

Registered number  
1072159

The Jam Trust  
Report and Accounts  
31 December 2025

## **The Jam Trust**

**Registered number:**

**1072159**

### **Directors' Report**

The Charity was registered by Trust Deed on the 29th June 1998 for the purposes of :

The relief of poverty, sickness & distress & the provision of recreational facilities for those in need in necessitous circumstances & to or for such other charitable purposes as the Trustees decide.

#### **Trustees**

The following served as Trustees throughout the year:

A. McCormack  
G. Smith Walker  
L. Smith Walker

Under the provision of the Trust Deed re-election of Trustees is not required

#### **Activity**

During the year the Trust received dividends & interest of £15,048 and donations totalling £960. The Trustees made 9 grants in the year totalling £14,887 details of which are given in the Receipts & Payments Account on page 4

The Trust's activities have continued in support of local and national organisations where there has been some degree of personal contact (though this is not a prerequisite).

#### **Investments**

Details of the General Fund and of the Portfolio of Investments are shown on page 3. The investments are managed by Brooks MacDonald Asset Management Ltd of 21 Lombard St, London EC3V 9AH, who are authorised & regulated by the Financial Conduct Authority.

#### **Public Interest**

The Trustees have regard to the Charity Commission's guidance on public benefit and consider that we provide considerable public benefit.

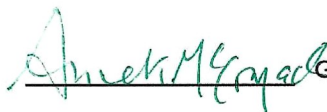
#### **Main address**

The Cottage, Couchmore House  
Littleworth Road  
Esher  
Surrey  
KT10 9TN

This report was approved by the board on 20 February 2026 and signed by its order.

#### **Trustees**

A. McCormack



G. Smith Walker



L. Smith Walker



**THE JAM TRUST**

**Independent Examiner's Report to the Trustees of  
The Jam Trust**

I report on the accounts of The Trust for the year ended 31st December 2025, which are set out on pages 3 & 4.

**Respective responsibilities of Trustees and Examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 (2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

Examine the accounts under section 145 of the 2011 Act

To follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act, and

To state whether particular matters have come to my attention.

**Basis of Independent Examiner's Report**

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

**Independent Examiner's Statement**

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements:
  - to keep accounting records in accordance with section 130 of the 2011 Act, and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Holmes & Co Ltd  
Chartered Accountants  
Claygate  
Date: 20/02/2026

**The Jam Trust**  
**Registered number:**  
**Balance Sheet**  
**as at 31 December 2025**

**1072159**

	<b>2025</b> <b>£</b>	<b>2024</b> <b>£</b>
<b>Investments</b>		
At 1st January 2025	534,682	516,720
Movement in value of investments	13,131	17,962
<b>At 31st December 2025</b>	<b>547,813</b>	<b>534,682</b>
<b>Cash at Bank</b>	<b>24,488</b>	<b>23,981</b>
<b>Creditor</b>	<b>(1,000)</b>	<b>(1,000)</b>
<b>Total assets</b>	<b>571,301</b>	<b>557,663</b>
<b>General Fund</b>		
Balance at 1st January 2025	557,663	565,565
Incoming /(outgoing) resources	29,139	18,995
	<b>586,802</b>	<b>584,560</b>
Outgoing resources	(15,501)	(26,897)
<b>Balance at 31st December 2025</b>	<b>571,301</b>	<b>557,663</b>

**Trustees**

A. McCormack



G. Smith Walker



L. Smith Walker



Approved by the board on 20 February 2026

**The Jam Trust**  
**Receipts & Payments**  
**for the year ended 31 December 2025**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
<b>Receipts</b>		
Donations	960	960
Dividends & interest	15,048	73
	<u>16,008</u>	<u>1,033</u>
Movement in value of investments - realised	13,131	17,962
	<u>29,139</u>	<u>18,995</u>
<b>Grants &amp; donations</b>		
Together for Cambodia	1,794	3,576
Elmbridge CAN	1,050	
Horse Rangers	3,500	266
Handicapped Children's Action Group	1,729	
Surbiton Community (foodbank)	170	
Churches Action for homelessness	72	
MCSP - water connection	1,147	13,366
MCSP - nursery	3,925	
Momentum Children's Charity	1,500	1,750
Kids Out		300
All Saints Church, Kingston		5,000
Yorda Adventures		2,000
Total Grants & donations	<u>14,887</u>	<u>26,258</u>
<b>Expenses</b>		
Accountancy	500	500
Bank charges	114	139
	<u>614</u>	<u>639</u>
<b>Total payments</b>	15,501	26,897