Annual Report and Financial Statements

Year ended 31st December 2025

Handicap International UK operating as
Humanity & Inclusion UK

Company Limited by Guarantee Registration Number 4010383 (England and Wales).
UK Registered Charity number 1082565.

Contents

Photo: Survivors from North Darfur gather under a tree to register with camp authorities. Since June 2023, HI's team in eastern Chad has been providing support to Sudanese people who have fled the war in their country.

Legal information

Legal Name	Handicap International UK
Operating Name	Humanity & Inclusion UK (HI UK)
Board of Trustees	Chloe Marshall (Chair, appointed 28/02/25) Oliver Thorn (Vice-Chair, appointed 28/02/25) Vhernie Manickavasagar (Treasurer, stepped down 10/03/26) Nana Obuo Raphael (Treasurer, appointed 10/03/26) Peter Burdin Stephanie Milano Thomas Morrow Nicola Peckett Ayse Suevari (stepped down 31/12/25) Sujit Peris (appointed 08/12/25) Disha Mehta (appointed 02/02/26)
Chief Executive	George Graham (stepped down 19/09/25) Tom Shelton (interim from 20/09/25; appointed to permanent role 17/02/26)
Senior Management Team	Polly Arscott Mathieu Chaumeil Jane Morris Tom Shelton
Auditors	Crowe U.K. LLP 2nd Floor 55 Ludgate Hill London EC4M 7JW
Registered Office	Romero House 55 Westminster Bridge Road London SE1 7JB +44 (0)870 774 3737
Legal Advisors	Joffe & Partners 25 Southampton Buildings, London WC2A 1AL
Bankers	Unity Trust Bank plc Four Brindley Place Birmingham B1 2JB
Company number	4010383
UK registered charity number	1082565
Website	www.humanity-inclusion.org.uk

Introduction from our Chief Executive

Holding fast to our values in a changing landscape

2025 brought another year of immense challenges for the people we serve, and serious blows to the international humanitarian system.

In February, the UK Government announced a cut to the aid budget from 0.5% to 0.3% of Gross National Income by 2027/28. The US Government's deep aid cuts, and the termination of contracts across the wider HI Network, have added still further pressure. These decisions will have devastating consequences for many of the world's most vulnerable people, and we have spoken out strongly against them.

They also make our work - and the support of our generous donors - more vital than ever. The pages that follow show what that work looked like in 2025: in Gaza and Sudan, in Ukraine, in the aftermath of devastating earthquakes in Myanmar and Afghanistan, and across the many other places where HI's expertise and presence made a difference. We are determined to meet this moment with energy, creativity and resolve, and to make the biggest difference we can for disabled and vulnerable people around the world.

In Gaza, the humanitarian catastrophe deepened still further. By the end of the year, more than 70,500 people had been killed and over 170,000 injured. Nearly 90% of the population had been displaced - many of them multiple times - and severe food insecurity engulfed almost the entire territory. Hospitals, water networks and homes lay in ruins. Despite these conditions, and persistent obstacles to humanitarian access, our teams in Gaza continued to deliver vital support: physiotherapy and mental health care, mobility aids and essential supplies, and risk education to protect families from unexploded weapons. Their courage and commitment in the face of such violence remains humbling. In support of our colleagues, we joined the Red Line for Gaza movement to call on the UK Government to act to protect civilians in Gaza and uphold international law.

> Behind every figure on these pages is the dedication of our staff and the generosity of our supporters

Civilians in Sudan, too, continued to live through one of the world's most devastating and most overlooked humanitarian emergencies. Since 2023, more than 14 million people have been forced from their homes and famine has been declared in several areas, with nearly 28 million people now facing food insecurity. As always, it is people with disabilities and the most marginalised who are paying the highest price. Despite the complex security and access environment, our team opened a new operational base in West Darfur in early 2025, and we continued to provide rehabilitation and psychological support to Sudanese refugees in Chad.

The year also brought devastating natural disasters in Asia. In late March, a 7.7 magnitude earthquake struck central Myanmar, killing more than 5,000 people and injuring at least 10,000 more. Whole communities were reduced to rubble, including 90% of the buildings in the township of Amarapura. Our teams launched an immediate response, distributing emergency kits, mobility aids and shelter supplies, and providing physiotherapy and mental health support. By the end of the year, we had reached more than 55,000 people, including nearly 4,500 with disabilities.

Just months later, a powerful earthquake struck eastern Afghanistan. We were incredibly proud that HI's newly-verified Rehabilitation Specialised Care Team - the first organisation worldwide to have a standalone rehabilitation capacity as part of the WHO's Emergency Medical Teams - was deployed to Jalalabad to support survivors. It was a milestone moment for HI and a powerful testament to the expertise of our colleagues.

In Ukraine, our teams continued to stand alongside those most affected as the war continues. We delivered rehabilitation and mental health care, helped older and disabled people on the front lines survive another harsh winter, ran mine risk education for children, and provided shared logistics so that other humanitarian organisations could reach people quickly and safely. The Daily Telegraph's Christmas Appeal, which ran into early 2025, raised over £107,000 for our work in Ukraine. We were especially grateful for the support of broadcaster and psychologist Dr Sian Williams, whose powerful contribution helped raise awareness of the psychological toll of life in a conflict zone.


Syria © T. Nicholson / HI

Our wide-reaching impact

As ever, we supported a range of other important work around the world, including projects strengthening the resilience of refugees and other vulnerable populations in Chad and Bangladesh. This was alongside responses to smaller-scale disasters including flooding in Bangladesh South Sudan and Niger, Hurricane Melissa in Cuba, and targeted interventions in Madagascar, Pakistan, Rwanda and Uganda.

Our UK-based specialists in inclusive education, emergency rehabilitation, disability inclusion, humanitarian shelter and armed violence reduction continued to lead and shape work across our global network. Our fundraising team broke records once again, raising more vital funds than ever from individuals, trusts, foundations and companies to support our work around the world. We worked hard to develop new partnerships, as well as highlighting the impact donors can make by leaving a legacy to HI in their will.

Behind every figure on these pages is the dedication of our staff and the generosity of our supporters. Our teams work tirelessly to make the biggest difference they can for the people we serve, but it is our donors who make that work possible. To everyone who gave to us this year, thank you. ■

Tom Shelton
Chief Executive
Humanity & Inclusion UK

Message from our Chair

The need for our work has never been greater

My first year as Chair of Humanity & Inclusion UK has been marked by significant challenges. The abrupt halt to US foreign aid in early 2025, alongside reductions in UK and global aid budgets, has created real uncertainty for the future of many of HI's programmes. At the same time, the needs of vulnerable people and people with disabilities continue to grow. With the war in Ukraine now in its fourth year, and with Gaza and Syria contaminated with unexploded ordinance posing a persistent threat to civilians, the demand for HI's demining, risk education and rehabilitation work has never been greater. In this context, diversifying our funding base to ensure we can sustain and expand our work is a strategic priority.

We are deeply grateful for the continued generosity of our supporters. This year, income from individual and major donors reached a record high, providing critical stability at a time of external uncertainty. We are particularly thankful for our strong and growing support from players of the Postcode Lottery, who have enabled work ranging from disaster risk reduction and emergency response in the Philippines, to rehabilitation and prosthetics work in Cambodia, and demining and risk education programmes in Syria. The Al Basma Foundation has also played a vital role in supporting our work in Gaza. These partnerships are instrumental in ensuring we can continue to reach people most in need.

The past year also brought leadership transition. In September, we said farewell to our Chief Executive, George Graham, who led HI UK through four years of impressive fundraising growth. We are grateful for his contribution and commitment.

Following a rigorous external recruitment process, we were delighted to appoint Tom Shelton as Chief Executive in March 2026, having served with great professionalism and leadership in an interim capacity. Tom brings a clear and compelling vision for HI UK's future, grounded in a strong understanding of our context, our role within the global HI network, and the dedication of our staff. We are confident he will provide strong and steady leadership in the years ahead.

We have also strengthened our Board over the past year. We were pleased to welcome Sujit Peris, who brings extensive experience in private fundraising and philanthropy, most recently with Amnesty International, and Disha Mehta, Global HR Change and Enablement Lead at Standard Chartered Bank, who offers deep expertise in organisational transformation. Their appointments further enhance the diversity of perspectives and experience that guide our work, including through their varied backgrounds and lived experience of disability.

> We are deeply grateful to all our UK supporters, donors and partners, without whom our life-changing work would not be possible.

At the same time, we said goodbye to Ayse Syevari, a committed member of our Board for many years. We are sincerely grateful for her valuable contribution during her tenure. I am so pleased to note that Ollie Thorn has taken on the role of Vice-Chair, alongside his responsibilities as Chair of the People & Culture Committee, and that Nana Obuo Raphael has assumed the role of Treasurer and Chair of the Finance, Audit & Risk Committee.

I would like to thank all Board members for their ongoing commitment and support to HI UK.

This has been a demanding year for our staff in the UK and across the HI network. For our office-based teams, the strain has been felt through funding uncertainty and the challenge of supporting programmes in increasingly complex contexts, with a clear impact on morale. Many colleagues have also carried personal concern for those working in the field, as well as for family members in conflict-affected areas. We remain committed to supporting their wellbeing and ensuring they feel valued and supported in their work.

Looking ahead, the external environment will remain challenging. With a strong staff team and a committed, diverse Board, we are well placed to navigate these pressures and sustain the programmes that are vital to the communities we serve, while ensuring that persons with disabilities are not left behind. ■

Chloe Marshall
Chair
Humanity & Inclusion UK

Basheer, 11, lives with muscular dystrophy - a condition that has progressively affected his ability to move independently and caused serious lung complications.

Since 2023, Basheer has been displaced from his home multiple times by the conflict in Gaza. This worsened his condition, leaving him unable to walk, and without medication for two years. His family now lives in a tent near Al-Aqsa Hospital in very difficult conditions, and the shelling keeps Basheer in a constant state of panic.

Yet Basheer refuses to give up. Through an inclusive learning centre supported by HI, he found something he had always been denied - a place where he truly belongs. He excels in his studies and joins in games adapted to his abilities. Despite the trauma of living through the war, his parents describe him as a smart and kind soul who continues to fight fear with hope.

The HI network

About us

Our vision

Outraged at the injustice faced by people with disabilities and vulnerable populations, we aspire to a world of solidarity and inclusion, enriched by our differences, where everyone can live in dignity.

Our mission

Humanity & Inclusion (HI) is an independent and impartial aid organisation working in situations of poverty and exclusion, conflict and disaster. We work alongside people with disabilities and vulnerable populations, taking action and bearing witness in order to respond to their essential needs, improve their living conditions and promote respect for their dignity and fundamental rights.

Our values

HUMANITY

Our work is underpinned by the value of humanity. We include everyone, without exception and champion each individual's right to dignity. Our work is guided by respect, benevolence and humility.

INCLUSION

We advocate inclusion and participation for everyone, upholding diversity, fairness and individual choice. We value difference.

COMMITMENT

We are resolute, enthusiastic and bold in our commitment to developing tailored, pragmatic and innovative solutions. We take action and rally those around us to fight injustice.

INTEGRITY

We work in an independent, professional, selfless and transparent manner.

Chad © T. Nicholson / HI

Our structure

The HI network is comprised of a Federation, eight national associations (Belgium, Canada, France, Germany, Luxembourg, Switzerland, the United Kingdom and the United States), and the HI Institute for Humanitarian Action.

The HI Federation, established in 2009, implements the network's programmes in 49 countries under the name "Humanity & Inclusion", "Humanité & Inclusion" or "Handicap International", depending on the country.

