

ANNUAL REPORT

LATIN LINK 2025-26



REPORT AND FINANCIAL STATEMENTS
OF THE TRUSTEES FOR THE YEAR
ENDED 31 MARCH 2026



Latin Link
COMMUNITY WITH A CALLING



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LATIN LINK

Report and financial statements of the trustees for the year ended 31 March 2026.

The trustees are pleased to present their report together with the financial statements of the charity for the year ended 31 March 2026.

This report also contains the information required by the directors' report under company law.

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THE LATIN LINK INTERNATIONAL ASSEMBLY 2026



THE BRITAIN AND IRELAND TEAM
OFFICE STAFF AND SENT MEMBERS

WELCOME

LATIN LINK ANNUAL REPORT 2025-26

Conversations about song lyrics are fairly regular in our house. While my husband, Mark, focuses primarily on a good tune, I always want to know what the song is trying to communicate. The lyrics are important to me. One of our conversations was at a concert we attended recently. The support act launched into a song that got my attention as it progressed:

*There's a hole in my heart..
And this hole in my heart can't be
filled with the things I do
Hole hearted... hole hearted..
(Original song by Extreme)*

You may have guessed where I'm going with this. As the song filled the arena, my attention shifted from the song to the theme we've been exploring in Latin Link over recent months. The 'wholehearted' theme has been the focus of our communications through which we've learned about many of our Latin Link members who are giving of themselves wholeheartedly to God's mission.

This wholehearted service was never more evident to me than when I had the privilege of meeting many of them in person at the Latin Link International Assembly in Peru earlier this year. Both in public testimony and in many personal conversations, it

was clear to me that in fulfilling God's call on their lives, they serve with everything they have, whether in times of blessing and encouragement or hardship and discouragement. If you want to find out more about what our members are doing, please read this annual report, and get hold of the most recent edition of *Latinfile*. You'll certainly be encouraged!

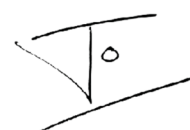
When Paul writes in Colossians 3:23, 'Whatever you do, work at it with all your heart, as working for the Lord, not for human masters', he encourages us to perform all our tasks, duties and work with full effort, passion, and integrity. If we do this 'as working for the Lord', even the most mundane task can be elevated to an act of worship.

It has been a joy over the past year to work alongside our Britain and Ireland team who serve in this way to support our members, engaging with churches in Britain and Ireland, and ensuring you, our supporters, are regularly kept up to date with what God is doing through the work of Latin Link. As Chair of Trustees, I want to thank each one of them for their wholehearted service and for the massive contribution they continue to make to God's mission.

Working alongside our leadership team, our trustees continue to give oversight and direction to ensure Latin Link is robust and resilient in today's context; they often go above and beyond with their time and commitment. It's a pleasure to serve with them, and a joy to welcome Jenny Brown who joined the team earlier this year; she has previously served with Latin link in Brazil, Peru, and the UK. Following the year end we appointed Ian Lund as a trustee in June 2026.

I want to thank you, our readers and supporters, for every gift given, every prayer offered, and every word of encouragement shared. Each wholehearted contribution is making an impact for God's kingdom.

God bless,



Jo Jowett
Chair of Trustees





OBJECTIVES AND ACTIVITIES

CHARITABLE OBJECTIVES

To advance the mission of Christ, principally in and from Latin America and also amongst Spanish and Portuguese speaking people elsewhere in the world, and in particular (but without limitation to the foregoing) to join in evangelism, church-planting, the discipling of Christians and the training of leaders, working in partnership with Christians in Latin America.

To provide relief of those who are suffering hardship or injustice by reason of their physical, social, environmental or economic conditions, including working to prevent the causes of such hardship and injustice.

VISION STATEMENT

Our vision is to see vibrant, Bible-believing Christian communities in every part of Latin America, impacting their neighbours, their societies and the wider world.

WHAT WE DO

The charity works in partnership with churches to send and receive individuals, families, and teams to and from Latin American communities, to share the love of God.

This takes place through three pathways:

Step: short-term mission and discipleship pathway for teams, lasting 3–16 weeks

Stride: placements for individuals, couples or families, lasting 6–24 months

Stay: open-ended placements lasting three years or more. This longer-term commitment follows on from a two-year Stride.

In all three pathways, our members are involved in helping local churches and Christians to meet a diverse range of needs, from caring for children

at risk to training church leaders; from supporting university students to generating employment opportunities.

This is a reflection of our commitment to integral mission; we believe that sharing the gospel includes addressing both physical and spiritual needs.

Key to our work is partnering with Latin American Christians for the advance of the mission of Christ, principally by placing people strategically in ministries of Mission Mobilisation; the Reduction of Bible Poverty; and the Increase of Human Dignity.

We seek to enable the Latin American church, flourishing in depth and numbers, to better fulfil its mission in the world.

VALUES

Our mission springs from a desire to be involved with God in his work, and to bring honour to him. We believe that enabling people to follow their heart to fulfil a calling is how God uses Latin Link to achieve his purposes.





WHERE WE WORK

It is our desire to be known as the go-to agency for Latin American mission. This is reflected in the areas where we focus our work, with the major area of activity being the placement of people on an ongoing basis in Latin America and Europe, to work alongside local partner churches and Christian organisations.

In the year 1 April 2025 to 31 March 2026, Latin Link Britain and Ireland had 62 Stay members serving alongside the local church in Argentina, Bolivia, Brazil, Chile, Colombia, Costa Rica, Ecuador, Guatemala and Peru (in Latin America) and in Britain, Ireland and Spain (in Europe). This does not include UK office and regional staff, who are also Latin Link members.

ACHIEVEMENTS AND PERFORMANCE

INTRODUCTION

Latin Link is a mission organisation, facilitating individuals, families and teams to share the love of God, with communities across Latin America and Europe. We enable Christians to live out their God-given calling to introduce others to Jesus, so they can come to know his life-transforming love and power.

Our members use their skills to serve in integral mission, caring for both the spiritual and physical needs of individuals. They do this in a variety of ways, often focusing particularly on communities affected by poverty and injustice.

In the following sections, we will provide examples of the work

being achieved through each of our three pathways. We hope that these give a flavour of the breadth and impact of Latin Link's ministry.





STAY PATHWAY

Latin Link's Stay pathway is designed for committed Christians who feel a call to longer-term mission. Stay members have previously completed our Stride pathway.

In the last year, through giving their time and using their skills alongside the local Latin American, Spanish and UK church, our Stay members have seen a real impact on the individuals and communities with whom they serve. Our partnerships with churches and local organisations are growing and we highly value what we can learn from them, as well as seeking to bless them through service. The dynamic of having Latin American members who have come to work in the UK offers a different perspective and experience, which adds value and impact to what we as a mission are doing.

A general trend in mission is a reduction in long-term members and a decrease in the average length of time served overseas. Whilst we are noticing this within Latin Link, we recognise that many who have left this year have moved into new seasons of life and their time with us has come to an end in a healthy way. However, we are still greatly encouraged by the passion and commitment of those who are continuing in their service. Our members work in a wide range of contexts: churches, healthcare, education, sports, leadership training, theological education, evangelism, creation care, publishing, prisons, family ministries, advocating for justice, supporting migrants, safeguarding, member care, and more.

As our members seek to contribute to change, they step into God's mission story. These are some of their realities that we are seeing:

- Churches and Christian organisations in Peru are impacted as leaders are encouraged through the Arrow leadership programme.

- Bible college students in Brazil are encouraged to grow in their theology, preaching and discipleship.
- Children are better protected because safeguarding training is happening in churches and organisations in Guatemala.
- Young people are part of a safe community through football outreach in Brazil.
- Christian authors and small publishers across Latin America are better equipped through training and resources.
- In Costa Rica, families are being supported as they learn how to navigate life with a child with a disability.
- Young offenders in Bolivia are given opportunities to explore restorative justice and experience God's forgiveness.
- Members of all ages are cared for better through the development of the Member Care team, focusing on areas such as those in grief, those going through a transition, or families with Third Culture Kids.

