Republic of Congo	204,300
Comfort Burundi	Provision of support for the poor in Burundi	8,250
Comfort South Sudan	Provision of support for the poor in South Sudan	13,930
Comfort Sierra Leone	Provision of support for the poor in Sierra Leone	795
Living Church	Provision of support for poor	3,568
Good News International	Provision of support for poor	30,393
Solace	Support for individuals and groups of genocide survivors	26,873
Life Edifying Ministries Africa and Elim Church Ngozi	Interdenominational Training for Pastors	46,142
Comfort Rwanda	Provision of support for the poor in Rwanda	158,265
Total grants to institutions		492,516

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

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

9.2 Accumulated depreciation and impairment provisions

**Basis	SL or RB	SL or RB	SL or RB	SL	SL or RB
** Rate				5 years	

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

9.3 Net book value

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

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

--

Note 10 Investment assets

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

10.1 Fixed assets investments

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

Please provide below:

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

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

Analysis of investments

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

10.4 Material investment holdings

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

Investment held	
Market Value	

Note 11 Debtors and prepayments

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

Analysis of debtors

Trade debtors

Amounts due from subsidiary and associated undertakings

Other debtors

Prepayments and accrued income

Total

Amounts falling due within one year		Amounts falling due after more than one year	
This year £	Last year £	This year £	Last year £
-	-	-	-
-	-	-	-
32,759	43,810	-	-
-	-	-	-
32,759	43,810	-	-

Note 12**Creditors and accruals**

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

12.1 Analysis of creditors

Loans and overdrafts

Trade creditors

Amounts due to subsidiary and associated undertakings

Other creditors

Accruals and deferred income

Total

Amounts falling due within one year		Amounts falling due after more than one year	
This year £	Last year £	This year £	Last year £
5,000	5,000	-	5,000
-	-	-	-
-	-	-	-
12,042	23,813	-	-
-	-	-	-
17,042	28,813	-	5,000

12.2 Security over assets

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

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Note 13 Endowment and restricted income funds

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

13.1 Funds held

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

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

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

13.2 Movements of major funds

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

Fund names	Fund balances brought forward £	Incoming resources £	Outgoing resources £	Transfers £	Gains and losses £	Fund balances carried forward £
Rwanda - GNI Income	-	19,515	(19,515)	-	-	-
Rwanda - Living Church income	5,331	300	(3,568)	-	-	2,063
Rwanda - Comfort Rwanda	16,570	120,082	(118,784)	-	-	17,868
Rwanda - Solace Support	-	26,090	(26,090)	-	-	-
Rwanda - Transformation Centre	-	31,402	(31,402)	-	-	-
Comfort International Ministry School	-	20,418	(20,418)	-	-	-
Congo	-	134,940	(134,940)	-	-	-
South Sudan	962	11,716	(12,678)	-	-	-
Burundi	-	8,573	(8,250)	-	-	323
Sierra Leone	-	10,802	(795)	-	-	10,007
Salary support	-	2,600	(2,600)	-	-	-
Total Funds	22,863	386,438	(379,040)	-	-	30,261

13.3 Transfers between funds

Please give details of any transfers between funds.

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

Note 14 Transactions with related parties

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

14.1 Remuneration and benefits

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

Name of trustee or connected party	Legal authority (eg order, governing document)	Amounts paid or benefit value	
		This year £	Last year £
Dr C Henderson (Trustee)	Employee	29,760	30,670

14.2 Loans

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

	Name of trustee or connected party	Legal authority	Amount owing	
			This year £	Last year £
Due to trustees and related parties			-	-
Due from trustees and related parties			-	-

14.3 Other transaction(s) with trustees or related parties

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

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

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

Comfort International

Independent Auditor's Report to the Trustees of Comfort International

Year ended 31 December 2025

Opinion

We have audited the financial statements of Comfort International (the 'charity') for the year ended 31 December 2025 which comprise the statement of financial activities, statement of financial position, statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2025 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Comfort International

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

Year ended 31 December 2025

Other information

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

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

We have nothing to report in this regard.

Matters on which we are required to report by exception

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

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

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

Responsibilities of trustees

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

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

Comfort International

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

Year ended 31 December 2025

Auditor's responsibilities for the audit of the financial statements

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

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

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

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

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

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

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

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

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

Comfort International

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

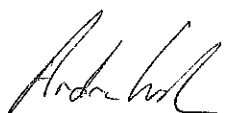
Year ended 31 December 2025

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

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

Use of our report

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



Andrew B Wilson (Senior Statutory Auditor)

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

18/9/2026