HI's national associations, founded between 1982 and 2006, are called "Handicap International" in Belgium, France, Germany, Luxembourg and Switzerland, and "Humanity & Inclusion" in Canada, the United Kingdom and the United States.

The HI Institute for Humanitarian Action is responsible for defining the ethical framework underpinning HI's actions. The Institute analyses the ethical and political issues facing the HI movement and the aid sector in general.

Who we support

HI exists to support disabled and vulnerable people around the world. The groups that we support include:

- **People with disabilities** and those living with chronic disabling diseases
- **Organisations** that promote the rights and wellbeing of people with disabilities
- **People at risk of becoming disabled** because of disease or violence
- **Refugees**, people living in disaster areas and people displaced by crises
- **People threatened by weapons or explosive devices** during or in the aftermath of conflicts.

Our areas of work

EMERGENCY

In emergencies, we distribute relief items, we provide healthcare, rehabilitation and psychosocial support, we make sure water, sanitation and shelters are accessible to everyone, and we help other relief organisations be as inclusive as possible.

CONFLICT

In conflict situations, we clear landmines and explosive remnants of war and educate communities about the risks; we help survivors rebuild their lives through physiotherapy, prosthetic limb fitting and psychological support; and we promote inclusive education and livelihoods. Globally, we campaign for an end to the use of landmines, cluster munitions and explosive weapons in populated areas.

LONG-TERM DEVELOPMENT

In our development work, we focus on inclusive health, rehabilitation and education, we support economic inclusion and food security, and we work alongside local organisations of people with disabilities to enable them to advocate for their rights and ensure their voices are heard.

Our impact

WORLDWIDE PRESENCE

437 projects in **58** countries

PEOPLE SUPPORTED BY HI'S ACTIONS

DIRECT SUPPORT

2,939,835 people

received goods or services as part of a project implemented by HI or its operating partners.

INDIRECT SUPPORT

12,042,651 people

benefitted from the effects of goods or services received by people HI directly supported.

GLOBAL STAFF

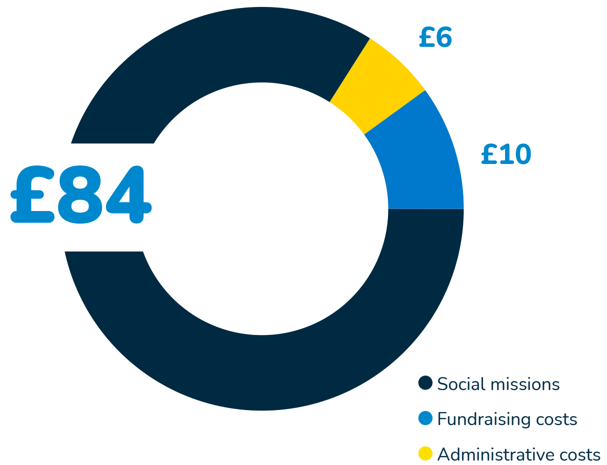
4,314 people

including:

3,469 local staff in project countries
240 international staff in project countries
366 headquarters staff working in programme management
239 staff working in support services, fundraising and communication.

Impact figures represent the actions of the HI network in 2025. Staff figures are expressed in annual full-time equivalent positions.

For every £100 spent by the HI network*



* Financial figures represent the actions of the HI network in 2025. For more information please see the HI Network Annual Report available at hi.org

Trustees' Report

2025 Highlights

How our UK team supported HI's mission in 2025

Our purpose at HI UK is to bring tangible improvements to the living conditions of people with disabilities and vulnerable populations by supporting HI's mission and programmes worldwide. In 2025, we aimed to achieve this by raising funds, influencing policy and practice, and providing technical expertise to our country programmes. This was underpinned by efforts to maintain a diverse, motivated staff team and an inclusive, collaborative and ambitious culture, with effective support functions and tools.

This section explains how we achieved these goals in 2025 in each area of activity, and shares some highlights for the year.

GAZA

By the end of 2025, more than 70,500 people had been killed in Gaza and over 170,000 injured. Strikes - often indiscriminate - have created a climate of terror and profound exhaustion, with nearly 90% of the population displaced, sometimes multiple times. Over 90% of the population faced severe food insecurity, with some areas experiencing near-famine conditions. Hospitals, water networks and housing have been massively damaged or destroyed, severely limiting access to healthcare and clean water.

Despite enormous constraints, our team continued its vital work - providing rehabilitation care to injured and disabled people, distributing essential supplies including mobility aids, and delivering mental health support. We also raised awareness of the threat posed by unexploded weapons and helped the UN and other humanitarian actors navigate an extremely dangerous environment.

SUDAN & CHAD

The crisis in Sudan is one of the world's most serious and least reported humanitarian emergencies. Since 2023, brutal conflict has forced more than 14 million people from their homes - roughly 28% of the total population. Famine was declared in several areas in 2025, while nearly 28 million people faced food insecurity. As always, it is the most marginalised - especially people with disabilities - who have been hardest hit.

In response, HI opened an operational base in Western Darfur in early 2025, distributing hygiene kits and providing cash-for-food assistance to families with children suffering from acute malnutrition. We also continued delivering rehabilitation and psychological support to Sudanese people with injuries and disabilities in Chad.

MYANMAR

At the end of March, a 7.7 magnitude earthquake struck central Myanmar, killing more than 5,000 people and injuring a further 10,000. Mandalay suffered significant damage, and in the township of Amarapura, near Sagaing, 90% of buildings collapsed.

HI immediately launched a rapid needs assessment in coordination with local hospitals and partners, distributing emergency kits - tents, blankets, survival equipment and hygiene supplies - alongside crutches, wheelchairs and stretchers. We expanded our team with physiotherapists, mental health specialists and community mobilisation officers allowing us to reach 55,668 people with support, the majority women, including 4,495 people with disabilities.

UKRAINE

In Ukraine, our teams worked tirelessly to support the most vulnerable victims of the war - providing disabled, older and isolated people near the front lines with supplies to survive the harsh winter, delivering physical rehabilitation and mental health sessions, and educating children about the dangers of landmines and unexploded weapons. We also supported other humanitarian organisations to better include people with disabilities and provided a logistics service to store and distribute medicines, vaccines and relief items as quickly and safely as possible.

We were deeply grateful to be a charity partner of the 2024 Telegraph Christmas Appeal, which ran until the end of January 2025 and raised more than £107,000 for our work in Ukraine - supported by a powerful contribution from broadcaster and psychologist Dr Sian Williams on the psychological impact of living in a conflict zone.

PROMOTING DISABILITY INCLUSION

In 2025, the team in our internal Centre of Expertise in Disability Inclusion (CEDI) continued to provide technical support to projects, strengthen disability inclusion capacity across HI, and deliver inclusion technical assistance to external stakeholders including UN bodies, governments and other INGOs. Direct support to programmes included proposal development, resource development and training for teams and OPD partners in Ukraine, Syria, Latin America, Somalia and Somaliland, and Uganda.

We also continued to influence the UN, humanitarian organisations and the British government on disability inclusion. We co-chair the Disability Reference Group - a global collective of more than 600 members promoting disability inclusion in humanitarian action - which works to shape global policy and produces practical resources. In the UK, we met ministers and politicians across political parties to turn warm words into concrete action and urged the FCDO to 'leave no one behind' as they made decisions about the future of UK aid.

2025 saw the closure of the FCDO funded Disability in Development programme which HI was a consortium member. Reaching millions of people with disabilities, the programme also collected a library of learning documents used to influence future FCDO policy and programming initiatives.

ARMED VIOLENCE REDUCTION

In 2025, our UK-based Armed Violence Reduction specialists deployed to Gaza, Laos, Lebanon, Syria and Ukraine, and provided technical support and quality control to operations in Colombia, Ethiopia, Iraq, Mozambique, Senegal, Syria, Ukraine and Yemen. We also conducted training in Ukraine and the UK, attended donor meetings and conferences, and continued to explore new modalities of integrated programming.

Innovation remained central to our work, including body-worn cameras, drone technology for survey, and remote-management technologies for safer and more efficient disarmament. Our teams presented at the Anti-Personnel Mine Ban Treaty conference in Geneva and joined the Fifth Review Conference of the Convention on the Prohibition of Antipersonnel Mines in Cambodia. Our colleagues also made numerous media appearances highlighting our work in response to the conflict in Gaza.

EMERGENCY REHABILITATION

Throughout the year, we provided technical leadership across multiple humanitarian rehabilitation programmes, including focal point support to Sudan and South Sudan and ongoing support to Ethiopia and Somalia/Somaliland, alongside ad hoc emergency and trauma rehabilitation support to other contexts. A landmark achievement was our verification by WHO as an Emergency Medical Team (EMT) Rehabilitation Specialised Care Team (SCT) - the first organisation verified with a standalone rehabilitation capacity - followed by our first deployment to support the Afghanistan earthquake response in Jalalabad province in September 2025.

We continued to engage with global networks through EMT meetings, the Humanitarian Networks and Partnerships Weeks, and presentations at the World Physiotherapy Congress and European Burns Association Congress, where election to the Professionals Allied to Medicine and Programme Committees was secured. Other contributions included remote technical support following the North Macedonia nightclub fire, a national post-trauma rehabilitation workshop in Haiti, and mentoring the Norwegian Aid Committee as they begin their Rehab-SCT EMT verification process.

INCLUSIVE EDUCATION

HI UK leads HI's work globally on inclusive education. In 2025, our team supported approximately 42 projects in 25 countries, including Bangladesh, Nepal, Cambodia, Laos, Myanmar, Jordan, Lebanon, the Occupied Palestinian Territories and Rwanda. Aid cuts led to project terminations in Rwanda, Jordan and Laos, and the closure of the Central African Republic programme also had an impact. However, new projects launched successfully in Pakistan and Syria.

The team presented at the UKFIET conference in Oxford - a landmark global education event - and contributed to position papers, reports and advocacy campaigns, including on adolescent girls with disabilities. Key milestones included the finalisation of the Disability Inclusive Development projects (funded by UK aid) and the completion of the Education in Emergencies Policy paper, now being prepared for publication, alongside influencing and advocacy work in the UK and worldwide.

SHELTER AND NON-FOOD ITEMS

In 2025, HI continued to strengthen its global response to shelter and basic needs across a range of complex emergencies. Building on sustained engagement in Gaza and the West Bank, teams improved safety and accessibility in temporary settlements, while also supporting large-scale responses in Myanmar following the earthquake and in Pakistan and Afghanistan after natural disasters. HI also expanded its reach in the Philippines through typhoon-resilient shelter programming and contributed to responses in Sudan and the Sahel. Across all contexts, technical guidance, inclusive shelter expertise, and targeted support to country teams ensured that assistance remained accessible, high-quality, and responsive to the needs of disabled and vulnerable populations

At a global level, HI reinforced its leadership in inclusive shelter programming through strengthened coordination, capacity building and strategic development. We also worked within the Global Shelter Cluster as a technical focal point on Gender, Disability and Inclusion, while delivering training and guidance to enhance emergency distributions and construction practices. Despite internal changes, HI maintained strong operational continuity - advancing cash assistance approaches, developing new tools and training packages, and ensuring country teams remain equipped to respond rapidly to crises worldwide.

MEDIA OUTREACH

2025 was another excellent year for media coverage of the issues we work on. Our stories appeared across a wide range of national newspapers - including the Express, the Daily Mirror, the Independent, the Telegraph and the Observer - and our staff and spokespeople featured on ITV News, Sky News, LBC and Al Jazeera. Much of the coverage focused on Gaza and Ukraine, but we also successfully secured coverage of our work in Syria, Vietnam and Chad

RED LINE FOR GAZA

In July 2025, we joined a group of humanitarian and medical organisations outside Parliament to send a clear message to the UK Government that attacks on healthcare are a red line. Together, we called for urgent action to protect healthcare in Gaza and uphold international law.