An investment in kingdom work is something we want to inspire more people to say yes to, especially those who desire to take a career break, by offering opportunities where they can continue to use their professional skills in a different context, for a significant amount of time, without it needing to be a lifelong commitment.

In the stories that follow we highlight the work of our newest Stay family and one of our longest serving couples.

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Members in Latin America

10

Members in Britain and Ireland (p. 11)

6

Members in Spain





THE RIVEROS' STORY

With a heart to serve where God leads, the Riveros moved from Pucallpa (in the central jungle region of Peru) to Moyobamba (northern jungle region), and have been exploring various ministry opportunities there. The Rivero family is made up of Fredi, a native of Tarapoto, a couple of hours drive from Moyobamba, Emma, from Belfast, along with their four biological children and one foster child. They have a wealth of mission experience between them, and after a time on Stride they were welcomed onto the Stay pathway in early 2026.

Their passion is to share the gospel and help the local community, and they do this in many ways. As part of their local church they are involved in worship and discipleship, plus working with the kids and youth. They support other local organisations as well, such as *Misión 6:10*, where Fredi and eldest son Jake have had several opportunities to serve with cutting hair, translating and helping with the vision clinic, and *Asociación San Lucas*, a local NGO, where Fredi helps with their orchestra and does discipleship through training. He also travels to indigenous communities, where he delivers theological and worship training.

More recently they have experienced God opening doors for them to live and minister in Santa Catalina, an agricultural village only ten minutes away from the centre of Moyobamba, where people work in their rice fields and coffee and chocolate plantations. They have seen a real need for the gospel and have experienced God opening doors for them to be involved there.

They are looking forward to taking the next steps in starting to become a part of the community. Their hope is to be able to offer English classes to the children and youth there, which will help in their schooling, and to be able to hold football workshops as a way to present the gospel. They are also looking for possibilities to be able to speak into family life, and to model Christ in their everyday interactions with the community.

To learn more about the Riveros and their ministry have a look at this [video](#).





IAN AND BRENDA'S STORY

It's not so common these days to commit to long-term mission, but Ian and Brenda Darke are still going strong after 40 years! They began serving in Latin America back in 1985 with the precursor to Latin Link, EUSA.

They live in San José, Costa Rica, from where Ian supports the development of biblical and relevant Christian publishing in Latin America. He coordinates the *Letra Viva* network of Christian publishers in Latin America and works with the CBC (Latin America Bible Commentary), *Ediciones PUMA* and *Certeza UNIDA*.

Brenda promotes the inclusion of people with disabilities through written materials, teaching at the *ESEPA* seminary, collaborating with the *Viva* network for at risk children, mentoring and through the *Uno en Cristo* (One in Christ) church-based support group for families. She shares with us some of the story of how this ministry grew and what they have been doing in this last year.

"*Uno en Cristo* offers pastoral support to families of people living with a disability. It started in 2004 in my local church. Some of my students from *ESEPA* in Costa Rica had done some investigation amongst the congregation into the needs of people with disabilities. We then organised a conference open to anyone and contacted families from other churches as well. From there, the ministry was formed with the aim to provide pastoral care to these families who expressed their feelings of being misunderstood and neglected.

When we asked them what it should be called, they chose the name *Uno en Cristo*, which means One in Christ. We believe that anyone who puts their faith in Jesus is part of this same family whether we live with a disability or not.

We began with about ten families which quickly grew to over 20 as people began to bring their friends along. Over the years we have also lost members, mainly to early deaths as many of them had life-limiting disabilities. We have always met monthly, sometimes taking the group on outings, camps or celebrations.

At present we have 18 families and eight helpers. We have found it important to organise two parallel groups during the meeting: one for the mothers and other carers, and the other group is for those living with disabilities as well as any children. Some of those with disabilities have been members of the ministry now for many years and are adults so the activities and teaching are geared to their needs. Most have cognitive disabilities so we teach at a level appropriate to them, hoping to encourage them in their walk with God.

Meanwhile the carers, mainly mothers, have space to share with one another, to study the Bible together and pray for each other. They normally have very few opportunities to relax as their caring responsibilities never end. Even a few hours whilst their children are safe and happily occupied is of real benefit. Knowing that they are not alone and can share their questions and concerns with other mothers is often enough to help them continue in their role as carer, whilst praying for each other is a privilege."

Watch an interview with Ian and Brenda [here](#).



SERVING IN BRITAIN AND IRELAND

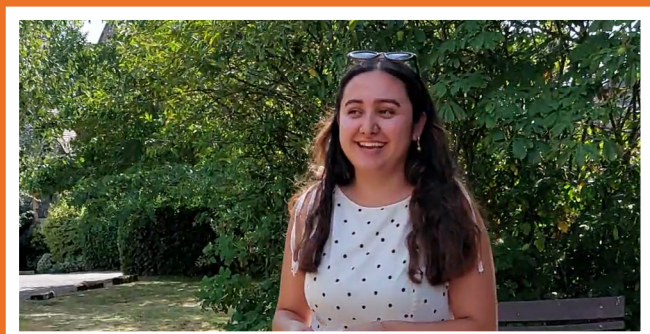
Multi-directional mission is where God calls and sends people from all nations to use their gifts in a cross-cultural setting. Latin Link facilitates this, enabling Latin Americans to serve across Britain and Ireland. Between April 2025 and March 2026 we had ten members serving in a variety of placements. We firmly believe this is effective and important for both churches here and in Latin America, as well as for each believer that takes that step of faith.

It has been special to see how God is using and growing each one of them, in the context where he has placed them. Lucia Rodriguez and Diego Abril are two Striders sent from *Iglesia La Casa* (The House Church), in Bogotá, Colombia, to serve alongside Christ Church Barnet in North London. They shared how their placement has impacted them:



"I didn't expect to grow so much," said Diego. "I was thinking more of giving and serving and taking what I got from Colombia to the UK, but here I've been able to grow and learn from the people in the church, from, basically, everyone. Also, the cultural changes make you grow in your character." His confidence and leadership skills have grown immensely, revealed in a significant moment when he preached in English for the first time.

Lucia reflected, "I think for me it will be in my identity... I feel like I have known and have grown to trust a God that sees me. God has been affirming and reassuring things in me while being here."



Their growth has come through the different areas they were working in, mainly with children and young people. Lucia talked about the joy that came from seeing the kids she worked with grow to trust her, and Diego delighted in the moments that the youth engaged with him and their bond grew. Thinking about the cultural differences, Lucia commented that, although relationships in the UK context take more time, "it is more beautiful because you know it is genuine."

The experience has been used by God to open not only their hearts and minds, but also those of the local community and church family. Andy Rimmer, the vicar of Christ Church, said the following about the experience of receiving Latin American missionaries:

"oh, wow! It's been amazing! They have been an absolute joy to be around. They bring something fresh, they bring a passion for Jesus, they've challenged us. As a church, they've brought lots of encouragements and fun. They have been significant in the difference they have made particularly in the lives of young people, but also in worship."

The Latin Link team continues to work on developing partnerships, inspiring more churches across Britain and Ireland to consider receiving mission workers.

You can see the full conversation with Lucia and Diego on our YouTube channel: [@LatinLinkUK](#)





STRIDE PATHWAY

Using individual skills and giftings, Striders are generally based in a project for between 6 and 24 months (shorter medical electives are available). Even in the shorter placements, Striders find that they can have a big impact - as well as being greatly impacted themselves.

Step (see page 14) and Stride continue to operate well together, and we are pleased to see this as an effective way for people to explore a potential longer-term calling to mission in Latin America.

The sustained increase in the number of applicants to the Stride pathway is encouraging, as is the fact that some Striders are considering long-term service. Our hope and prayer is that the pathway will continue to grow over the next year.

During the year April 2025 to March 2026, we sent eight new Striders to Latin America. They served in

Ecuador, Bolivia, Peru, Brazil, Argentina, Guatemala, and Colombia. We had a good mix of language students and young people on a gap year or longer.

