

THE JOSH CHARITABLE TRUST

England & Wales · Charity number 1107060

Details

Other names	THE J & S FOUNDATION
Status	Registered
Legal form	Trust
Registered	2004-11-30
Register	View on the Charity Commission register

Contact

Address	1 Lancaster Drive Prestwich Manchester M25 0HZ
Phone	07973196025

Activities

Objects: TO OR FOR THE BENEFIT OF SUCH QUALIFYING CHARITY OR SUCH QUALIFYING CHARITIES.(QUALIFYING CHARITY SHALL MEAN ANY PURPOSE PERSON BODY GROUP ORGANISATION OR OBJECT IN ANY PART OF THE WORLD WHICH UNDER THE LAW OF ENGLAND AND WALES SHALL BE RECOGNISED AS EXCLUSIVELY CHARITABLE)

Activities: Receives and makes donations to individuals and organisations in England and Israel.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Other Charitable Activities
- **What:** General Charitable Purposes
- **Who:** Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- **Area of benefit:** ANY PART OF THE WORLD
- Israel
- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-04-05	-	-	-	-
2024-04-05	£179,980	£171,200	-	-
2023-04-05	£123,246	£132,751	-	-
2022-04-05	£159,339	£152,696	-	-
2021-04-05	£67,299	£66,854	-	-
2020-04-05	£126,176	£138,250	-	-

Trustees

Name	Role	Appointed
Joel Cope	Chair	
JEFFREY COPE		2024-05-01

THE JOSH CHARITABLE TRUST

England & Wales - Charity number 1107060

Accounts

**THE JOSH CHARITABLE TRUST
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 5 APRIL 2024
Registered number : 1107060**

**THE JOSH CHARITABLE TRUST
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 5 APRIL 2024**

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THE JOSH CHARITABLE TRUST TRUSTEES REPORT FOR THE YEAR ENDED 5 APRIL 2024

Trustees

Trustees who served during the year were as follows:

Trustee and Chairman: Mr J Cope

Trustee: Mrs S Cope

The Settlor has the power to appoint or remove Trustees during his lifetime and thereafter the Trustees have the authority to appoint and remove further Trustees at their discretion.

The Trustees present their annual report and financial statements of the charity for the year ended 5 April 2024.

Statement of trustees responsibilities.

Trustees are required to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the income and expenditure account of the charity for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that this basis applies.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the accounting regulations.

Legal status

The charity is constituted by a Deed of Settlement dated 16 June 2004 amended on 18 August 2004 and is registered with the Charity Commissioners No 1107060. It is administered by Trustees.

Objectives of the charity

The charity's objectives are to apply the income and all or such parts of the capital for or towards such charitable purposes and to make donations to such charitable institutions as the Settlor and his Successors shall direct the Trustees to do.

Review of activities

The charity received £179,980 (2023 £123,246) in donations including tax reclaim during the year. The charity donated £169,264 (2023 £131,955) to twenty (2023 twenty one) worthy causes, after having had due regard to the Charity Commissioners guidance on public benefit.

**THE JOSH CHARITABLE TRUST
TRUSTEES REPORT FOR THE YEAR ENDED 5 APRIL 2024**

Investment policy

The Deed of Settlement allows the Trustees to hold any freehold or leasehold property, purchase shares, make loans, hold funds, securities or other investments.

General fund

The Statement of Financial activities for the year shows a surplus for the year of £8,780. It is the policy of the Trustees to balance income with expenditure over time, whilst maintaining an adequate general fund to meet current liabilities and charitable commitments. The general fund covers two months' expenditure and the Trustees are of the view that this is satisfactory.

Bankers

Wise Payments Ltd
6th Floor, The Tea Building
56 Shoreditch High Street
London
E1 6JJ

Independent Examiner

G A Harris & Co Ltd
Brulimar House
Jubilee Road
Middleton
Manchester
M24 2LX

Approved by the board of trustees on 27 January 2025 and signed on its behalf by



Trustee: Mr J Cope (Chairman)

Registered Office
1 Lancaster Drive
Prestwich
Manchester
M25 0HZ

REPORT OF THE EXAMINER TO THE TRUSTEES OF THE JOSH CHARITABLE TRUST

I have examined the financial statements on pages 5 to 8 which have been prepared under the historical cost convention and the accounting policies set out on page 7.