The scale of destruction is staggering. At least 94% of hospitals in Gaza have been damaged or destroyed by Israeli forces.* More than 1,700 health workers have been killed.** Ambulances have been bombed, medical aid - including wheelchairs and prosthetic limbs - blocked at the border, and patients are unable to access vital care. Injured and disabled people are in desperate need of support.

Red Line For Gaza is a UK-wide movement uniting organisations and individuals calling for an end to the killing and suffering of civilians, and for the UK Government to act. The campaign draws on symbolic 'red line' protests taking place around the world - a powerful reminder that there are lines that must never be crossed under international humanitarian law.

*WHO, May 2025;
**OHCHR / Palestinian Ministry of Health figures, September 2025.

Trustees' Report

Support for our work

Institutional partners

We are grateful to the Foreign, Commonwealth and Development Office (FCDO) for supporting our programmes across Africa, Asia and the Middle East. These include the multi-country Disability Inclusive Development programme, managed by Sightsavers, as well as partnerships with other organisations including the Danish Refugee Council, Save the Children, Norwegian Refugee Council, Concern Worldwide and CARE.

We are also proud to be a member of the Start Network, which allows us to access rapid, innovative funding for under-the-radar emergencies. In 2025, these included recurrent crises in Madagascar, the Philippines, Bangladesh and Pakistan funded under the Start Ready mechanism, as well as crises in Rwanda, Uganda, Niger, South Sudan and Cuba.

UKaid from the British people

START NETWORK

Photo: A member of HI Philippines' emergency team inspects damage following a typhoon that struck Cebu in November 2025.

Partnerships and philanthropy

After our strongest year for the second year running with our Partnerships and Philanthropy programme, we want to express special gratitude to our longstanding and new partners in trusts, foundations and corporates, as well as philanthropic individuals, for continuing to make vital change happen in extremely challenging circumstances and contexts.

The generosity from private organisations and individuals to our ongoing emergency responses in Gaza, Ukraine and Sudan was heartwarming, as well to our new emergency responses to the earthquakes in Afghanistan and the typhoons in the Philippines. You also supported our continuing work in Syria, where the needs remain immense, and our essential relief work with the refugee population from the Sudan crisis, in Eastern Chad. You were also very generous in supporting our development work: mine action, land release and reforestation of reclaimed land in Colombia; inclusive livelihoods, particularly for young women, in Egypt; access to employment for people with disabilities in Morocco; our work in prisons in Madagascar; and our support for early childhood development in Jordan. Our warmest thanks go to all our major donors, on behalf of the people we exist to serve. Your significant donations change lives for the better in all of these countries and throughout these terrible crises.

Photo: Malak, 9, is learning how to walk again using an artificial limb, with the help of her HI physiotherapist at our prosthetics and orthotics centre in Zawaida, Gaza. Malak was injured in May 2025, when the school where she was sheltering with her family was hit.

We want to especially thank players of the Postcode Lottery for raising an incredible £2.15 million so far for our work around the world, and for committing to another year of support in 2026. Your amazing contribution has funded our work on the Syria Crisis and our Stop Bombing Civilians campaign, as well as our work preparing vulnerable populations for disasters. These funds awarded through Postcode Global Trust also enable us to carry out inclusive emergency responses, as well as help support our physical rehabilitation of victims of conflict, natural disaster, poverty and exclusion around the world. We really value wonderful long-term support such as this.

EA Foundation
Sustainability | Poverty reduction | Education

EUROMONITOR INTERNATIONAL

POSTCODE LOTTERY

POSTCODE GLOBAL TRUST

Individual giving

Our supporters are at the heart of everything we do and we are so grateful to everyone who helps to make our work possible.

At HI, we are committed to fundraising in an ethical and sustainable way, aiming to be open and transparent with our supporters at all times. We are also continually reviewing our strategy of investment, which is aimed at offering more ways for donors to give, while making sure have efficient systems in place to manage supporter preferences and data.

In 2025, we continued to develop our multi-channel individual giving programme, further improving our online presence, launching a new challenge events programme, and making it easier for supporters to include a gift to HI in their wills.

On behalf of all the team at HI and everyone whom your donations help us to support, thank you so much for your generosity.

How you can support our life-changing work

There are so many ways in which you can support HI's work alongside disabled and vulnerable people around the world:

- Support HI's life-changing work by making a one-off donation.
- Join our amazing regular donors by setting up a monthly gift to make a long-term impact.
- Sign the 'Stop Bombing Civilians' petition on our website.
- Organise a fundraising event or personal challenge – you could run, ride, bake or sing to raise funds! Our team can provide free resources.
- Schools, clubs, churches and community groups can also fundraise and take action.
- If you are a philanthropist or represent a company, trust or foundation, why not call our team to explore how you can make the greatest difference through a bespoke partnership
- If you are thinking of leaving a gift in your will to help change lives, please consider Humanity & Inclusion UK. Anyone can leave a legacy to charity and continue to make a difference for generations to come.

Please visit our website:
humanity-inclusion.org.uk
email supportercare.uk@hi.org
or call us on 0870 774 3737
to find out more.

Thank you!

OMAR IS SO HAPPY TO WALK FREELY!

Omar Wael, 12, pictured overleaf, is from Raqqa in Syria. He lost his leg at just 11 months old when a bombing destroyed a mosque near his home, causing a large stone to collapse and crush his leg.

Omar has been using walking sticks all his life but it is only now, aged 12, that he has finally been fitted with his first prosthesis by HI and our local partner, Raqqa National Hospital.

Omar says, "I can't move around the city yet, but I'm so happy to go back to school without sticks and walk freely. I'm starting a new class this Sunday!"

Our physiotherapist Anaghim, who is taking care of Omar says: "I can see the smile on Omar's face since he started coming to physiotherapy sessions. In the beginning he was shy and frustrated, and now he's courageous, and the smile has grown on his face."

Trustees' Report

Governance, structure and management

Constitution and governance

Handicap International UK was founded in 1999. It was registered as a company limited by guarantee on 8th June 2000 and as a charity on 22nd September 2000. In 2018, the charity adopted a new operating name, Humanity & Inclusion UK, which is the name referred to throughout this document (alongside HI UK).

The organisation is governed by its Articles of Association, a copy of which is available at the registered office and at Companies House. HI UK is part of the global Humanity & Inclusion Network (HI), composed of a Federation, the HI Institute and eight national associations including HI UK.

HI UK is governed by its Board of Trustees, which is responsible for ensuring a strong strategic focus in line with the charitable aims of the organisation and with HI's global strategy. In accordance with governance best practice, the Board aspires to follow the principles of the voluntary Charity Governance Code as proportionate to the charity's circumstances.

HI UK has taken into consideration the Charity Commission's guidance on public benefit when outlining the objectives and activities for the year being reported on, as well as for subsequent years within our strategy. This guidance specifies that a charity must ensure that its purpose is carried out in ways that provide public benefit, must identify and minimise risks of harm to the charity's beneficiaries or to the public in general as a result of its conduct, and must make decisions about who benefits from the charity in ways that are consistent with its purpose. The trustees assure themselves of this by monitoring and scrutinising reports from management and by reviewing risks each quarter, including risks of harm to beneficiaries or members of the public.

As a member of the HI Network, HI UK supports and contributes to the work of the wider Federation. An international governance structure and an operational framework have been agreed within the Network in order to rationalise and share resources, and the Federation has agreed in our joint strategy to meet any shortfall of funds. In 2025, the HI UK Board was represented on the Federal General Assembly with two seats. This General Assembly has ultimate governance oversight of the HI Organisation.

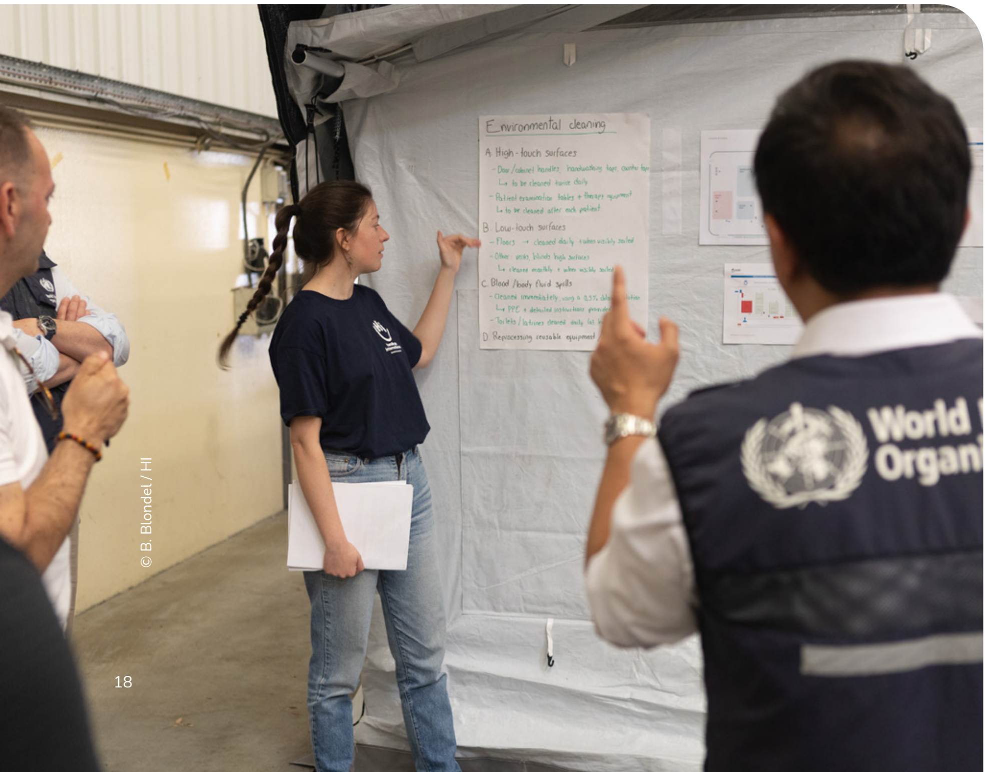


Photo: HI's Rehabilitation Specialised Care Team (SCT) is assessed by the World Health Organisation (WHO) during an emergency simulation exercise in May 2025.

The exercise is designed to prepare teams to intervene effectively in humanitarian crisis situations and to confirm that HI's protocols and operating procedures comply with the quality criteria of WHO's emergency medical team system.

HI is the first organisation to be verified with a standalone emergency rehabilitation capacity.

HI UK aims to select Trustees with the appropriate skills and expertise required and in a manner consistent with its equal opportunities and diversity & inclusion policies. Trustee vacancies are advertised and we aim to advertise vacancies with diversity, equality and inclusion in mind, so that our adverts are accessible to a wide pool of potential candidates. Applicants are shortlisted for interview by a panel of the Board and appointments are recommended to and made by the full Board on merit against objective criteria and considering the benefit of diversity. Trustees are appointed for a three-year term and are subject to a re-election procedure. After 9 years a Trustee must retire but can be reappointed and there is no maximum period of tenure, subject always to the requirements of the Charity Governance Code. The Board regularly discusses its effectiveness and its ability to work together as a team.

On acceptance of an invitation to join the Board, new Trustees are given an induction that includes information about HI and HI UK's work policies and procedures, governance (including Trustees' roles and responsibilities), an explanation of the relationships with the Federation and other national associations, and the federal and national strategies.