Of the Striders sent to Latin America during 2024-2025, nine were still on placement during parts of 2025-2026. While most have now returned to the UK, two are still serving having stayed on for a second year.

We are thankful that despite the cost of living crisis, which continues to be a challenge, many are still committed to serving on the Stride pathway. We share regular Stride updates on our social media, connect to our [Facebook](#) or [Instagram](#) to see more.

Read on to hear about the experience of two of our Striders, David Gregg and Grace Nuth.



DAVID'S STORY

Originally from Belfast, David finished his undergraduate degree in Law with Spanish at Queen's University and wanted to take part in a Stride placement to experience mission abroad and use his Spanish to share the gospel with others.

David served with the *Niños con Destino* (Children with Destiny) foundation in Sangolquí, just outside Quito, from September 2025 to February 2026.

Their vision is to eradicate child labour, particularly those selling on the streets, with the ultimate aim that every child will come to know God.

In the main centre where David was based, he helped the children and young people with educational support, different activities (sport, music, etc) and most importantly opening the Bible with them in the devotional time together. In his role he sought to focus on this devotional time and be intentional with the evangelism side of the organisation, connecting to the students and seeing their hearts open to hearing about Jesus.

After returning to the UK, he tried to summarise his time on Stride:

"I'll state the obvious, yet often forgettable: God's plans will always be greater than ours. We may never understand until much time has passed, or never understand at all. Each uncomfortable moment, misunderstanding, laugh, frustration, piece of wisdom gleaned has been part of God's powerful and unstoppable plan."



GRACE'S STORY

Grace Nuth graduated from the University of Birmingham, with a degree in Mathematics and Music. In September 2025 she embarked on a six-month Stride placement to Moyobamba, in the northern jungle region of Peru. Inspired by her experiences with her Christian Union at university, Grace was eager to see God at work in Peru.

Grace served with the *Asociación San Lucas* children's orchestra, using her musical talents to teach violin, viola, and cello. She also collaborated with Latin Link members Fredi and Emma Rivero at the local university, helping to establish a Christian youth group and support a young adults ministry. Additionally, she helped with the evangelistic ministry of *Misión 6:10* in Moyobamba.

Whilst on placement she reflected upon some of her most meaningful experiences:

"I have been going with a small group from the orchestra and the director of the elderly programme to different houses in the area to play music.

It is always so encouraging to see that many of them have joy from Jesus despite their difficult circumstances. We also visit those who don't know Jesus or who are struggling in their faith. The director of the programme often prays with them and reminds them of Jesus' love."





STEP PATHWAY

Step is Latin Link's short-term mission pathway for teams. Step teams share God's love in a very tangible way as they live and work alongside Latin Americans, offering their support through practical and community-based projects.

Working closely with Latin Link's in-country Short-Term Coordinators, Step teams are assigned to a variety of projects, with an emphasis on working in partnership with the local Latin American church. These projects are very varied, ranging from evangelistic outreach via sport or on the street; social action such as building churches and feeding programmes; or holiday Bible clubs for local children and youth.

Step projects are arranged where Latin Link Stay members are already working, or with projects that they have contact with and knowledge of. They are run in partnership with local churches and other non-government organisations, with similar mission objectives. By always having the bigger picture in mind, we ensure that Step feeds into longer-term, sustainable mission, and that it addresses both physical and spiritual needs.

From April to July 2025, eight Spring Steppers finished off their four months serving in various children's and youth ministries in Santo Domingo, Ecuador and Barranquilla, Colombia.

As they said their farewells, we sent two three-week Summer teams in July - eight Steppers went to the Ecuadorian jungle and ten to the Peruvian



Amazon basin. Plus a Deaf Step team headed off to Cochabamba in Bolivia.

In March 2026 we sent two more Spring Step teams! Seven young people served in Tartagal, Argentina for two months, before moving on to the city of Trinidad in Bolivia. Further north, another team of eight were stationed in Colombia, serving in the cities of Barranquilla and Medellín.

Read our Step testimonies to hear how our teams got on! You can also read all the Step reports [here](#).

Peru, Summer 2025

Serving alongside a church in Moyobamba, in the northern jungle of Peru, was a great experience for the team. They worked to build a fireplace and clear space for a football pitch, as well as helping with kids and youth work in the community.

"God's goodness has been evident in many ways, and he continues to carry us through each day."

Ecuador, Summer 2025

Our Summer Step team served in the Ecuadorian jungle, helping to run a holiday Bible club and various activities in local communities, near the town of Archidona. The aim was to share the good news of Jesus with the children and young people.

"Another exciting thing was that the president of Rukullakta came to this final, celebratory day. He gave an address and seemed very positive. This was a hugely significant moment, to receive this formal seal of approval as, historically, this community has been fairly resistant to the gospel."

Deaf Step team, Bolivia, Summer 2025

The team went to Cochabamba. One aim of the trip was to introduce teachers and members of the Deaf Community to the latest knowledge regarding Deaf people with Autism and the skills required to welcome them in church and to assist them in flourishing.

Fernando Avila (Deaf), a leader in Christ Saves Deaf Congregation, "We are very grateful that Denise and David always bring groups of Deaf people, specific people to help us in our needs. They help our ministry to flourish and over the last 20 plus years we have seen a big change and we have learnt that yes, Deaf people can get involved and contribute to the Kingdom of God."

Colombia, Spring 2026

Moving from Barranquilla on the Caribbean coast to the mountain city of Medellin kept this team very busy! Their experience was varied, from kids clubs in a rural village to a rehab centre in the city, but each part of the placement challenged them in different ways.

"We give thanks for all the relationships we have made with all the people we have met and the opportunities we have had to share the gospel and our love for Jesus with them."

Argentina & Bolivia, Spring 2026

This team had two placements, Tartagal in Argentina and Trinidad in Bolivia. Involved in church construction projects in both towns, they also got stuck into ministry with kids and youth, developing strong relationships with the locals.

"Through many highs and lows, trials and challenges, and some very precious moments, we have experienced an everlasting, loving Heavenly Father who works in ways that we would never have expected."





CELEBRATING 40 YEARS OF STEP!

Steps teams will always be in my heart as these young people were always willing to work alongside nationals and make a difference.

María - received a Step team

In Latin American culture anniversaries and birthdays are given importance and celebrated with much enthusiasm. Reflecting this vibrant tradition, we at Latin Link celebrated 40 years of Step in a variety of ways; online, in print, and in person.

It was a privilege to look back at God's faithfulness through collating the memories of previous Steppers in our Step Survey, allowing us to see some of the ongoing impact short-term mission has had on their lives.

For many people, Step played an incredibly significant role in discovering God's calling on their lives as they spent time serving alongside a local church reaching out to its community in Latin America. Nick Cole, who was on the very first Step team in 1985, shared, "God used my Step experiences to first call me to serve in cross-cultural mission which I have done as my main work since 1993. I am currently the UK Director of the Operation Christmas Child project for Samaritan's Purse."

While Step was, and continues to be, a way to share the love of Christ, focusing on meeting the physical and spiritual needs

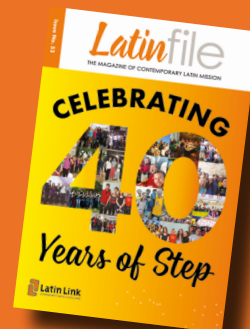
in local communities, the activities the teams carry out are not necessarily what leaves a lasting impression. Rather it is the interaction with Christians in another culture, the sense of community that comes from serving as a team, the lifelong relationships that are formed, as well as those moments where God well and truly turned up!

This is evidenced by the nearly 200 former Steppers that have returned to serve in Latin America for longer periods. Hannah Larco, a Stay member, said, "I am currently serving in Peru with Latin Link and ultimately, it [Step] was my step into mission and long-term service."

Our annual magazine, **Latinfile**, showcased stories from across the 40 years and encouraged readers to step into the story as we continue to send more teams. On our social media platforms, we shared quotes and some old photos, noticing some interesting common themes: lots of yellow t-shirts, group photos in holes in the ground, wheelbarrow poses, jumping... to name a few!