Respective responsibilities of trustees and examiner

As described on page 2 you are responsible as trustees for the preparation of the financial statements; you consider that the audit requirements of Section 43(2) of the Charities Act 1993 (the Act) does not apply. It is my responsibility to state on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 43(7(b)) of the Act, 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 Commissioners. An examination includes a review of the accounting records kept by the Charity and a comparison of the Financial Statements presented with those records. It also includes consideration of any unusual items or disclosures in the Financial Statements, and seeking explanations from you as Trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no audit opinion is expressed on the view given by the Financial Statements.

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 41 of the Act; and
* to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 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.



G Harris FCA
Chartered Accountant
Brulimar House
Jubilee Road
Middleton
Manchester
M24 2LX

30 January 2025

The Josh Charitable Trust

Statement Of Financial Activities
For the year ended 5th April 2024

	Notes	2024 Unrestricted Funds £	2024 Restricted Funds £	2024 Total Funds £	2023 Total Funds £
INCOMING RESOURCES					
Incoming resources from generated funds					
Voluntary income	2	179,980	-	179,980	123,246
Total incoming resources		<u>179,980</u>	<u>-</u>	<u>179,980</u>	<u>123,246</u>
RESOURCES EXPENDED					
Charitable activities	3	170,044	-	170,044	132,735
Bank charges		1,156	-	1,156	17
Total resources expensed		<u>171,200</u>	<u>-</u>	<u>171,200</u>	<u>132,752</u>
NET INCOMING RESOURCES		8,780	-	8,780	9,506
Funds brought forward from previous period		14,139	-	14,139	23,645
TOTAL FUNDS CARRIED FORWARD		<u>22,919</u>	<u>-</u>	<u>22,919</u>	<u>14,139</u>

CONTINUING OPERATIONS

All incoming resources and resources expensed arise from continuing activities.

The notes form part of these financial statements

The Josh Charitable Trust

Balance sheet
For the year ended 5th April 2024

	Notes	2024 Unrestricted funds £	2024 Restricted Funds £	2024 Total Funds £	2023 Total Funds £
FIXED ASSETS					
Tangible assets					
CURRENT ASSETS					
Cash at bank		1,653	-	1,653	785
Debtors	4	22,826	-	22,826	45,140
		<u>24,479</u>	<u>-</u>	<u>24,479</u>	<u>45,925</u>
CREDITORS					
Amounts falling due within one year	5	1,560	-	1,560	31,786
NET CURRENT LIABILITIES					
		<u>22,919</u>	<u>-</u>	<u>22,919</u>	<u>14,139</u>
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>22,919</u>	<u>-</u>	<u>22,919</u>	<u>14,139</u>
CREDITORS					
Amounts falling due after one year		-	-	-	-
NET ASSETS					
		<u>22,919</u>	<u>-</u>	<u>22,919</u>	<u>14,139</u>
FUNDS					
Unrestricted funds	7	22,919	-	22,919	14,139
TOTAL FUNDS					
		<u>22,919</u>	<u>-</u>	<u>22,919</u>	<u>14,139</u>

The financial statements were approved by the Board of Trustees on 27/01/2025 and were signed on its behalf by:

ON BEHALF OF THE BOARD:



.....
Trustee

The notes form part of these financial statements

Notes to the Financial Statements
For the year ended 5th April 2024

1. ACCOUNTING POLICIES

Accounting convention

The financial statements have been prepared under the historical cost convention and in accordance with the statement of recommended practice: Accounting and Reporting by charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and with the Charities Act 2011

Financial reporting standard number 1

Exemption has been taken from preparing a cash flow statement on the grounds that the charity qualifies as a small charity.

Incoming resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Resources expended

Expenditure is accounted for on an accruals basis and has been classified under the headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restriction arises when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each each fund is included in the notes to the financial statements.

2. VOLUNTARY INCOME

	2024 Unrestricted Funds £	2024 Restricted Funds £	2024 Total Funds £	2023 Total Funds £
Donations	171,288	-	171,288	123,239
Interest receivable	-	-	-	7
Gift Aid	8,692	-	8,692	-
	<u>179,980</u>	<u>-</u>	<u>179,980</u>	<u>123,246</u>

3. CHARITABLE ACTIVITIES

	2024 Unrestricted Funds £	2024 Restricted Funds £	2024 Total Funds £	2023 Total Funds £
Charitable expenditure	169,264	-	169,264	131,955
Accountancy	780	-	780	780
	<u>170,044</u>	<u>-</u>	<u>170,044</u>	<u>132,735</u>