Photo: HI's mine action team providing an Explosive Ordnance Risk Education (EORE) session for children in a community near Deir ez-Zor, north-eastern Syria. During clearance operations, our teams conduct outreach to nearby communites to teach them how to recognise danger from unexploded ordnance and avoid tragic accidents.

Board meetings are held a minimum of four times per year and additionally as required. In addition, two sub-committees of the Board, the Finance, Audit & Risk Committee and the People & Culture Committee, meet regularly and as necessary between Board meetings and make recommendations to the full Board. Recommendations made and actions agreed by the Board committees are reviewed and ratified at Board meetings.

Day-to-day management of the organisation is devolved to the Chief Executive, who reports to the Board and has frequent contact with the Chair and Trustees. There is a delegation of authority which formalises the delegation of powers to the Chief Executive and sets out the matters that are expressly reserved for determination by the Board and cannot be delegated. The Chief Executive remains responsible for the matters delegated and is required to report to the Board as the Board deems appropriate.

All of the Trustees are members of the charity and guarantee to contribute £1 in the event of a winding up of HI UK. The Trustees are also directors of HI UK for the purposes of company law. They are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards).

Environmental, Social and governance (ESG)

The Board of Trustees has determined the following areas as being significant environmental, social and governance factors for HI UK:

- Environmental footprint
- International programmes and advocacy
- Diversity and inclusion
- Adherence to the Charity Governance Code
- Institutional policies and code of conduct
- Safeguarding
- Organisation and salaries

ENVIRONMENTAL FOOTPRINT

As HI UK, we have set ourselves the goal of achieving Net Zero emissions by 2047, which is 25 years from the baseline of 2022.

We calculate our emissions using the French "Bilan Carbone" (carbon footprint) model, developed by the French Environment and Energy Management Agency, in line with the methodology adopted by the HI Federation.

YEAR	2025	2024
EMISSIONS	**TOTAL in tonnes of carbon dioxide equivalent (tCO2e)**	
Scope 1 (Direct emissions)	0 tonnes	0 tonnes
Scope 2 (Indirect emissions associated with purchase of electricity, steam, heat or cooling)	0 tonnes	0 tonnes
Scope 3 (All other indirect emissions)	Purchased goods and services – 9 tonnes for food and drink bought by employees (not counted as organisational emissions); other emissions data not available (see notes) Upstream transportation and distribution – 0 tonnes Waste generated in operations – not available (see note) Business travel – 50 tonnes Employee commuting – 16 tonnes Upstream leased assets – 10 tonnes Downstream transportation and distribution – 0 tonnes	Purchased goods and services – 9 tonnes for food and drink bought by employees (not counted as organisational emissions); other emissions data not available (see notes) Upstream transportation and distribution – 0 tonnes Waste generated in operations – not available (see note) Business travel – 71 tonnes Employee commuting – 12 tonnes Upstream leased assets – 13 tonnes Downstream transportation and distribution – 0 tonnes
Total Emissions	**86 tonnes** (including international flights and employee food and drink)	**105 tonnes** (including international flights and employee food and drink)

Remarks on emission measures:

Scope 1 & 2 – gas and electricity use

In 2024, HI UK moved to a new shared building where we no longer own or control the Scope 1 and Scope 2 emissions. HI UK owns no vehicles.

Scope 3

Category 1: Purchased goods and services

Emissions for goods and services are included in the parameters for HI's global HI carbon footprint assessment. We were not able to produce data for goods and services procured by HI UK in 2025. However, in line with our international methodology, we have included in this category data on emissions for employee-bought food & drinks (although these are sometimes considered to be personal rather than organisational emissions).

Category 4: Upstream transportation and distribution

HI UK does not produce any emissions under this category.

Category 5: Waste generated in operations

We do not have specific data on the waste and water generated as an organisation as this is managed through the lease arrangements as part of the building operation.

Category 6: Business travel

All employees were surveyed regarding their business travel, including their destinations, methods of transport, distances travelled and, if flying, the number of stopovers. International flights were our single biggest source of emissions.

Our travel policy is to travel by train to UK and European destinations (see further below).

Category 7: Employee commuting

Emissions in these areas were assessed using a staff survey. This was not a high-emission area for the HI UK team, with many people using low-emission modes of transportation to and from work.

Category 8: Upstream leased assets

In 2025, we included emissions from our leased office space under this category. These emissions relate to energy use (electricity and heating) in our premises at Romero House, which is managed by CAFOD and over which we have no operational control. To calculate our share of emissions, we applied a pro-rata approach based on our occupancy. We have 14 desks, which account for 4% of the building and base our calculations on 4% of the landlord's calculations.

Category 9: Downstream transportation and distribution

HI UK does not produce any emissions under this category.

Our current measured tCO2e is 86 tonnes. However, this figure would be higher if we were able to measure and include the contributions from our procurement, waste & water and digital consumption.

In order to progress to achieve Net Zero by 2047, we have adopted the following carbon-reduction targets:

- Measured emissions to decrease to 54 tCO2e by 2027. This would be a reduction of 25% on the baseline year.
- Measured emissions to decrease to 36 tCO2e by 2030. This would be a 50% reduction on the baseline year.

HI UK's 'Green Team' is responsible for three key areas of activity:

- Policy – To work on projects, including our Carbon Reduction Plan, that improve policies designed to reduce the impact of our operations on the environment.
- People – To communicate with colleagues on how they can be conscious of the environment in their work, to encourage green practices across the business and to bring the environment into everyday decision-making.
- Private – To provide tips to colleagues about how they can live their personal lives in ways that have less impact on the environment.

Our Travel policy states requirements for travelling by train rather than aeroplane to certain business destinations in the UK and Europe.

Our Environmental and Sustainability policy states our commitment to reducing our carbon footprint and promoting good environmental practices. The policy also details employees' responsibility to adopt behaviours that minimise their environmental impact.

Reducing carbon emissions was one of the criteria in our decision in April 2024 to move to a new and more sustainable office, with solar panels and underfloor heating.

In the future, we intend to implement the following further measures:

- Update our procurement policy – We will revise this policy to establish emission management, mitigation and reporting as key criteria in our choices of supplier
- Work on a way to request our suppliers to have a CRP and/or commitment to Net Zero and to provide us with emissions data for our business with them
- Continue to develop staff awareness on sustainability
- Propose changes to our practices in order to reduce our digital footprint, including ensuring use of low-impact methods for sharing large files and reducing our digital storage
- Review our CRP.

The HI Federation

HI's ambition is to reduce its global greenhouse gas emissions by 50% by 2030. This ambitious objective is in line with the commitments of the Paris Agreement, which defines the trajectory to be followed to limit global warming and its impacts as much as possible.

In 2024, HI adjusted the measurements of its CO2 emissions and revised the 2019 baseline for its programmes.

A target of a 30% reduction in air travel was set for 2025, which was achieved. We intend to keep at the same level or reduce our air travel in the next few years.

In our country programmes, action was taken to limit the waste generated by our activities and reduce our energy and fuel consumption. To reduce our purchasing footprint, our suppliers were asked to adopt an environmental approach, thereby improving not only our impact, but also that of our partners.


Ukraine © C. Wright / CBI-CMC / HI

INTERNATIONAL PROGRAMMES AND ADVOCACY

HI UK's charitable purpose is to meet the basic needs, improve the living conditions and promote respect for the dignity and fundamental human rights of disabled and vulnerable people worldwide. Through our work in 2025 we have spent £6.9m in contribution to the HI Network's global efforts. As described above, HI UK has also influenced policy and practice on humanitarian crises, disability inclusion and explosive weapons and our technical staff have designed and delivered programmes around the world, with a particular focus on inclusive education, armed-violence reduction, emergency rehabilitation and humanitarian action.

DIVERSITY & INCLUSION

HI UK has a formal set of commitments on diversity and inclusion. This includes principles on inclusive behaviours, communication, advocacy, recruitment, pay & reward, data and governance. As part of these commitments, in 2025, we continued to hold regular sessions to learn more and share insights about discrimination or to hear from different people about their experiences.

In 2025, we continued our commitment as a "Disability Confident Leader" and continued to promote the scheme and disability inclusion with all our partners and our colleagues within the HI network. We also expanded our work to partner with the Royal National Institute of Blind People (RNIB) to become a 'Visibly Better Employer'.

In addition, we run annual surveys to track diversity data, including metrics related to disability inclusion. In 2025, 5 people self-identified as having a disability, a long-term health condition or being neurodivergent.

We seek to maintain a diverse Board. During the 2025 financial year, the gender balance among our ten Trustees was six women and four men; three Trustees being people of colour; and one describing themselves as having a disability. Diversity and inclusion is a standing item in quarterly Board meetings, with a designated Board focal point and detailed oversight included in the terms of reference of the Board's People & Culture Committee.

CHARITY GOVERNANCE CODE

The Charity Governance Code outlines the following principles:

Principle 1: Organisational purpose.
The Board is clear about the charity's aims and ensures that these are being delivered effectively and sustainably.

Principle 2: Leadership.
The charity is headed by an effective Board that provides strategic leadership in line with the charity's aims and values.

Principle 3: Integrity.
The Board acts with integrity. It adopts values, applies ethical principles to decisions and creates a welcoming and supportive culture which helps achieve the charity's purposes. The Board is aware of the significance of the public's confidence and trust in charities. It reflects the charity's ethics and values in everything it does. Trustees undertake their duties with this in mind.

Principle 4: Decision making, risk and control.
The Board makes sure that its decision-making processes are informed, rigorous and timely, and that effective delegation, control and risk assessment, and management systems are set up and monitored.

Principle 5: Board effectiveness.
The Board works as an effective team, using the appropriate balance of skills, experience, backgrounds and knowledge to make informed decisions.

Principle 6: Equality, diversity and inclusion.
The Board has a clear, agreed and effective approach to supporting equality, diversity and inclusion throughout the organisation and in its own practice. This approach supports good governance and the delivery of the organisation's charitable purposes.

Principle 7: Openness and accountability.
The Board leads the organisation in being transparent and accountable. The charity is open in its work unless there is good reason for it not to be.

We are confident that our structure and approach adhere well with both the letter and the spirit of each of these principles.

Following the 'apply or explain' principle set out in the Charity Governance Code, we have one current Trustee who has served on the Board for more than nine years, our newly appointed Chair, Chloe Marshall. She was appointed Chair after a rigorous process of recruitment involving advertising externally (ensuring this was placed in order to attract the most diverse candidates), selection of a shortlist of three candidates and three stages of interview by different members of our Board and the Chair of the Board of the HI Federation, and was determined to be the best candidate for the role of Chair.

In 2026, we plan to introduce an evaluation process for the Board whereby the Board reviews its own performance and that of individual trustees, including the Chair, in line with the Charity Governance Code, including how the Board works together and other factors relevant to its effectiveness. In 2025 we evaluated the Board's balance of skills, experience and knowledge and its diversity in the widest sense, as part of a new trustee recruitment round, something we do whenever recruiting new trustees.

INSTITUTIONAL POLICIES AND CODE OF CONDUCT

HI's institutional policies and directives set out the principles to be respected by all of its employees and partners across the network, including HI UK. Alongside these policies, HI's overarching Code of Conduct outlines HI's expectations of staff and volunteers. It aims to protect all beneficiaries of HI's direct and indirect actions, and people from communities in contact with these actions, especially children, women, people with disabilities and anyone in a vulnerable situation. The Code also applies to all staff, volunteers and trustees as between themselves.