The main celebration was at our Inspire event, in Sutton Coldfield, in November. Over 150 people

from the Latin Link community joined together, and through worship, prayer, and some fun, marked the occasion. We had a look back at the history of Step with Simone, our Head of Programmes, who revealed to us how the original idea for Step all started with a lightbulb moment in a bath! Some there were from the first ever team, which was special, and bringing us all the way up to date, we heard from the most recent Step teams who went out in 2025. We finished off with a huge cake and, of course, a piñata! From a bathtub to a big party!



My Step experience shaped my perspective on resilience, privilege, and service in a way I never expected. It taught me to show up with a willing heart, even when solutions aren't immediate or easy. More than anything, it reinforced the power of community, the impact of small acts of kindness, and the faithfulness of God in every circumstance. That experience continues to shape how I live my life today.

Katelin



MOBILISATION

Latin Link's Mobilisation Team is made up of the Head of Mobilisation, based in Devon, South-West England, the Ireland Coordinator in Belfast, and the Scotland Coordinator in Edinburgh. In addition to this core team there is a growing network of 35 volunteer Story Sharers and Mobilisers, many of whom are returned Steppers and Striders, who inspire others about mission through speaking, writing, organising prayer groups, fundraising, and representing Latin Link at events. In Scotland and Ireland, the Coordinators are supported by amazing teams of faithful volunteers who make up the Scotland Action Group (SAG), and Ireland Action Group (IAG). We are extremely grateful for all who help.

One of the ways the Mobilisation Team engages with churches, supporters and prayer groups is by organising regional events in the form of Inspire brunches, or Latin American worship nights. This year to celebrate 40 years since sending the first Step team, we held special Inspire events in Birmingham, Antrim and Glasgow. These were wonderful opportunities to connect with the wider Latin Link community, including former Steppers, Striders and Stay members, to celebrate the life-changing, long-term impact of short-term mission.

SAG also organised a Latin Worship Night in Edinburgh while IAG hosted Inspire Northern Ireland. These events provided a great opportunity to hear updates, be stirred by inspiring testimonies, respond to prayer needs and be inspired to explore the many mission opportunities available!

Alongside these Latin Link events we were invited to various Christian Union mission gatherings in key university cities, such as:

- Nottingham
- Keele
- Oxford
- Bristol
- Bath
- Exeter
- Southampton
- Bournemouth

We also participated in many external events such as: The Mix Bristol, SWYM Conference, Keswick Scotland and Keswick Northern Ireland, New Horizon, SPREE Southwest, Bangor Worldwide Convention, Just Love Exeter, and The SEND, to name but a few.

As well as in person events, we launched online spaces to explore mission opportunities throughout the year. These are virtual discovery evenings, called 'Stepping Stones', for people considering going on Step and Stride, to which we've had an encouraging response.

It is a privilege to be part of the growing mobilisation ministry of Latin Link, and we are so thankful for each and every person who offers their time and talents to bless this vital work of encouraging the UK church to step into the story of God's global mission.



FINANCIAL REVIEW

2025-2026

INTRODUCTION

The financial year ending 31 March 2026 was encouraging, despite the challenging financial context. We thank God for the constant prayer and financial support we receive in these difficult times.

The unrestricted income during the year was £563,258, with unrestricted expenditure being £543,245 (2025: unrestricted income of £767,874 and unrestricted expenditure of £675,968). Restricted income was £1,325,525, with restricted expenditure being £1,364,384 (2025: restricted income of £1,127,460 and restricted expenditure of £1,119,194). Total income was £1,888,783 (2025: £1,895,334), with total expenditure being £1,907,629 (2025: £1,795,162), giving a net expenditure of £18,846 (2025: net income of £100,172).

Our General Funds level increased by £13k ending the year with £277k (2025: increased by £86k ending the year with £264k). Designated Funds have increased by £5k (2025: decreased by £4k) whilst Restricted Funds have decreased by £36k (2025: increased by £18k). Within the Restricted Funds, the Step Fund has a deficit of £13k (2025: deficit of £31k) which accumulated during 2020-22 as the Step pathway was curtailed due to the pandemic. As this pathway has re-emerged, we expect the deficit will reduce year on year. Our main priority is to continue to increase the numbers on our Stride pathway and begin to increase the numbers on the Stay pathway, in order to grow the impact of the charity's work and its long-term sustainability.

FUNDRAISING

Latin Link is registered with the Fundraising Regulator and all our fundraising activities comply with the Code of Fundraising Practice. Fundraising staff monitor and report regularly to the trustees. Fundraising Guidelines are always provided to all volunteers who are involved in raising funds.

The trustees wish to express their gratitude to all the individuals, churches, and other organisations who have donated funds to Latin Link and our members. We acknowledge that in the current financial situation within the UK and overseas, some supporters may be in financial difficulties and for this reason we never pressure anyone to make a gift. Our Fundraising Complaints Policy is easily accessible on our website. There have been no complaints or criticisms during the year about our fundraising activities.

Latin Link continues to receive support from some commercial participators, and we have an agreement in place with each of these, which fully complies with the Code of Fundraising Practice requirements. We do not use professional fundraisers.

LOOKING FORWARD

Our main objectives remain:

1. To continue to seek to increase participation in our Stride and Stay pathways, recognising their direct contribution to our long-term impact. A key priority is to strengthen how we communicate the needs of our partners in Latin America and the opportunities for service to churches and potential mission participants.

2. To continue developing relationships with UK Christians, engaging them in what God is doing in Latin America, with the aim of sustaining and expanding multi-directional mission.

3. To further develop and strengthen our church engagement strategy, building deeper partnerships with churches across the UK.

4. To continue developing and enhancing our work and impact in Latin America through the delivery and ongoing development of our pathways.

GOING CONCERN

The trustees acknowledge that there are financial risks to the charity, including inflation, a possible slowdown in the UK economy, and possible repercussions from economic and political events worldwide. These could increase costs, reduce donation income and reduce rental income. The trustees have reviewed the circumstances of the charity and consider that it is a going concern and that they believe that sufficient resources are available to fund the activities for the foreseeable future.

PRINCIPAL FUNDING SOURCES

We do depend on the faithful support and generosity of so many individuals, churches, and other organisations, and without this giving, we would not be able to serve God in this way, so we continue to be thankful for the Lord's faithfulness to our work.

INVESTMENT POLICY

Under the Memorandum and Articles of Association, the charity has the power to deposit or invest funds subject to the same conditions as trustees of a trust are permitted to do so by the Trustee Act 2000, as set out in the standard investment criteria of that Act.

During the 2025-26 financial year, the trustees have continued to manage the

charity's investments in accordance with its reserves policy and liquidity requirements. Available funds have been maintained in readily realisable assets, with an ongoing focus on generating sustainable income and capital growth through responsible and ethical investment practices.

Our residential property investments continue to perform strongly with high occupancy levels delivering a reliable income stream that contributes significantly towards servicing our mortgage commitments. Following prior years of low returns, the recent increase in interest rates has resulted in improved performance in both our cash accounts and short-term to longer term deposits, which we think will provide a more favourable outlook for future income generation.

RESERVES POLICY

Our reserves policy states that the unrestricted funds not committed or invested in tangible fixed assets held by the charity should be at least equal to 25% of expected unrestricted expenditure for the next year (i.e. three months of operational costs) in order to respond to any unforeseen changes in circumstances and levels of income. This is currently calculated to be at least £150k. Free reserves at 31 March 2026 were £305k (2025: £295k). This is within the reserves policy level and is considered adequate to meet the needs of the charity.

TRUSTEES' RESPONSIBILITIES IN RELATION TO THE FINANCIAL STATEMENTS

The trustees (who are also directors of Latin Link for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards including Financial Reporting Standard 102; the Financial Reporting Standard applicable in the UK (United Kingdom Generally Accepted Accounting Practice). Company

law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the 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 (FRS 102);
- 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 and 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, The Charities Act 2011 and UK GAAP. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditor is unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

This report has been prepared in accordance with the provisions applicable to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

Auditors

A resolution will be proposed at the Annual General Meeting that Xeinaudit Limited be re-appointed as auditors to the charity for the ensuing year.