The Josh Charitable Trust

Notes to the Financial Statements - continued
For the year ended 5th April 2024

	2024 Unrestricted Funds £	2024 Restricted Funds £	2024 Total Funds £	2023 Total Funds £
4. DEBTORS				
Debtors	11,028	-	11,028	42,034
Gift Aid	11,798		11,798	3,106
	<u>22,826</u>	<u>-</u>	<u>22,826</u>	<u>45,140</u>

5. CREDITORS				
Amounts falling due within one year				
Other creditors	-	-	-	31,006
Accountancy	1,560		780	780
	<u>1,560</u>	<u>-</u>	<u>780</u>	<u>31,786</u>

6. TRUSTEES EXPENSES
There were no Trustees' expenses paid for the year 5th April 2024

	As at 06/04/2023 £	Net movement in funds £	As at 05/04/2024 £
7. MOVEMENT IN FUNDS			
Unrestricted funds			
General fund	14,139	8,780	22,919
TOTAL FUNDS	<u>14,139</u>	<u>8,780</u>	<u>22,919</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	179,980	171,200	8,780
TOTAL FUNDS	<u>179,980</u>	<u>171,200</u>	<u>8,780</u>



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Parties involved with this document

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THE JOSH CHARITABLE TRUST

England & Wales - Charity number 1107060

Accounts

**THE JOSH CHARITABLE TRUST
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 5 APRIL 2023
Registered number : 1107060**

**THE JOSH CHARITABLE TRUST
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 5 APRIL 2023**

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**THE JOSH CHARITABLE TRUST
TRUSTEES REPORT FOR THE YEAR ENDED 5 APRIL 2023**

Trustees

Trustees who served during the year were as follows:

Trustee and Chairman: Mr J Cope

Trustee: Mrs S Cope

The Settlor has the power to appoint or remove Trustees during his lifetime and thereafter the Trustees have the authority to appoint and remove further Trustees at their discretion.

The Trustees present their annual report and financial statements of the charity for the year ended 5 April 2023.

Statement of trustees responsibilities.

Trustees are required to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the income and expenditure account of the charity for that period. In preparing those financial statements, the trustees are required to: select suitable accounting policies and then apply them consistently; make judgements and estimates that are reasonable and prudent; prepare the financial statements on the going concern basis unless it is inappropriate to presume that this basis applies.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the accounting regulations.

Legal status

The charity is constituted by a Deed of Settlement dated 16 June 2004 amended on 18 August 2004 and is registered with the Charity Commissioners No 1107060. It is administered by Trustees.

Objectives of the charity

The charity's objectives are to apply the income and all or such parts of the capital for or towards such charitable purposes and to make donations to such charitable institutions as the Settlor and his Successors shall direct the Trustees to do.

Review of activities

The charity received £123,246 (2022 £159,339) in donations including tax reclaim during the year. The charity donated £131,955 (2022 £151,904) to twenty one (2022 twenty three) worthy causes, after having had due regard to the Charity Commissioners guidance on public benefit.

**THE JOSH CHARITABLE TRUST
TRUSTEES REPORT FOR THE YEAR ENDED 5 APRIL 2023**

Investment policy

The Deed of Settlement allows the Trustees to hold any freehold or leasehold property, purchase shares, make loans, hold funds, securities or other investments.

General fund

The Statement of Financial activities for the year shows a deficit for the year of £9,506.

It is the policy of the Trustees to balance income with expenditure over time, whilst maintaining an adequate general fund to meet current liabilities and charitable commitments.

The general fund covers two months' expenditure and the Trustees are of the view that this is satisfactory.

Bankers

Royal Bank of Scotland PLC
Bramhall
Stockport
SK7 1AJ

Independent Examiner

G A Harris & Co Ltd
Brulmar House
Jubilee Road
Middleton
Manchester
M24 2LX

Approved by the board of trustees on 27 January 2024 and signed on its behalf by



Trustee: Mr J Cope (Chairman)

Registered Office
1 Lancaster Drive
Prestwich
Manchester
M25 0HZ

REPORT OF THE EXAMINER TO THE TRUSTEES OF THE JOSH CHARITABLE TRUST

I have examined the financial statements on pages 5 to 8 which have been prepared under the historical cost convention and the accounting policies set out on page 7.

Respective responsibilities of trustees and examiner

As described on page 2 you are responsible as trustees for the preparation of the financial statements; you consider that the audit requirements of Section 43(2) of the Charities Act 1993 (the Act) does not apply. It is my responsibility to state on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 43(7(b)) of the Act, 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 Commissioners. An examination includes a review of the accounting records kept by the Charity and a comparison of the Financial Statements presented with those records. It also includes consideration of any unusual items or disclosures in the Financial Statements, and seeking explanations from you as Trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no audit opinion is expressed on the view given by the Financial Statements.