The following institutional policies are available at: www.hi.org/en/institutional-policies

- Code of conduct
- Safeguarding framework
- Child protection policy
- Disability, gender and age policy
- Protection of beneficiaries from sexual exploitation, abuse and harassment policy
- Anti-fraud, bribery and

- corruption policy
- Counterterrorism measures and regulations policy
- Safety and security policy
- Environmental agenda

SAFEGUARDING

Safeguarding is a key element of our Code of Conduct and associated institutional policies and HI UK has both a safeguarding focal point member of staff as well as a safeguarding lead trustee on the Board who oversee safeguarding matters for HI UK and who are supported by the HI Federation Safeguarding team. Both HI Federal policies and HI UK staff policies provide mechanisms for safeguarding concerns to be raised and escalated. Concerns are kept in strictest confidence and with the wellbeing of the complainant a priority.

ORGANISATION AND SALARIES

During 2025, HI UK employed a full-time equivalent team of a little under 28 people (average staff headcount) to achieve its charitable objectives. We were also supported by volunteers and a secondment from the civil service with varied roles across the organisation.

HI UK aims to be a median employer compared to similar organisations in the UK and we participate in regular market surveys in order to achieve this. We publish salaries in our job adverts in order to ensure transparency and to promote fairness. Levels of remuneration for all employees are determined using our salary grading system. Salary increases are based on a combination of cost-of-living and performance-related measures, and are reviewed annually, overseen by the People & Culture Committee of the Board.

Photo: At a school in Sarmīn, north-west Syria, an HI team conducts an EORE (Explosive Ordnance Risk Education) session for children who have recently returned to their village. The area is still severely contaminated with various types of explosive remnants.

Syria © T. Mayer / HI

Principal risks and uncertainties

RISK MANAGEMENT PROCESS

Risks are managed operationally by the Chief Executive and Leadership Team through regular rolling review of each of the five categories of risk in our Risk Register. These are reported quarterly to the board, alongside immediate reporting of serious incidents.

In 2025, the Finance, Audit & Risk Committee conducted a “deep dive” each quarter into one of more categories of risk in order to interrogate the quality of the planning and mitigations in place for each risk in that category. In addition, any new or significantly evolving risks were discussed in each quarterly meeting in the context of the overall risk picture, as were any serious incidents that may have occurred.

PRINCIPAL RISKS

The most significant risks and uncertainties that HI UK faces as an organisation at the time of this report relate to the following areas:

Institutional funding:
A significant proportion of HI UK's funding comes from institutional donors, principally the Foreign, Commonwealth & Development Office (FCDO). In February 2025, the UK Government announced it would cut Official Development Assistance (ODA) from 0.5% to 0.3% of Gross National Income by 2027/28. Alongside the closure of the FCDO-funded Disability in Development programme, of which HI was a consortium member, this has already impacted our budget and - despite anticipating new FCDO opportunities emerging in 2026 - we expect a significant effect on income in 2026 and 2027.

US Government aid cuts and the termination of a large number of contracts across the HI Network also required all HI National Associations, including HI UK, to reduce non-mandatory operating costs in 2025 - including training, recruitment and travel - with further reductions expected in 2026 and 2027. Financial support from the HI Federation means the cuts should not significantly affect HI UK in the short term, though there is a longer-term risk to the growth of our institutional funding pipeline.

The impact of ODA cuts was partly offset in 2025 by growth in funding from the Start Network. To mitigate further risk, we have initiated proactive work to diversify our institutional portfolio, and we continue to maintain strong relationships with central FCDO teams and key partners. This included supporting the Government in refreshing its international development strategy and ensuring continued commitment to the goal of 'Leave No One Behind'.

Programme management:

Given the very difficult contexts in which we work, in particular in fragile and conflict-affected states, there is a continuing risk of challenges in programme management, whether related to speed of delivery, quality of services, efficiency of expenditure or compliance with donor requirements. As HI UK, we do not have direct management oversight of our programmes, as this responsibility is delegated to the HI Federation. However, we manage risks of any UK donor-funded programmes by maintaining close contact with programme teams, offering guidance and training in key areas related to implementation of UK funded contracts, systematically reviewing project reports and, on occasion as required, making visits.

Safeguarding of our staff, volunteers, partners and and the populations with whom we work:

Given our mission to support disabled and vulnerable people, safeguarding is one of the most important elements of our operations and one of our principal organisational risks. To protect the people we work with, as well as our staff and volunteers, we maintain a range of mitigation measures both at HI UK and across the HI Network.

We operate under a Federation-wide Safeguarding Framework, which ensures compliance with international safeguarding standards. Together with associated policies, including the Code of Conduct, Child Protection Policy and Protection of Beneficiaries from Sexual Exploitation, Abuse and

Harassment Policy, the Framework sets clear standards and expectations for all HI representatives, provides a system for reporting concerns as soon as they are identified or suspected, and ensures managers have the training and support to respond rapidly and carry out investigations.

The Framework applies to all entities within the HI Federal network, including the Federation, National Associations, the HI Institute and all country offices, and to all employees, volunteers, interns, consultants, contractors, trustees, and accompanying partners and family members of international staff.

Safeguarding focal points are appointed at Board, management and staff level, and compulsory training is provided for all staff and Trustees.

Additional measures at HI UK include reference and police checks for relevant new recruits, a serious-incident reporting procedure aligned with the Safeguarding Framework and UK legal and donor requirements, and a rolling programme of staff-led reviews of our major safeguarding risks. Operational partners and service providers are also required to comply with HI's Safeguarding Framework and policies, unless their own framework meets the required standards.

Retention of key staff:

In order to mitigate the risk of losing key staff, we work proactively across a range of areas to promote employee engagement, including implementing learning and development plans, continually improving our organisational culture, promoting diversity and inclusion, training managers to support mental health, talking openly and frequently about wellbeing, enabling flexible working, and promoting feedback and honest discussion.

Management of commercial contracts:

HI UK and the HI Network as a whole are adapting to the growing tendency of institutional funders, including FCDO, to offer commercial contracts that render payment of funds conditional upon (and subsequent to) meeting specific performance criteria, as opposed to simpler grant funding agreements. Commercial contracts require increased monitoring and reporting to ensure that the performance and funding conditions are met. This increases the financial as well as operational and reputational risks associated with them.

The HI Network has mitigation measures in place to manage these risks, including building the capacity of our teams to manage such contracts well and proactively learning from the commercial contracts that are already in place. For any current commercial contracts, roles and responsibilities are clear, with HI UK supporting and advising country teams on compliance and risk and supporting the management of relations with partners and the FCDO, as needed.

Counter-terrorism requirements:
As an organisation working in areas where there is a known risk of terrorist activity, the need to ensure full compliance with counter-terrorism requirements requires constant oversight and we have a Network-wide counter-terrorism policy in place. Our UK team works to ensure that all country offices are aware of, implement and are trained on our global policy. We also share this policy with partners and funders during due-diligence assessments for all grants and contracts, as required. In addition, we participate in the Bond Sanctions and Counter- Terrorism Working Group to ensure we have the latest sector-wide understanding of risks and concerns in this area.

© J. Rashed / HI

HI's team making emergency artificial limbs for children at our prosthetics and orthotics centre in Gaza.

Fraudulent fundraising in the name of HI:
As for any charitable organisation, there is a high likelihood of criminal actors fraudulently using HI's name to raise money. We have processes in place to ensure rapid reporting and response to any such incidents, including signposting people who report fraud to the police and, where necessary, notifying the public through social media and our website. Unfortunately, we were made aware of 2 such incidents in 2025, in Newcastle Upon Tyne and Kent, which we reported promptly. We are unaware of any impact on our operations.

Data protection breach or cybercrime:

This is a growing area of risk for all organisations and one where constant improvements are needed in order to remain protected. We introduced a new data-retention policy in 2023 to ensure we comply fully with best practice in data protection. With support from the HI Federation, we have also further strengthened our IT protocols, which the Federation tests regularly. In 2025, we worked with data protection specialists to renew our Cyber Essentials Plus certification.

Reputational risk from public communications on sensitive topics:
Some of the conflicts and political contexts in which HI UK works are highly controversial. This is especially true of the situation in Gaza. While HI operates according to principles of impartiality and neutrality in order to advocate for and carry out our humanitarian missions, there is a risk that HI UK, the HI Federation or other members of the HI Network may adopt public positions on sensitive issues that alienate key UK stakeholders, such as ministers, funders or supporters.

In mitigation, we promote a careful and principled approach to public communication, aiming to ensure that all our positioning is consistently in line with clearly articulated principles, including the principle of neutrality, and requiring sign-off for any new policy positions. Our Network-wide social media guidelines were refreshed in 2024. In addition, the Board requires the Chief Executive to engage the Chair prior to HI UK taking any public position that may carry a reputational risk.

© T. Nicholson / HI

Photo: An HI deminer sweeps the ground with a metal detector as part of an operation to clear unexploded ordnance in Deir ez-Zor, north-eastern Syria.

RAISING VOLUNTARY INCOME

HI UK is committed to maintaining the highest standards in our fundraising. We are a member of both the Chartered Institute of Fundraising and the Fundraising Regulator, and we comply with best practice in fundraising through the Code of Fundraising Practice. We also comply with the Data Protection Act 2018 and the UK implementation of the General Data Protection Regulation (GDPR) and have a policy on protecting potentially vulnerable supporters in line with these requirements. We ensure that any third-party organisations we work with adhere to these requirements too.

We work to ensure that our policy on fundraising with people in vulnerable circumstances is followed by all our fundraisers and suppliers. Our Team Heads and Fundraising Manager review all fundraising materials and provide training to our fundraisers, and those fundraising on our behalf, when required. In addition, we incorporate the Institute of Fundraising's 'Treating donors fairly' guidance into our fundraising. We regularly review our fundraising marketing channels and propositions and take on feedback from our supporters and the public. Our supporter promise can be found on our website at humanity-inclusion.org.uk/en/our-promise-to-you.

In 2025, HI UK received 1 complaint related to supporter communications. All complaints were responded to and resolved.

FINANCIAL REVIEW

HI UK's income in 2025 was £8.37m, which represents a 36% decrease from 2024 when our income was £13.04m. This was primarily due to a lower volume of grants and contracts from institutional sources in the context of declining official development assistance globally. Additionally, there was a slight reduction in expected revenue from legacies, as well as some delays.

Our income from partnerships and philanthropy increased from £750k to £867k. This was mainly due to good support from private trusts and foundations, especially from players of the Postcode Lottery. Our income from individual giving also increased from £771k to £883k.

The HI Federation continued to maintain investment in HI UK, providing £1,195k (compared to £1,863k in 2024) in total to support HI UK's growth strategy, invest in UK projects, diversify our income sources and support our running costs.

RESERVES POLICY

HI UK's reserves are intended to facilitate cash flow and act as a contingency against unexpected expenditures or shortfalls in fundraising, with the aim of preventing any significant disruption to our charitable activities. They are evaluated in the context of the support provided by the global HI Network and are reviewed whenever budget projections are revised or when our exposure to risk changes. If needed, expenditure levels can be materially adjusted within a twelve-month period to fit revised funding levels.

HI UK's policy is to retain a reserve of £373,540, an equivalent of two months of current UK activity costs (excluding exceptional costs and strategy-related project costs) in line with the HI Network policy. At the end of 2025, HI UK's total reserves – defined as unrestricted funds excluding fixed assets – stood at £333,351 based on actual results. However, with the Board's approval it has been determined not to adjust the reserve amount in light of the support HI UK receives from the HI Network, the good diversification of income sources and expenditure commitments, and strong voluntary income.