By order of the trustees



Iván Neira
Vice-Chair of Trustees

8 October 2026

INDEPENDENT AUDITOR'S REPORT

TO THE MEMBERS OF LATIN LINK

OPINION

We have audited the financial statements of Latin Link (the 'charity') for the year ended 31 March 2026 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and the notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including 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 March 2026 and of its incoming resources and application of resources 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, the Charities and Trustee

Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 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 RELATING TO GOING CONCERN

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

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that,

individually or collectively, may cast significant doubt on the Charity's ability to continue as a going concern for a period of at least 12 months from when the financial statements are authorised for issue.

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

OTHER INFORMATION

The other information comprises the information included in the annual report, including the directors' report, other than the financial statements and our auditor's report thereon. The directors are responsible for the other information contained within the annual report. 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 course of 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 our 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 has been prepared in accordance with applicable legal requirements.

MATTERS ON WHICH WE ARE REQUIRED TO REPORT BY EXCEPTION

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

We have nothing to report

in respect of the following matters in relation to which the Companies Act 2006 and the Charities Accounts (Scotland) Regulations 2006 requires us to report to you if, in our opinion:

- adequate and proper accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of directors' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the directors were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies exemptions in preparing the directors' report and from the requirement to prepare a strategic report.

RESPONSIBILITIES OF DIRECTORS

As explained more fully in the directors' responsibilities statement, 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 directors are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the directors either intend to liquidate the company or to cease operations, or have no realistic alternative but to do so.

AUDITOR'S RESPONSIBILITIES FOR THE AUDIT OF THE FINANCIAL STATEMENTS

We have been appointed as auditor under section 44(1)(c) of the Charities and Trustees Investment (Scotland) Act 2005 and under the Companies Act 2006 and report in accordance with the Acts and relevant regulations made or having effect thereunder.

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.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Based on our understanding of the company, we identified that the principal risks of non-compliance with laws and regulations related to company, employment and financial reporting legislation and we considered the extent to which non-compliance might have a material effect on the financial statements. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements such as the Companies Act 2006 and the Charities Act 2011.

We assessed the susceptibility of the company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by making enquiries of management, considering the internal controls in place and discussion amongst the engagement team. We determined that the principal risks were related

to management bias in accounting estimates, possible omission of legacy debtors, revenue recognition, insufficient evidence of how charitable funds are ultimately spent, presentation of separately disclosed items and management override of controls.

In response to the risks identified we designed procedures which included, but were not limited to: challenging significant accounting estimates, reviewing all legacy correspondence, performing substantive testing on a sample of income and expenditure transactions, agreeing financial statement disclosures to underlying supporting documentation, identifying and testing journal entries, reviewing Trustees' meeting minutes and evaluating the charity's internal controls.

There are inherent limitations in the audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion. A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website

at: <http://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

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 and to the charitable company's trustees, as a body, in accordance with Regulation 10 of the Charities Accounts (Scotland) Regulations 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' 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 its members as a body, for our audit work, for this report, or for the opinions we have formed.



**Miriam Hickson, FCA, CTA
(Senior Statutory Auditor)
for and on behalf of
Xeinadin Audit Limited
Chartered Accountants**

5 Robin Hood Lane
Sutton, Surrey
SM1 2SW

Dated: 8 October 2026

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 MARCH 2026

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2026 £	Total 2025 £
Income and endowments from:						
<i>Donations and legacies:</i>						
Donations & Legacies	2	285,275	7,690	14,525	307,490	344,431
Other trading activities	3	148,301	-	-	148,301	144,736
<i>Charitable activities:</i>						
Stay pathway	4	121,992	-	1,116,662	1,238,654	1,289,596
Stride pathway	4	-	-	102,729	102,729	82,636
Step pathway	4	-	-	91,609	91,609	33,935
		121,992	-	1,311,000	1,432,992	1,406,167
Total income and endowments		555,568	7,690	1,325,525	1,888,783	1,895,334
Expenditure on:						
<i>Raising Funds</i>	5	100,203	-	-	100,203	107,747
Charitable activities	5	443,042	-	1,364,384	1,807,426	1,687,415
Total expenditure		543,245	-	1,364,384	1,907,629	1,795,162
Realised gains/(losses)		-	-	-	-	-
Net income for period	6	12,323	7,690	(38,859)	(18,846)	100,172
Transfers between funds	15	-	(3,150)	3,150	-	-
Net movement in funds		12,323	4,540	(35,709)	(18,846)	100,172
Reconciliation of funds						
Total funds brought forward	15	264,458	1,560,363	668,868	2,493,689	2,393,517
FUND BALANCES CARRIED FORWARD		276,781	1,564,903	633,159	2,474,843	2,493,689

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

BALANCE SHEET AT 31 MARCH 2026

COMPANY REGISTRATION NUMBER: 2811525

	Notes	2026 £	2025 £
Fixed Assets			
Tangible Assets	9	324,202	334,454
Investment Property	10	1,900,000	1,900,000
Investments	11	50,000	50,018
		<u>2,274,202</u>	<u>2,284,472</u>
Current Assets			
Stock		1,236	584
Current asset investments		150,000	-
Debtors	12	143,927	198,655
Cash at bank and in hand		733,526	858,643
		<u>1,028,689</u>	<u>1,057,882</u>
Current Liabilities			
Creditors falling due within one year	13	140,082	143,623
		<u>140,082</u>	<u>143,623</u>
Net Current Assets		<u>888,607</u>	<u>914,259</u>
Total Assets less Current Liabilities		<u>3,162,809</u>	<u>3,198,731</u>
Creditors falling due after more than one year	14	687,966	705,042
Net Assets	16	<u>2,474,843</u>	<u>2,493,689</u>
The funds of the charity			
Restricted income funds	15	633,159	668,868
Unrestricted income funds:			
Designated	15	1,564,903	1,560,363
General	15	<u>276,781</u>	<u>264,458</u>
(including revaluation reserve of £689,313)		<u>1,841,684</u>	<u>1,824,821</u>
Total charity funds		<u>2,474,843</u>	<u>2,493,689</u>

The notes on the following pages form part of these accounts.

These financial statements have been prepared in accordance with the provisions applicable to small companies subject to the small companies' regime within part 15 of the Companies Act 2006.

Approved by the Board on 8 October 2026 and signed on its behalf by:


Iván Neira
Director and Vice-Chair of Trustees

STATEMENT OF CASHFLOWS

FOR THE YEAR ENDED 31 MARCH 2026

	Note	2026 £	2025 £
Cash used in operating activities			
(Deficit)/surplus from ordinary activities		(18,846)	100,172
Adjustments for:			
Depreciation charges		11,421	11,514
Mortgage interest paid		40,599	47,750
Losses on investments		18	-
Dividends, interest and rents from investments		(147,919)	(144,056)
Increase in stock		(652)	(404)
Decrease in debtors		54,728	83,736
Decrease in creditors (excluding mortgage)		(2,179)	(9,550)
Net cash (used) / provided in operating activities		(62,830)	89,162
Cash flows from investing activities			
Dividends, interest and rents from investments		147,919	144,056
Purchase of fixed assets		(1,169)	(1,373)
Net cash provided by investing activities		146,750	142,683
Cash flows from financing activities			
Repayment of borrowing		(18,438)	(12,423)
Interest paid		(40,599)	(47,750)
Net cash used in financing activities		(59,037)	(60,173)
Increase in cash and cash equivalents in the year		24,883	171,672
Cash and cash equivalents at the beginning of the year		858,643	686,971
Cash and cash equivalents at the end of the year	(i)	883,526	858,643

(i) Analysis of Changes in Net Cash/(Debt)

	At 1 Apr 2025	Cash flows	Other non-cash changes	At 31 Mar 2026
	£	£	£	£
Cash at bank and in hand	858,643	24,883	-	883,526
Bank loans falling due within one year	(21,097)	1,362	-	(19,735)
Bank loans falling due in more than one year	(705,042)	17,076	-	(687,966)
Total Net Cash/(Debt)	132,504	43,321	-	175,825

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2026

1 ACCOUNTING POLICIES

The principal accounting policies are summarised below.