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 41 of the Act; and
* to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 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.



G Harris FCA
Chartered Accountant
Brulimar House
Jubilee Road
Middleton
Manchester
M24 2LX

30 January 2024

The Josh Charitable Trust

Statement Of Financial Activities
For the year ended 5th April 2023

	Notes	2023 Unrestricted Funds £	2023 Restricted Funds £	2023 Total Funds £	2022 Total Funds £
INCOMING RESOURCES					
Incoming resources from generated funds					
Voluntary income	2	123,246	-	123,246	159,339
Total incoming resources		<u>123,246</u>	<u>-</u>	<u>123,246</u>	<u>159,339</u>
RESOURCES EXPENDED					
Charitable activities	3	132,735	-	132,735	152,684
Bank charges		17	-	17	12
Total resources expended		<u>132,751</u>	<u>-</u>	<u>132,751</u>	<u>152,696</u>
NET INCOMING RESOURCES		- 9,506	-	- 9,506	6,643
Funds brought forward from previous period		23,645	-	23,645	17,002
TOTAL FUNDS CARRIED FORWARD		<u>14,139</u>	<u>-</u>	<u>14,139</u>	<u>23,645</u>

CONTINUING OPERATIONS

All incoming resources and resources expended arise from continuing activities.

The notes form part of these financial statements

The Joeh Charitable Trust

Balance sheet
For the year ended 6th April 2023

	Notes	2023 Unrestricted funds £	2023 Restricted Funds £	2023 Total Funds £	2022 Total Funds £
FIXED ASSETS					
Tangible assets					
CURRENT ASSETS					
Cash at bank		786	-	786	9,511
Debtors	4	45,140	-	45,140	46,417
		<u>45,926</u>	<u>-</u>	<u>45,926</u>	<u>54,927</u>
CREDITORS					
Amounts falling due within one year	5	31,788	-	31,788	31,281
		<u>14,139</u>	<u>-</u>	<u>14,139</u>	<u>23,646</u>
NET CURRENT LIABILITIES					
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>14,139</u>	<u>-</u>	<u>14,139</u>	<u>23,646</u>
CREDITORS					
Amounts falling due after one year		-	-	-	-
NET ASSETS					
		<u>14,139</u>	<u>-</u>	<u>14,139</u>	<u>23,646</u>
FUNDS					
Unrestricted funds	7	14,139	-	14,139	23,646
TOTAL FUNDS					
		<u>14,139</u>	<u>-</u>	<u>14,139</u>	<u>23,646</u>

The financial statements were approved by the Board of Trustees on 30/01/2023 and were signed on its behalf by:

ON BEHALF OF THE BOARD:


.....
Trustee

The notes form part of these financial statements

The Josh Charitable Trust

Notes to the Financial Statements
For the year ended 5th April 2023

1. ACCOUNTING POLICIES

Accounting convention

The financial statements have been prepared under the historical cost convention and in accordance with the statement of recommended practice: Accounting and Reporting by charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and with the Charities Act 2011

Financial reporting standard number 1

Exemption has been taken from preparing a cash flow statement on the grounds that the charity qualifies as a small charity.

Incoming resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Resources expended

Expenditure is accounted for on an accruals basis and has been classified under the headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restriction arises when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each each fund is included in the notes to the financial statements.

2. VOLUNTARY INCOME

	2023 Unrestricted Funds £	2023 Restricted Funds £	2023 Total Funds £	2022 Total Funds £
Donations	123,239	-	123,239	151,283
Interest receivable	7	-	7	4
Gift Aid	-	-	-	8,052
	<u>123,246</u>	<u>-</u>	<u>123,246</u>	<u>159,339</u>

3. CHARITABLE ACTIVITIES

	2023 Unrestricted Funds £	2023 Restricted Funds £	2023 Total Funds £	2022 Total Funds £
Charitable expenditure	131,955	-	131,955	151,904
Accountancy	780	-	780	780
	<u>132,735</u>	<u>-</u>	<u>132,735</u>	<u>152,684</u>

The Josh Charitable Trust

Notes to the Financial Statements - continued
For the year ended 5th April 2023

	2023 Unrestricted Funds £	2023 Restricted Funds £	2023 Total Funds £	2022 Total Funds £
4. DEBTORS				
Debtors	42,034	-	42,034	42,034
Gift Aid	3,106		3,106	3,383
	<u>45,140</u>	<u>-</u>	<u>45,140</u>	<u>45,417</u>