Photo: Abdullah, 18, was shot in the leg when armed forces entered his family home in West Darfur, Sudan. Now in Farchana refugee camp in Chad, HI's team helped him learn to walk again with a prosthetic leg. Although it was difficult to begin with, Abdullah can now walk to the souk without walking sticks. He runs a small shop in the camp, selling biscuits, chewing gum and sweets.

© T. Nicholson / HI

FUTURE PROSPECTS

We continue to work towards our strategic framework, across these three pillars:

1. Bring tangible improvement to the living conditions of people with disabilities and vulnerable populations through key opportunities linked to our organisational mission.
2. Be an innovative fundraising organisation, responding to the funding opportunities available to meet the needs of our programmes.
3. Have a diverse, happy and connected workforce, in an innovative, compliant and tech-savvy environment.

In 2026, we intend to achieve these objectives by:

- Providing technical expertise to HI programmes in disability inclusion, humanitarian mine action, inclusive education, emergency rehabilitation and shelter & non-food items
- Promoting innovations such as 'tele-rehabilitation' technologies and the use of drones and body-worn cameras in mine clearance
- Encouraging the UK Government to continue its longstanding support for disability inclusion and to meet its commitments in the Political Declaration on the use of explosive weapons in populated areas
- Raising funds for humanitarian emergencies and HI's longer-term work
- Establishing HI as a partner of choice among key organisations
- Building our network of supporters across the UK
- Continuing to improve our digital capability.

Under our fundraising strategy, we will continue to spread our efforts between institutional funding, major giving (philanthropy, trusts, foundations and corporate partnerships) and individual giving. With an experienced team in place and more streamlined systems, we anticipate continuing to grow private fundraising.

© T. Mayer / HI

Photo: After an explosion at an ammunition depot, 4-year-old Ibrahim's body and brain were severely shocked, resulting in a stroke. He is receiving physiotherapy sessions and psychological support from our team at Aqrabat Hospital in Idlib, Syria.

We also hope to see sustained institutional funding income in 2025, though we anticipate a decline in opportunities from 2026. In support of these efforts we will work to increase our visibility and connections with all key audiences. With all these elements taken into account, we expect to see a further decline in overall income growth over the coming year.

GOING CONCERN

The Trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charitable company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

HI UK has adequate resources to continue in operational existence for the foreseeable future, with a number of institutional grants, major gifts and legacies already having been secured for 2026 and beyond.

In addition, the HI Federation has confirmed it will provide sufficient funds to continue to support the charitable activities of the charity. Having considered the above as well as our fixed costs, the Trustees believe that it is appropriate to continue to adopt the going concern basis in preparing this annual report and financial statements.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees (who are also statutory directors of HI UK) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards).

Company law requires the Trustees to prepare financial statements for each financial year. Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company 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 judgments and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions, disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006 and the provisions of the charity's constitution. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Disclosure of information to Auditors

Insofar as each of the Trustees of the charity at the date of approval of this report is aware there is no relevant audit information (information needed by the charity's auditor in connection with preparing the audit report) of which the charity's auditor is unaware. Each Trustee has taken all of the steps that he/she should have taken as a Trustee in order to make himself/herself aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

Registered office:
Romero House
55 Westminster Bridge Road
London SE1 7JB

Signed on behalf of Trustees

Treasurer:

Nana Obuo Raphael
Date: 2nd June 2026

Independent auditor's report

to the members of Handicap International UK for the year ended 31st December 2025

OPINION

We have audited the financial statements of Handicap International UK ('the charitable company') for the year ended 31 December 2025, which comprise Statement of Financial Activities, Balance Sheet, Cashflow Statement and Notes to the Financial Statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 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 charitable company's affairs as at 31 December 2025 and of its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

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 charitable company 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 RELATED 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 charitable company'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.

OTHER INFORMATION

The trustees are responsible for the other information contained within the annual report. The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. 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.

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 this gives rise to a material misstatement in the financial statements themselves. 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.

OPINIONS ON OTHER MATTERS PRESCRIBED BY THE COMPANIES ACT 2006

In our opinion, based on the work undertaken in the course of the audit

- the information given in the trustees' report, which includes the directors' report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report have been prepared in accordance with applicable legal requirements.

MATTERS ON WHICH WE ARE REQUIRED TO REPORT BY EXCEPTION

In light of the knowledge and understanding of the charitable company and their environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

RESPONSIBILITIES OF DIRECTORS

As explained more fully in the trustees' responsibilities statement set out on page 30, the trustees (who are also the directors of the charitable company for the purposes of company law) 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 charitable company'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 charitable company or to cease operations, or have no realistic alternative but to do so.

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.

Details of the extent to which the audit was considered capable of detecting irregularities, including fraud and non-compliance with laws and regulations are set out below.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

EXTENT TO WHICH OUR PROCEDURES ARE CAPABLE OF DETECTING IRREGULARITIES, INCLUDING FRAUD

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We identified and assessed the risks of material misstatement of the financial statements from irregularities, whether due to fraud or error, and discussed these between our audit team members. We then designed and performed audit procedures responsive to those risks, including obtaining audit evidence sufficient and appropriate to provide a basis for our opinion.

We obtained an understanding of the legal and regulatory frameworks within which the charitable company operates, focusing on those laws and regulations that have a direct effect on the determination of material amounts and disclosures in the financial statements. The laws and regulations we considered in this context were the Companies Act 2006 together with the Charities SORP (FRS 102). We assessed the required compliance with these laws and regulations as part of our audit procedures on the related financial statement items.

In addition, we considered provisions of other laws and regulations that do not have a direct effect on the financial statements but compliance with which might be fundamental to the charitable company's ability to operate or to avoid a material penalty. Auditing standards limit the required audit procedures to identify non-compliance with these laws and regulations to enquiry of the trustees and other management and inspection of regulatory and legal correspondence, if any.

We also considered the opportunities and incentives that may exist within the charitable company for fraud. The laws and regulations we considered in this context for the UK operations were: General Data Protection Regulation (GDPR), Anti-fraud, bribery and corruption legislation, Taxation legislation and Employment legislation.

We identified the greatest risk of material impact on the financial statements from irregularities, including fraud, to be within the timing of income recognition from grants and contracts and the override of controls by management. Our audit procedures to respond to these risks included enquiries of management, and the Finance, Audit & Risk Committee about their own identification and assessment of the risks of irregularities, designing audit procedures over the recognition of grant and contract income, sample testing on the posting of journals, reviewing accounting estimates for biases, reviewing regulatory correspondence with the Charity Commission, and reading minutes of meetings of those charged with governance.

Owing to the inherent limitations of an audit, there is an unavoidable risk that we may not have detected some material misstatements in the financial statements, even though we have properly planned and performed our audit in accordance with auditing standards. For example, the further removed non-compliance with laws and regulations (irregularities) is from the events and transactions reflected in the financial statements, the less likely the inherently limited procedures required by auditing standards would identify it.

In addition, as with any audit, there remained a higher risk of non-detection of irregularities, as these may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls. We are not responsible for preventing non-compliance and cannot be expected to detect non-compliance with all laws and regulations.

USE OF OUR REPORT

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members 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 charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Simon Hughes
Senior Statutory Auditor

For and on behalf of
Crowe U.K. LLP
Statutory Auditor
London

Date: 19 June 2026

Financial Statements

Our 2025 accounts

© T. Nicholson / HI

STATEMENT OF FINANCIAL ACTIVITIES (Including Income and Expenditure account)

For the year ended 31st December 2025

	Note	Unrestricted Funds £	Restricted Funds £	2025 Total Funds £	2024 Total Funds £
INCOME FROM:					
Donations & Legacies (including Contribution from HI Federation)	2	2,156,320	475,497	2,631,817	3,217,032
Charitable activities	3	621,303	5,119,893	5,741,196	9,825,851
TOTAL INCOME		2,777,623	5,595,390	8,373,013	13,042,883
EXPENDITURE ON:					
Raising funds	4	1,377,035	-	1,377,035	1,536,260
Charitable activities					
Overseas Programmes					
Humanitarian emergencies		275,623	3,766,365	4,041,988	5,383,181
Long-term development		726,835	820,782	1,547,617	4,415,100
Multi-sector programmes		398,130	450,497	848,627	1,065,249
UK Projects		-	557,746	557,746	551,093
Total Charitable activities	5	1,400,588	5,595,390	6,995,978	11,414,623
TOTAL EXPENDITURE		2,777,623	5,595,390	8,373,013	12,950,883
NET INCOME / (EXPENDITURE)	8	-	-	-	92,001
Transfers between funds		-	-	-	-
NET MOVEMENT IN FUNDS		-	-	-	92,001
RECONCILIATION OF FUNDS:					
Total funds at 1st January 2025		373,541	-	373,541	373,541
TOTAL FUNDS at 31st December 2025		373,541	-	373,541	373,541

The statement of financial activities includes all gains and losses recognised in the period.

All income and expenditure derive from continuing activities.

Djawahir, 24, was left partially paralysed when a rocket was fired into her house in Darfur. Having escaped to Chad, she is now receiving physiotherapy and counselling sessions from HI's team in Farchana refugee camp. Pictured here with one of her two children, Raya, Djawahir describes her old dreams of become an accountant as "smashed" but says that thanks to regular strength and conditioning sessions she's closer to achieving her new dream: to be able to walk unaided.

BALANCE SHEET

At 31st December 2025

	Note	TOTAL 2025 £	TOTAL 2024 £
Fixed Assets			
Tangible assets	**12**	9,208	14,548
Total Fixed Assets		9,208	14,548
Current Assets			
Debtors	**13**	1,843,071	1,942,917
Cash at bank and in hand		662,363	972,590
Creditors: Amounts falling due within one year	**14**	(2,141,101)	(2,556,514)
Net Current Assets		364,333	358,993
TOTAL NET ASSETS	16	**373,541**	**373,541**
THE FUNDS OF THE CHARITY:			
Unrestricted funds: General fund		373,541	373,541
TOTAL FUNDS		**373,541**	**373,541**

These financial statements are prepared in accordance with part 15 of the Companies Acts 2006.

Company Limited by Guarantee Registration Number 4010383 (England and Wales).

These financial statements were approved and authorised for issue by the Board of Trustees on XX June 2026 and signed on its behalf by :

....

Trustee: Nana Obuo Raphael

Date: 2nd June 2026

The notes on pages 38 to 48 form part of these financial statements.