The accounting policies have been applied consistently throughout the year and in the preceding year.

(a) Basis of preparation

The financial statements have been prepared under the historical cost convention, as modified for the revaluation of investments to fair value, with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these financial statements. The financial statements have been prepared in accordance with the Companies Act 2006, Charities Statement of Recommended Practice 2019 (Charities SORP (FRS 102)) and Financial Reporting Standard 102 (FRS 102).

Latin Link meets the definition of a public benefit entity under FRS 102.

(b) Company status

The charity is a company incorporated in the United Kingdom and limited by guarantee. The address of its registered office can be found on the back cover.

(c) Going concern basis of accounting

The trustees have considered

the net incoming resources and cash flow forecasts for a period of twelve months from the date the accounts were approved. They believe that sufficient resources exist for the charity to continue its activities and meet all liabilities as they fall due for that period and therefore deem it appropriate to prepare the financial statements on a going concern basis.

(d) Fund accounting

Unrestricted funds are available for use at the discretion of the directors in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds are unrestricted funds set aside by the directors for specific purposes.

Restricted funds are to be used in accordance with specific restrictions imposed by the donors or through the terms of an appeal.

(e) Income recognition

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

- Voluntary income is received by way of donations, gifts and legacies and is included in full in the Statement of Financial Activities when receivable;

- Legacies are included where the legacy has been received or where it has been received after the year-end, the date the legacy becomes receivable is within the financial year and the amount is known with sufficient certainty;

- Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included in these accounts;

- Investment income and appeal income is included when receivable; and income from charitable activities in respect of team members, projects and short-term programmes is included when receivable.

(f) Expenditure recognition

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates:

- Raising funds comprises costs associated with attracting voluntary income and the costs of attracting

income for fundraising purposes;

- Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them;

- Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the audit fees and costs linked to the strategic management of the charity; and

- All costs are allocated between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource.

Costs relating to a particular activity are allocated directly; costs not directly attributable to specific activities have been apportioned on the basis of the relative size of their direct costs.

(g) Operating leases

Rentals applicable to operating leases in respect of office premises and office equipment are charged to the Statement of Financial Activities over the period in which the cost is incurred.

(h) Tangible fixed assets

Tangible fixed assets, apart from freehold land, are depreciated on a straight line

basis to write off the cost, less estimated residual value, over their expected useful lives.

Office equipment is depreciated at 25% per annum of cost, new computer equipment at 33% per annum of cost and freehold buildings at 2% per annum of cost.

Freehold land is not depreciated. Individual items under £1,000 are written off in the year of acquisition.

(i) Investments

Investments held as fixed assets are valued at fair value at the balance sheet date and the gain or loss taken to the Statement of Financial Activities.

(j) Debtors

Debtors are included at the settlement amount due and prepayments are valued at the amount prepaid.

(k) Cash at bank and in hand

Cash at bank and in hand consists of all amounts held in banks and short term deposits with maturity value of less than three months from the date of opening the deposit.

(l) Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation arising from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can

be measured or estimated reliably. Creditors and provisions are recognised at their settlement amount.

(m) Financial instruments

The charity only has financial assets and liabilities of a kind that qualify as basic financial instruments.

Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

(n) Pension costs

Pension contributions are paid to defined contributions schemes operated by the EMA Pension Scheme. The assets of the pension schemes are held in funds that are administered independently of the company.

Contributions to the EMA Pension Scheme and other non-funded pensions are charged to the Statement of Financial Activities in the period to which they relate.

(o) Foreign currencies

Transactions in foreign currencies are recorded at the rate ruling at the date of the transaction. Balances denominated in foreign currencies are retranslated at the rate of exchange ruling at the balance sheet date and all differences are taken to the Statement of Financial Activities.

2 DONATIONS AND LEGACIES

	Unrestricted £	Designated £	Restricted £	2026 £	2025 £
Donations	247,092	7,690	-	254,782	253,445
Legacies	38,183	-	14,525	52,708	90,986
	285,275	7,690	14,525	307,490	344,431

3 OTHER TRADING ACTIVITIES

	2026 £	2025 £
Property Rental	129,229	123,265
Investment income	18,690	20,791
Exchange rate (losses) / gains	(14)	344
Income from sundry sales	396	336
	148,301	144,736

4 INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted £	Designated £	Restricted £	2026 £	2025 £
Team & retired members, office staff	121,992	-	969,925	1,091,917	1,098,274
Ministries & Projects	-	-	146,737	146,737	191,322
Step and Stride pathways	-	-	194,338	194,338	116,571
	121,992	-	1,311,000	1,432,992	1,406,167

5 EXPENDITURE

Costs directly allocated to activities	Voluntary Income £	Stride & Step pathways £	Stay pathway £	Governance £	Fundraising & Publicity £	2026 Total £	2025 Total £
Team Member costs	-	-	963,782	-	-	963,782	930,803
Latin Partners costs	-	-	-	-	-	-	-
Ministries & Projects	-	-	159,445	-	-	159,445	172,961
Events	513	-	-	-	772	1,285	598
Fundraising & Publicity	6,215	-	-	-	9,323	15,538	16,015
Staff costs	-	48,266	-	-	-	48,266	35,540
Strider & Stepper costs	-	143,814	-	-	-	143,814	95,424
Professional fees	-	-	-	14,552	-	14,552	16,812
Trustee meetings	-	-	-	2,718	-	2,718	2,691
Mortgage interest and flats expenses	55,188	-	-	-	-	55,188	61,565
Other costs	-	-	-	741	1,908	2,649	2,492
Support costs allocated to activities							
General office, finance and coordinator staff	17,806	55,238	323,017	5,180	3,452	404,693	380,291
Premises	322	1,000	5,847	94	62	7,325	9,156
Office costs	1,607	4,985	29,151	467	312	36,522	35,116
Depreciation	503	1,559	9,116	146	97	11,421	11,514
Travel & hospitality	497	1,542	9,019	145	96	11,299	8,295
Other operational costs	1,282	3,976	23,253	373	248	29,132	15,889
Total expenditure	83,933	260,380	1,522,630	24,416	16,270	1,907,629	1,795,162

6 NET INCOME/(EXPENDITURE) FOR THE YEAR

This is stated after charging/(crediting) the following:

	2026 £	2025 £
Depreciation	11,421	11,514
Operating lease rentals: office equipment	4,612	6,150
Auditors' remuneration for audit services	8,958	9,340
Auditors' remuneration for other services	420	4,476

7 TAXATION

The charitable activities of the company are exempt from Corporation Tax.

8 STAFF INFORMATION

Staff costs were as follows:

	2026	2025
	£	£
Salaries	790,255	686,271
Social security costs	56,474	28,960
Pension costs	30,878	31,484
	<u>877,606</u>	<u>746,715</u>

No employee received emoluments of more than £60,000 during the current or previous year.

The trustees consider members of the Leadership Team, as disclosed elsewhere in these accounts, to be the key management personnel. The total employer's cost for these staff, which includes gross salaries, pensions and employer's NICs, was £153,524 (2025: £141,493).

The average number of employees during the year, calculated on the basis of full time equivalents, was as follows:

	2026	2025
Charitable activities	32	20
Office and administration	10	10
	<u>42</u>	<u>30</u>

The average number of employees during the year, calculated on the basis of headcount, was as follows:

	2026	2025
Charitable activities	35	24
Office and administration	14	14
	<u>49</u>	<u>38</u>

The charity continues to make an ex-gratia payment to top-up members' pensions, in lieu of inadequate pension provision for EUSA members who started serving before 1980. This year 14 members received these payments (2025: 14).

9 TANGIBLE FIXED ASSETS

	Freehold Property £	Office Equipment £	Total £
Cost			
At 1 April 2025	426,645	20,569	447,214
Disposals	-	-	-
Additions	-	1,169	1,169
At 31 March 2026	426,645	21,738	448,383
Depreciation			
At 1 April 2025	98,407	14,353	112,760
Disposals	-	-	-
Charge for the year	7,365	4,056	11,421
At 31 March 2026	105,772	18,409	124,181
Net Book Value			
At 31 March 2026	320,873	3,329	324,202
At 31 March 2025	328,238	6,216	334,454

These assets are all used to support all of the charity's activities.

10 INVESTMENT PROPERTY

	2026 £	2025 £
Brought forward	1,900,000	1,900,000
Disposals	-	-
Additions	-	-
Revaluation	-	-
	1,900,000	1,900,000

The property is measured at fair value as advised by Lawson Mann Property Consultants, who are independent chartered surveyors. The valuation took place in August 2016, and has been updated by the trustees since.

11 INVESTMENTS

UK holdings

	Fixed income bonds £	Alternative Investments £	Total £
Cost			
At 1 April 2025	50,000	18	50,018
Change in value in the year	-	(18)	(18)
At 31 March 2026	50,000	-	50,000
Market Value			
At 1 April 2025	50,000	18	50,018
Change in value in the year	-	(18)	(18)
At 31 March 2026	50,000	-	50,000

12 DEBTORS

	2026 £	2025 £
Income tax recoverable	20,390	17,454
Other debtors	2,877	7,587
Prepayments	20,587	19,672
Income receivable	100,073	153,942
	143,927	198,655

13 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2026 £	2025 £
Taxation and social security	27,846	23,096
Mortgage	19,735	21,097
Other creditors	79,657	85,095
Deferred income	-	875
Accruals	12,844	13,460
	140,082	143,623

14 CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	2026 £	2025 £
Mortgage	687,966	705,042
	<u>687,966</u>	<u>705,042</u>
Mortgage		
Due within 1 -2 years	18,165	15,586
Due within 2 -5 years	53,517	51,125
Due in more than 5 years	616,284	638,331
	<u>687,966</u>	<u>705,042</u>

Included within Creditors in notes 13 and 14 above is a mortgage originally of £825,000 which was used to redevelop the premises. The mortgage is secured on freehold property which represented 16% of the value of the property when it was fully redeveloped. The loan is fully repayable by 2047. Interest is currently charged at 5.85%.

15 MOVEMENTS IN FUNDS

	At 1 April 2025 £	Income £	Expenditure £	Transfers £	Gains & Losses £	At 31 March 2026 £
Restricted funds:						
Individual projects and personnel funds	445,531	1,131,187	(1,172,304)	28,111	-	432,525
Step	(30,927)	91,609	(80,970)	6,952	-	(13,336)
Stride	32,939	102,729	(111,110)	150	-	24,708
Disadvantaged children	114,956	-	-	(6,115)	-	108,841
Peru	75,000	-	-	(18,996)	-	56,004
Cochabamba	31,369	-	-	(6,952)	-	24,417
Total restricted funds	<u>668,868</u>	<u>1,325,525</u>	<u>(1,364,384)</u>	<u>3,150</u>	<u>-</u>	<u>633,159</u>
Unrestricted funds:						
Designated pension funds	60	-	-	-	-	60
Designated education fund	2,751	-	-	-	-	2,751
Designated capital fund	1,360,024	-	-	-	-	1,360,024
Designated members' excess support fund	8,762	-	-	-	-	8,762
Designated launch fund	124,606	-	-	-	-	124,606
Designated mission fund	18,606	-	-	-	-	18,606
Designated SFM 1% fund	45,554	7,690	-	(3,150)	-	50,094
General Funds	264,458	555,568	(543,245)	-	-	276,781
Total unrestricted funds	<u>1,824,821</u>	<u>563,258</u>	<u>(543,245)</u>	<u>(3,150)</u>	<u>-</u>	<u>1,841,684</u>
Total funds	<u>2,493,689</u>	<u>1,888,783</u>	<u>(1,907,629)</u>	<u>-</u>	<u>-</u>	<u>2,474,843</u>

15 MOVEMENTS IN FUNDS (CONTINUED)

	At 1 April 2024 £	Income £	Expenditure £	Transfers £	Gains & Losses £	At 31 March 2025 £
Restricted funds:						
Individual projects and personnel funds	422,640	1,010,889	(988,230)	232	-	445,531
Step	(30,708)	33,935	(44,154)	10,000	-	(30,927)
Stride	37,113	82,636	(86,810)	-	-	32,939
Disadvantaged children	115,188	-	-	(232)	-	114,956
Peru	75,000	-	-	-	-	75,000
Cochabamba	31,369	-	-	-	-	31,369
Total restricted funds	650,602	1,127,460	(1,119,194)	10,000	-	668,868
Unrestricted funds:						
Designated pension funds	60	-	-	-	-	60
Designated education fund	2,751	-	-	-	-	2,751
Designated capital fund	1,360,024	-	-	-	-	1,360,024
Designated members' excess support fund	8,762	-	-	-	-	8,762
Designated launch fund	124,606	-	-	-	-	124,606
Designated mission fund	18,606	-	-	-	-	18,606
Designated SFM 1%	49,651	5,903	-	(10,000)	-	45,554
General Funds	178,455	761,971	(675,968)	-	-	264,458
Total unrestricted funds	1,742,915	767,874	(675,968)	(10,000)	-	1,824,821
Total funds	2,393,517	1,895,334	(1,795,162)	-	-	2,493,689

15 MOVEMENTS IN FUNDS (CONTINUED)

Purposes of Restricted Funds

Individual projects and personnel funds: Funds raised to provide financial support for projects and mission partners in Latin America and in Britain & Ireland. During the year, transfers were made from disadvantaged children fund (£6,115 - provided towards projects supporting children from disadvantaged backgrounds), Peru fund (£18,996 - provided towards the construction of a building to provide protection, care and support for children and vulnerable adolescents in Peru, staff training, staff work) and designated SFM 1% fund (£3,000 - provided financial assistance to members who experienced financial difficulties while carrying out their ministry). In the prior year the transfer of £232 from the disadvantaged children fund was to support a project dedicated to assisting children who have been orphaned because of AIDS.

Step fund: Funds used for the short-term Step pathway. The transfer of £6,952 from the Cochabamba fund was used for the Deaf Step team in Cochabamba, Bolivia, to support church building work for a church serving the Deaf community. In the prior year, the transfer of £10,000 from the designated SFM 1% fund was to meet the restricted expenditure that is not covered by future income for this fund.

Stride fund: For the short-term Stride pathway. During the year a transfer of £150 was made from designated SFM 1% fund - to cover 'brave journey' cost for member who was struggling emotionally.

Disadvantaged children: Funds used to help disadvantaged children in South America in accordance with the Will of a legator.

Peru: Funds used for work in Peru in accordance with the Will of a legator.

Cochabamba: Funds used for work in Cochabamba, Bolivia, in accordance with the Will of a legator.

Purposes of Designated Funds

Pensions fund: For the benefit of personnel on attaining their normal retirement age.

Education fund: Provision of financial assistance for the education of serving team members' teenage children.

Capital fund: Funds set aside for the freehold property and office equipment.

Members' excess support fund: Provision of financial assistance to be nominated by those members towards their car, education, pension, housing, personal support or ministry. Any elements unclaimed by members are un-designated and returned to General Fund.

Launch fund: Set aside to provide for the start-up and settling-in costs of new members on the Stay pathway.

Mission fund: Funds set aside to enable the charity to actively prepare for the future in the changing world of missions.

SFM % fund: Funds set aside to support struggling members.