STATEMENT OF CASH FLOWS

At 31st December 2025

	Note	TOTAL 2025 £	TOTAL 2024 £
NET INCOME / (EXPENDITURE) FOR REPORTING PERIOD			
(as per the STATEMENT OF FINANCIAL ACTIVITIES)		-	92,001
Adjustments for:			
Depreciation charges	**12**	8,934	12,047
Fixed assets written-off		–	15,479
(Increase)/decrease in debtors		99,847	219,632
Increase/(decrease) in creditors		(415,413)	32,986
NET CASH (USED IN) / PROVIDED BY OPERATING ACTIVITIES		**(306,632)**	**372,144**
NET CASH FLOWS FROM INVESTING ACTIVITIES			
Purchase of fixed assets		(3,594)	(8,515)
NET CASH PROVIDED BY / (USED IN) INVESTING ACTIVITIES		**(3,594)**	**(8,515)**
CHANGE IN CASH AND CASH EQUIVALENTS IN REPORTING PERIOD		(310,226)	363,629
Cash and cash equivalents at the beginning of the reporting period		972,590	608,961
Change in cash and cash equivalents due to exchange rate movements		-	-
CASH AND CASH EQUIVALENTS AT THE END OF THE REPORTING PERIOD		**662,364**	**972,590**

N.B. Comparative figures for the prior year have been restated to reflect updated information and ensure consistency with the current reporting period

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31st December 2025

1. ACCOUNTING POLICIES

Handicap International UK (HI UK) was founded in 1999, incorporated in England and Wales as a company limited by guarantee on 8th June 2000, and as a charity on 22nd September 2000. As of 24th January 2018, the organisation has adopted a new operating name, Humanity & Inclusion UK. HI UK is a public benefit entity. The Registered Office is Romero House, 55 Westminster Bridge Road, SE1 7JB

a) Basis of accounting

The financial statements have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice for charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102) (Charities SORP (FRS 102), which applicable from 1 January 2019, and the Companies Act 2006. All figures are rounded to the nearest whole pound and presented in the charities functional currency which is (GBP). The Trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charitable company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue. HI UK has adequate resources to continue its operational existence for the foreseeable future, with a number of institutional grants and major gifts already having been secured for 2026 and beyond. In addition, the HI Federation has confirmed it will provide sufficient funds to continue to support the charitable activities of the charity. Having considered the above as well as our fixed costs, the Trustees believe that it is appropriate to continue to adopt the going concern basis in preparing this annual report and financial statements.

b) Fund accounting

The charity maintains various types of funds as follows:

Restricted funds: Restricted funds represent

- Grants and donations received which are allocated by the donor for specific purposes as defined by the donor; and
- Some contributions from HI Federation, which are allocated by HI Federation for use for specific purposes.

Expenditure that meets these criteria is charged to the fund, together with a fair allocation of support costs.

Unrestricted funds: Unrestricted funds represent income which is expendable at the discretion of the Trustees in the furtherance of the objects of the charity.

c) Income

Voluntary income, including donation, grants, legacies and volunteer contributions is recognised where there is entitlement, probability of receipt and the amount can be measured with sufficient reliability. The following specific policies apply to categories of income:

• Performance based contracts: where HI UK provides goods and/or services in return for a fee as part of its charitable activities such contracted income is recognised in the year as incoming resources in the SOFA to the extent that HI UK has provided the goods and/or services thereby earning the right to consideration by its performance. Income from commercial contracts is recognised in line with the performance of the contractual obligations.

• Grants from governments, institutional donors and trusts & foundations: where related to specific conditions; are recognised as income in the SOFA when the conditions have been substantially met and the associated expenditure is incurred. Grants receivable are credited to the Statement of Financial Activities (SOFA) in the year for which they are entitled to be receivable.

• Grants that are not subject to specific performance deliverables or conditions are recognised in full in the SOFA when they become receivable. Where income is received in advance of its recognition in the SOFA it is deferred as a liability until certainty exists that the conditions imposed can be met. Where entitlement occurs before incoming resources are received the income is accrued.

• Donated services and facilities are included as 'Voluntary income' at their estimated value to the charity when received, and under the appropriate expenditure heading depending on the nature of service or facility provided, at the same value and time.

• Investment income is included in the SOFA in the year in which it is receivable.

• Legacy income is brought into the accounts when entitlement has been established, receipt of income is probable, and the value can be measured reliably. Sufficient evidence for entitlement is deemed to be when probate has been granted, there is evidence that there are sufficient assets to pay the legacy after settling liabilities, and conditions to receive the legacy are either within the control of HI UK or have been met. Receipt is deemed probable when final estate accounts have been completed before year end 31 December.

d) Expenditure and basis of allocation of costs

Expenditure is recognised on an accrual basis when the charity has a legal or constructive obligation.

Resources expended are allocated direct to the particular activity where the cost relates to that activity.

Support costs have been allocated between charitable activities and raising funds. Costs that are not wholly attributable to an expenditure category have been apportioned to each activity on an estimate of staff time.

Governance costs include those costs associating with meeting the constitutional and statutory requirements of the charity such as the cost of board meetings, statutory compliance and costs linked to the strategic management of the charity. Governance costs have been allocated on basis of relative income (excluding Contribution from HI Federation) between Donations and legacies and Charitable activities.

e) Expenditure on raising funds

Expenditure on raising funds include the cost of recruiting and retaining new donors, costs relating to private and/or institutional grant applications, and associated communication and PR costs. These include an apportionment of support costs and governance costs, as shown in Note 4.

f) Accounting estimates and judgments

The management may have to make judgements, estimates and assumptions that affect the application of the charities accounting policies and the reported assets, liabilities, income and expenditure and the disclosures made in the financial statements. Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. It is the opinion of the Trustees that the estimates and assumptions that have the most significant risk of causing a material adjustment to the carrying amounts of assets and liabilities in the next financial year relate to the recognition of performance related grants and contracts. Contracts may include performance related elements which require an estimate of the cost to completion, where the outcome of a contract cannot be estimated reliably, the trustees recognise income under the contract only to the extent of the expenses recognised that are recoverable.

g) Expenditure on charitable activities

Expenditure on charitable activities comprise all costs incurred in the pursuit of the charitable objects of the charity. These costs, where not wholly attributable, are apportioned between the categories of charitable expenditure in addition to the direct costs. Expenditure on charitable activities includes an apportionment of support costs and governance costs, as shown in Note 5.

h) Tangible fixed assets

Tangible fixed assets are stated at cost less depreciation, which is provided in annual instalments over the estimated useful lives of the assets. The rates of depreciation applied to the assets are:

Leasehold improvements	5 years or less over period of lease
Computer equipment	3 to 5 years on straight line basis
Office equipment	4 years on straight line basis
Fixtures & fittings	3 years on straight line basis

The threshold for an asset to be capitalized is set at £500.

i) Pension costs

The charity contributes on behalf of employees to their stakeholder defined contribution pension scheme. The cost of the contribution is charged to the Statement of Financial Activities (SOFA) when the cost is incurred.

j) Donated services and gifts in kind

Donated services and gifts in kind include secondments of personnel, pro bono services and other services. These have been valued at the cost the charity would have otherwise have paid for these services; or where a specific price is not available, this is at market rate.

Items gifted to the charity are included either as income in the SOFA or as an asset in the Balance Sheet. The valuation of such items is as deemed reasonable by the Trustees.

k) Foreign currencies

Transactions in foreign currencies are recorded at the rate ruling at the date of the transaction. Monetary assets and liabilities are translated at the rate of exchange ruling at the balance sheet date. All exchange differences are recorded in the SOFA.

l) Liability of the guarantors

The charity does not have a share capital and is limited by guarantee. In the event of the charity being wound up the maximum amount which each member is liable to contribute is one pound. There were 10 (2024: 10) such members at 31st December 2025.

m) Operating lease

Total operating lease rentals are charged as an expense in the Statement of Financial Activities over the lease term.

2. DONATIONS AND LEGACIES (including CONTRIBUTION from HI FEDERATION)

	2025 Total £	2024 Total £
Contribution from HI Federation	638,207	1,312,467
Donations	1,747,254	1,521,784
Donated services and gifts in kind	21,324	93,120
Other income	225,031	289,661
	2,631,816	**3,217,032**

3. INCOME FROM CHARITABLE ACTIVITIES

	2025 Total £	2024 Total £
Support for overseas programmes		
Institutional funding: Public bodies	1,977,271	6,468,929
Institutional funding: Private organisations	3,206,179	2,805,829
Support for UK projects		
Support from HI Federation for UK projects	557,747	551,094
UK & overseas programmes **Note 9**	**5,741,197**	**9,825,852**

4. EXPENDITURE ON RAISING FUNDS

2025	Direct Costs £	Staff Costs £	Support Costs £	2025 Total £
Private fundraising investment	56,906	38,643	9,047	104,596
Institutional fundraising activities	9,421	51,643	12,984	74,048
Other fundraising activities	634,397	347,788	81,422	1,063,607
Communication & PR	41,360	61,169	10,931	113,460
Probono support		2,170	19,154	21,324
Total expenditure on raising funds	**742,084**	**501,413**	**133,538**	**1,377,035**

2024	Direct Costs £	Staff Costs £	Support Costs £	2024 Total £
Private fundraising investment	354,047	42,442	10,999	407,488
Institutional fundraising activities	39,700	62,257	14,268	116,225
Other fundraising activities	310,179	381,982	98,995	791,156
Communication & PR	57,591	56,301	14,379	128,271
	-	24,273	68,847	93,120
Total expenditure on raising funds	**761,517**	**567,255**	**207,488**	**1,536,260**

5. TOTAL EXPENDITURE ON CHARITABLE ACTIVITIES

COSTS OF CHARITABLE ACTIVITIES	2025 Total £	2024 Total £
Overseas programmes		
Emergencies	4,041,987	5,383,181
Long-term development	1,547,617	4,415,100
Multi-sector overseas programmes funded by voluntary donations		
Afghanistan	74,989	50,000
Bangladesh	30,000	40,000
Burkina Faso	-	4,998
Chad	30,000	50,000
Colombia	4,502	40,518
Egypt	11,000	49,740
Haiti	-	20,000
Jordan	38,906	84,696
Lebanon	25,000	50,000
Madagascar	77,671	52,200
Morocco	5,000	-
Myanmar	25,000	-
Palestine	196,569	277,837
Philippines	15,675	35,000
Democratic Republic of Congo	10,500	30,000
Senegal	-	15,000
South Sudan	25,000	50,000
Sudan	20,783	-
Syria	40,000	100,000
Ukraine	138,031	45,260
Yemen	55,000	50,000
Emergencies	-	20,000
Logistic Platform	25,000	-
	848,626	**1,065,249**

UK projects	2025 Total £	2024 Total £
Inclusive Education, Rehabilitation and Armed Violence Reduction	538,043	515,832
Research, Policy and Awareness Raising	19,703	35,261
Total UK project costs	**557,746**	**551,093**

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31st December 2025

2025	Direct Costs £	Staff Costs £	Support Costs £	2025 Total £
Overseas programmes	5,208,450	148,464	38,082	5,394,996
Multi-sector overseas programmes funded by voluntary donations	848,627	12,513	156,563	1,017,703
UK projects	29,463	506,313	47,503	583,279
	6,086,540	667,290	242,148	6,995,978

2024	Direct Costs £	Staff Costs £	Support Costs £	2024 Total £
Overseas programmes	9,274,759	156,647	61,592	9,492,998
Multi-sector overseas programmes funded by voluntary donations	1,065,249	14,036	227,120	1,306,405
UK projects	37,240	494,008	83,972	615,220
	10,377,248	664,691	372,684	11,414,623

6 GOVERNANCE COSTS

	2025 £	2024 £
Meeting costs & others	-	1,994
Professional fees	26,171	28,652
Staff costs	26,947	30,126
	53,118	**60,772**

7 SUPPORT COSTS

2025	Charitable Activities £	Generating Funds £	2025 Total £
Staff costs	100,102	81,332	181,434
General costs	96,089	16,957	113,046
Depreciation	7,594	1,340	8,934
Governance costs	38,363	14,755	53,118
	242,148	**114,384**	**356,532**

2024	Charitable Activities £	Generating Funds £	2024 Total £
Staff costs	112,286	91,233	203,519
General costs	186,583	32,926	219,509
Depreciation	23,397	4,129	27,526
Governance costs	50,418	10,353	60,771
	372,684	**138,641**	**511,325**

HANDICAP INTERNATIONAL UK (OPERATING AS HUMANITY & INCLUSION UK)
COMPANY LIMITED BY GUARANTEE, UK REGISTERED CHARITY NO. 1082565