16 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	2026			
	General	Designated	Restricted	Total
	Funds	Funds	Funds	Funds
	£	£	£	£
Tangible fixed assets	-	324,202	-	324,202
Fixed Asset Investment	-	1,900,000	-	1,900,000
Investments	50,000	-	-	50,000
Bank and current asset investments	201,965	48,402	633,159	883,526
Other current assets	145,163	-	-	145,163
Current liabilities	(120,347)	(19,735)	-	(140,082)
Long-term Liabilities	-	(687,966)	-	(687,966)
Net Assets at 31 March 2026	276,781	1,564,903	633,159	2,474,843

	2025			
	General	Designated	Restricted	Total
	Funds	Funds	Funds	Funds
	£	£	£	£
Tangible fixed assets	-	334,454	-	334,454
Fixed Asset Investment	-	1,900,000	-	1,900,000
Investments	50,018	-	-	50,018
Bank	137,727	52,048	668,868	858,643
Other current assets	199,239	-	-	199,239
Current liabilities	(122,526)	(21,097)	-	(143,623)
Long-term Liabilities	-	(705,042)	-	(705,042)
Net Assets at 31 March 2025	264,458	1,560,363	668,868	2,493,689

17 PENSION SCHEME

The cost to the Charity of providing pension and death in service benefits during the year ended 31 March 2026 was as follows:

	2026	2025
	£	£
Payments with respect to current staff	30,878	31,483
Payments with respect to team members currently serving overseas	107,351	87,928
	138,229	119,411

18 OPERATING LEASE COMMITMENTS

The total future amounts payable in respect of operating leases shown below are analysed according to the expiry of the leases.

	2026	2025
	£	£
Hire of plant and machinery		
Within one year	922	922
Between one and five years:	4,305	5,227
	5,227	6,149

19 TRUSTEES

No remuneration was paid to the Trustees during the year (2025: £nil). Expenses of £798 for travel were paid to five trustees during the year (2025: £483 to three trustees). Trustees' indemnity insurance costing £1,790 (2025: £2,036) and trustees' training £nil (2025: £58) were paid by the Charity.

20 RELATED PARTIES

There were no related party transactions during the year, except as disclosed in Notes 8 & 19.

21 PRIOR YEAR COMPARATIVES

		Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2025 £
Income and endowments from:					
Donations and legacies:					
Donations & Legacies	2	338,126	5,903	402	344,431
Other trading activities	3	144,736	-	-	144,736
Charitable activities:					
Stay pathway	4	279,109	-	1,010,487	1,289,596
Stride pathway	4	-	-	82,636	82,636
Step pathway	4	-	-	33,935	33,935
Total income and endowments		761,971	5,903	1,127,460	1,895,334
Expenditure on:					
Raising Funds	5	107,747	-	-	107,747
Charitable activities	5	568,221	-	1,119,194	1,687,415
Total expenditure		675,968	-	1,119,194	1,795,162
Realised gains/(losses)		-	-	-	-
Net income for period	6	86,003	5,903	8,266	100,172
Transfers between funds	15	-	(10,000)	10,000	-
Net movement in funds		86,003	(4,097)	18,266	100,172



STRUCTURE, GOVERNANCE AND MANAGEMENT

GOVERNING DOCUMENT

The organisation is a charitable company limited by guarantee, incorporated on 21 April 1993 and registered as a charity on 12 May 1993. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £1.

RECRUITMENT AND APPOINTMENT OF DIRECTORS

The directors of the company are also charity trustees for the purposes of charity law and under the company's Articles are known as members of the Executive, which is the management committee of the charity. Executive membership is determined by the trustees and under the requirements of the Memorandum and Articles of Association the trustees are elected to serve for a period of three years, after which they must be re-elected at the next Annual General Meeting.

The trustees seek to ensure that the needs of this group are appropriately reflected through the diversity of the trustee body and look to achieve a balance of expertise and experience. In the event of particular skills being lost due to retirement, individuals are approached to offer themselves for election to the trustee board.

TRUSTEE INDUCTION AND TRAINING

Prior to appointment a substantial proportion of trustees are already familiar with the practical work of the charity, having either served abroad or at home in one of its activities. New trustees are given relevant information from the various Charity Commission publications, copies of the charity's Memorandum and Articles and International Handbook, and the latest financial statements, and are encouraged to attend relevant public courses as available.

ORGANISATION

The board of trustees, whose number is unlimited, administers the charity. The board meets five times per year to review strategy and performance and to set the operating plans and budgets. They are assisted by a number of Action Groups:

- Link (serving former charity members)
- Finance
- Regional groups in Ireland and Scotland

The Action Groups comprise trustees and other individuals, and operate under specific terms of reference that delegate certain functions from the trustee board. Each Action Group has its decisions ratified by the trustee board.

A Chief Executive known as the Team Leader is appointed by the trustees and has delegated authority over the day to day operations, including programmes, publicity, employment and financial administration. The Team Leader is assisted by the Leadership Team, who are listed on page 42.

The pay for the Leadership Team is reviewed annually, with changes considered by the Finance Committee and approved by the trustees. When setting the pay for this group primary consideration is given to equivalent roles in other similar-sized charities.

VOLUNTEERS

Latin Link continues to benefit from committed people who are willing to give their time to help the work of the charity. This ranges from those serving on the Action Groups to helping with office administration, office maintenance, catering and representing Latin Link at public events.

RISK MANAGEMENT

The charity has a risk management strategy involving an annual rolling review and update by the trustees of identified operational, personnel, financial, reputation and strategic risks. As trustees, we are satisfied that appropriate systems and procedures are in place to monitor, manage and where appropriate mitigate Latin Link Britain and Ireland's exposure to the major risks identified by our risk register.

The challenges that face the charity at the moment are to make sure that it is in a sustainable position for the future and then to position ourselves correctly to adapt to the changing

mission scene in the UK and Latin America. Dealing with these issues is a key part of the strategic development plan.

PUBLIC BENEFIT

The trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit, when reviewing the aims and objectives and in planning for future activities. In particular, the trustees have considered how planned activities will contribute to the aims and objectives they have set.

ADMINISTRATIVE DETAILS

LEADERSHIP TEAM

Terry Lockyer
Team Leader / CEO

Esther Stansfield
Head of Mobilisation

Simone Lockyer
Head of Programmes

Kathie Davis-Bater
Head of Central Services and HR

CHARITY DETAILS

Charity number: 1020826 and in
Scotland SC052161

Company number: 2811525

**Registered office and
operational address:** 87 London Street,
Reading, Berkshire
RG1 4QA

DIRECTORS AND TRUSTEES

The directors of the charitable company are its trustees for the purpose of charity law and those serving during the year and since the year end were as follows:

- Jo Jowett (Chair)
- Evan Winter
- Iván Neira
- John Harris (Treasurer)
- Charles Douglas
- Nicole Gleghorne
- Nick Addo
- Jenny Brown (Joined February 2026)
- Ian Lund (Joined June 2026)

Auditors: Xeinadin Audit Limited, 5 Robin Hood Lane, Sutton, SM1 2SW

Solicitors: Bates Wells & Braithwaite London LLP, trading as Bates Wells,
10 Queen Street Place, London EC4R 1BE

Mark Mason Employment Law Ltd, Unit 3 Mallusk Enterprise Park, Mallusk
Drive, Newtownabbey, BT36 4GN

Bankers: Bank of Scotland, West End Office, St James' Gate, 14-16 Cockspur Street,
London, SW1Y 5BL

Working Names: Latin Link also operates under the working names of Latin Link Britain and Ireland, Latin Link B&I, Latin Link Ireland, Latin Link Scotland, and Latin Partners

MANOS QUE BENDICEN



de mi familia



Por mi mamá



SEBASTIAN



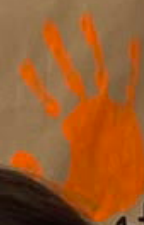
Por mi papá
OSCAR



Por



familia



De

MANOS QUE BENDICEN

Amor de Dios

hermano

co

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Registered with
**FUNDRAISING
REGULATOR**



Latin Link
COMMUNITY WITH A CALLING

Latin Link is a company limited by guarantee, registered in England 2811525.
Registered charity no. 1020826 and in Scotland, registered charity no. SC052161.