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31st December 2025

8 NET RESOURCES FOR THE YEAR

This is stated after charging / (crediting):	2025 £	2024 £
Depreciation	12,047	12,047
Auditor's remuneration - statutory audit	21,700	21,100
Auditor's remuneration - tax services	1,392	2,382
Operating lease payments	45,150	92,730
	80,289	**128,259**

9. MOVEMENT IN RESTRICTED FUNDS

	Income 2025 £	Expenditure 2025 £
HUMANITARIAN		
Foreign, Commonwealth and Development Office (FCDO)		
Afghanistan: Supporting humanitarian assistance and protection in Afghanistan programme	(38,400)	(38,400)
Madagascar: Improved access to quality, inclusive and gender-sensitive education and vocational training for girls and young women with disabilities	2,315	2,315
Danish Refugee Council - Sahel Regional Fund		
Chad: Multisectoral Support Project for Strengthening the Resilience of Vulnerable Refugee, Returnee, and Host Populations in Wadi Fira Province	374,728	374,728
EA Foundation		
Colombia: Restoring biodiversity and ecosystems through sustainable demining and reforestation	25,000	25,000
Norwegian Refugee Council		
Bangladesh: Strengthening Protection, Health, and Resilience of refugees and host communities in Cox's Bazar	55,846	55,846
Bangladesh: Rohingya Response and National Resilience Programme (RRNRP) in Cox's Bazar	205,432	205,432
Bangladesh: Support to NRC Consortium under the Resilience and Adaptation Fund (RAF)	74,908	74,908
Start Network		
Bangladesh: Start Ready flood interventions	29,583	29,583
Colombia: Climate and explosive devices impact anticipator	23,901	23,901
Cuba: Alert 1028 - Hurricane Melissa response via CARE International	124,314	124,314
Ethiopia: Anticipatory Action Plan for drought response in Falan zone	4,291	4,291
Madagascar: Start interventions	239,875	239,875
Niger: Alert 861 - Emergency response to floods in the Tillaberi Region	199,943	199,943
Pakistan: Start interventions	90,292	90,292
Philippines: Start interventions and SN Start Ready Award - 2024 Philippines Cyclone CA region Baggao and Gattaran	1,001,153	1,001,153
Rwanda: Alert 903 - Anticipation of displacement due to conflict	213 773	213 773
South Sudan: Alert 1007 - Flooding response	368 432	368 432
Uganda: Alert 908 - Anticipation of Ebola outbreak	289 319	289 319
Total Humanitarian	**3,284,705**	**3,284,705**

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31st December 2025

	Income 2025 £	Expenditure 2025 £
LONG-TERM DEVELOPMENT		
CARE International		-
Bangladesh: Climate and Environment Programme (BCEP) - Adaptation in Ecologically Critical Areas of Bangladesh via CARE	64,038	64,038
Concern Worldwide		
Sierra Leone: Saving Lives in Sierra Leone Phase III	237,112	237,112
Danish Refugee Council		
Jordan: Protected today and tomorrow	519,632	519,632
Save the Children		
DRC: Axe Filles Girls Education via Save the Children	481,660	481,660
Total Long-Term Development	**1,302,442**	**1,302,442**
SUB TOTAL	**4,587,147**	**4,587,147**
International Organisations (support for UK projects)		
HI FEDERATION		
Inclusive Education and Armed Violence Reduction	538,043	538,043
Research, Policy and Awareness Raising	**19,703**	**19,703**
Total International Organisations	**557,746**	**557,746**
TOTAL	**5,144,893**	**5,144,893**

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31st December 2025

10. TRUSTEES AND STAFF INFORMATION

a) Trustees

No Trustee received emoluments in 2025 (2024: nil)

In 2025 there were no reimbursed expenses during the year (2024: nil)

There were no costs paid directly to third parties (2023: £0)

Trustees voluntarily donated a total amount of £0 (2023: £0)

b) Staff

	2025	2024
Staff costs were as follows:	£	£
Salaries and wages	1,166,236	1,243,526
Social security costs	129,784	125,558
Pension costs	45,128	47,440
Agency, free service and seconded staff	40,829	39,294
	1,381,977	**1,455,818**

In 2025:

- No employee received emoluments in range of £60,000 to £70,000 (2024: 0)
- No employee received emoluments in range of £80,000 to £90,000 (2024:2)
- Two employees received emoluments in range of £90,000 to £100,000 (2024: 2)

on an annualised basis during the year.

The total compensation for key management personnel (including employer social security costs) is £299,366 (2024: £326,558).

One staff member was re-billed by Handicap International Federation for the total amount of £40,829

The average headcount of staff employed in 2025 : 28

The average headcount of staff employed by the charity during the period, including seconded staff was as follows:

	2025	2024
Generating funds	13	14
Charitable activities	14	14
Governance	1	1
	28	**29**

11. TAXATION

The charitable company is exempt from corporation tax on its charitable activities and trading activities carried out in the year.

12. TANGIBLE FIXED ASSETS

	Leasehold Improvements	Fixtures, Fittings, Equipment	Total Fixed Assets
Cost	**£**	**£**	**£**
At 1 January 2025	12,293	122,542	134,835
Additions	-	3,594	3,594
Disposals	(12,293)	(67,414)	(79,707)
at 31 December 2025	**-**	**58,722**	**58,722**
Depreciation			
At 1 January 2025	12,293	107,994	120,287
Charge for period	-	8,934	8,934
Depreciation on disposal	(12,293)	(67,414)	(79,707)
at 31 December 2025	**-**	**49,514**	**49,514**
Net book value			
At 31 December 2025	**-**	**9,208**	**9,208**
At 31 December 2024	**-**	**14,548**	**14,548**

13. DEBTORS

	2025	2024
	£	£
Trade Debtors	116,366	196,496
Receivable from other HI Federation	1,202,222	20,555
Accrued income and Prepayments	490,443	1,608,121
Other receivables	34,040	117,745
	1,843,071	**1,942,917**

14. CREDITORS: Amounts falling due within one year

	2025	2024
	£	£
Money due to HI Federation for programs	709,942	1,599,376
Trade payables	4,496	46,200
Deferred income	1,320,881	463,294
Accruals & other creditors	39,571	367,823
Social security costs and other taxation	66,211	79,821
	2,141,101	**2,556,514**

Deferred income comprises the aggregate of amounts received in advance for future periods for specific grant agreements.

	2025	2024
	£	£
Opening balance	463,294	328,430
Amount released from previous year	(463,294)	(328,430)
Income resources deferred in the year	1,320,881	463,294
Closing balance	**1,320,881**	**463,294**

15. COMMITMENTS UNDER OPERATING LEASE

At 31 December 2025, the charity had annual commitments under operating leases as set out below:

	2025	2024
	£	£
Not later than one year	45,150	43,600
Later than one year and not later than five years	48,300	42,000
	93,450	**85,600**

16. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds	Restricted Funds	Total Funds
2025	**£**	**£**	**£**
Total fixed assets	9,208	-	9,208
Current assets	702,985	1,802,449	2,505,434
Creditors: amount falling due within 1 year	(338,652)	(1,802,449)	(2,141,101)
Net assets at 31 December 2024	**373,541**	**-**	**373,541**

	Unrestricted Funds	Restricted Funds	Total Funds
2024	**£**	**£**	**£**
Total fixed assets	14,548	-	14,548
Current assets	1,158,934	1,756,573	2,915,507
Creditors: amount falling due within 1 year	(799,941)	(1,756,573)	(2,556,514)
Net assets at 31 December 2024	**373,541**	**-**	**373,541**

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31st December 2025

17. MOVEMENT IN FUNDS

2025	Brought forward £	Incoming resources £	Outgoing resources £	Carried forward £
Restricted funds	-	5,595,390	(5,595,390)	-
Unrestricted funds				
General fund	373,541	8,373,013	(8,373,013)	373,541
TOTAL FUNDS	**373,541**	**13,968,403**	**(13,968,403)**	**373,541**

2024	Brought forward £	Incoming resources £	Outgoing resources £	Carried forward £
Restricted funds	-	9,263,669	(9,263,669)	-
Unrestricted funds				
General fund	281,540	3,779,215	(3,687,214)	373,541
TOTAL FUNDS	**281,540**	**13,042,884**	**(12,950,883)**	**373,541**

18. RELATED PARTY TRANSACTIONS

Handicap International UK is an independent National Association of the international charity Handicap International Federation (HI). A "Federal Handbook" manual has been agreed within the Federal network in order to rationalise and share resources, and formalise working arrangements. The Federation has identified the UK as a source of significant future growth in Private Fundraising and so has invested funds in Handicap International UK in order to achieve this. It has also agreed to meet any shortfall of funds whilst the charity becomes established in the UK.

Overseas programme expenditure is undertaken by HI Federation on behalf of HI UK. HI Federation is registered in France (Registration number 51965599700038) formally known as 'Association Federation Handicap International'

	Overseas programme expenditure £	Invoiced to HI UK £	Invoiced by HI UK £	Owed to HI UK £	Owed by HI UK £
2025					
HI Federation	5,589,605	40,829	-	1,202,214	709,942
HI Belgium	-	-	-	-	-
HI COB	-	-	-	-	-
HI France	-	-	-	-	-
HI Luxembourg	-	-	8	8	-
2024					
HI Federation	9,798,281	53,708	244,064	-	1,599,376
HI Belgium	-	-	20,247	20,247	-
HI COB	-	-	519	-	-
HI France	-	-	108	108	-
HI Luxembourg	-	-	200	200	-

Humanity & Inclusion UK

Acknowledgements

Thank you to all our UK supporters, donors and partners in 2025

Supporters and ambassadors

- Dr. Sian Williams
- Giles Duley
- Jack Hunter-Spivey
- Ross Wilson

Donors and partners

- Al Basma Foundation
- Annie Maw
- CARE International
- CB and HH Taylor 1984 Trust
- Choose Love
- Concern Worldwide
- Danish Refugee Council
- EA Foundation
- Elrha
- Euromonitor International
- Festival Medical Services
- Foreign, Commonwealth and Development Office (FCDO)
- Gloria and Stephanie Warner
- Google Ad Grants
- International Disability Alliance
- J and M Britton Charitable Trust
- Joffe & Partners LLP
- LASOONA Relief and Development Organization
- Legacy of War Foundation
- London Stock Exchange Group Foundation
- Microsoft Nonprofit Grants
- MJB Charitable Trust
- Norton Rose Fulbright
- Norwegian Refugee Council
- PayPal
- Players of Postcode Lottery
- People in Need
- Renishaw PLC
- Sarah Tennent
- Save the Children
- Sightsavers
- Souter Charitable Trust
- Start Network
- The Batchworth Trust
- Tolkien Trust
- Tula Trust
- Viscount Oliver Lymington
- World Health Organisation (WHO)

Organisational memberships and networks

- Bond
- Chartered Institute of Fundraising
- Cluster Munition Coalition
- Crisis Action
- Enabling Education Network (EENET)
- French Chamber of Great Britain
- Fundraising Regulator
- Global Campaign for Education UK (Send my Friend to School)
- International Broadcasting Trust
- International Campaign to Ban Landmines
- International Network on Explosive Weapons
- Start Network

Annual Report and Financial Statements
Year ended 31st December 2025

Annual Report and Financial Statements
Year ended 31st December 2025

Handicap International UK operating as
Humanity & Inclusion UK
(a charitable company limited by guarantee)

Company Registration number: 4010383 (England and Wales)
UK Registered Charity number: 1082565

Romero House
55 Westminster Bridge Road
London SE1 7JB
Tel: +44 (0)870 774 3737
Email: info.uk@hi.org

humanity-inclusion.org.uk