5. CREDITORS				
Amounts falling due within one year				
Other creditors	31,006	-	31,006	30,501
Accountancy	780		780	780
	<u>31,786</u>	<u>-</u>	<u>31,786</u>	<u>31,281</u>

6. TRUSTEES EXPENSES
There were no Trustees' expenses paid for the year 5th April 2023

	As at 06/04/2022 £	Net movement in funds £	As at 05/04/2023 £
7. MOVEMENT IN FUNDS			
Unrestricted funds			
General fund	23,645	- 9,506	14,139
TOTAL FUNDS	<u>23,645</u>	<u>- 9,506</u>	<u>14,139</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	123,246	132,751	- 9,506
TOTAL FUNDS	<u>123,246</u>	<u>132,751</u>	<u>- 9,506</u>

THE JOSH CHARITABLE TRUST

England & Wales - Charity number 1107060

Accounts

**THE JOSH CHARITABLE TRUST
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 5 APRIL 2022
Registered number : 1107060**

**THE JOSH CHARITABLE TRUST
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 5 APRIL 2022**

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THE JOSH CHARITABLE TRUST TRUSTEES REPORT FOR THE YEAR ENDED 5 APRIL 2022

Trustees

Trustees who served during the year were as follows:

Trustee and Chairman: Mr J Cope

Trustee: Mrs S Cope

The Settlor has the power to appoint or remove Trustees during his lifetime and thereafter the Trustees have the authority to appoint and remove further Trustees at their discretion.

The Trustees present their annual report and financial statements of the charity for the year ended 5 April 2022.

Statement of trustees responsibilities.

Trustees are required to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the income and expenditure account of the charity for that period. In preparing those financial statements, the trustees are required to: select suitable accounting policies and then apply them consistently; make judgements and estimates that are reasonable and prudent; prepare the financial statements on the going concern basis unless it is inappropriate to presume that this basis applies.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the accounting regulations.

Legal status

The charity is constituted by a Deed of Settlement dated 16 June 2004 amended on 18 August 2004 and is registered with the Charity Commissioners No 1107060. It is administered by Trustees.

Objectives of the charity

The charity's objectives are to apply the income and all or such parts of the capital for or towards such charitable purposes and to make donations to such charitable institutions as the Settlor and his Successors shall direct the Trustees to do.

Review of activities

The charity received £159,339 (2021 £67,299) in donations including tax reclaim during the year. The charity donated £151,904 (2021 £68,842) to twenty three (2021 eighteen) worthy causes, after having had due regard to the Charity Commissioners guidance on public benefit.

**THE JOSH CHARITABLE TRUST
TRUSTEES REPORT FOR THE YEAR ENDED 5 APRIL 2021**

Investment policy

The Deed of Settlement allows the Trustees to hold any freehold or leasehold property, purchase shares, make loans, hold funds, securities or other investments.

General fund

The Statement of Financial activities for the year shows a surplus for the year of £6,644. It is the policy of the Trustees to balance income with expenditure over time, whilst maintaining an adequate general fund to meet current liabilities and charitable commitments. The general fund covers two months' expenditure and the Trustees are of the view that this is satisfactory.

Bankers

Zendigipay
The Old Courthouse
Hughenden Road
High Wycombe
HP13 5DT

Independent Examiner

G A Harris & Co Ltd
Brulimar House
Jubilee Road
Middleton
Manchester
M24 2LX

Approved by the board of trustees on 31st January 2023 and signed on its behalf by



Trustee: Mr J Cope (Chairman)

Registered Office
1 Lancaster Drive
Prestwich
Manchester
M25 0HZ

REPORT OF THE EXAMINER TO THE TRUSTEES OF THE JOSH CHARITABLE TRUST

I have examined the financial statements on pages 5 to 8 which have been prepared under the historical cost convention and the accounting policies set out on page 7.

Respective responsibilities of trustees and examiner

As described on page 2 you are responsible as trustees for the preparation of the financial statements; you consider that the audit requirements of Section 43(2) of the Charities Act 1993 (the Act) does not apply. It is my responsibility to state on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 43(7(b)) of the Act, 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 Commissioners. An examination includes a review of the accounting records kept by the Charity and a comparison of the Financial Statements presented with those records. It also includes consideration of any unusual items or disclosures in the Financial Statements, and seeking explanations from you as Trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no audit opinion is expressed on the view given by the Financial Statements.

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 41 of the Act; and
* to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 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.



G Harris FCA
Chartered Accountant
Brulimar House
Jubilee Road
Middleton
Manchester
M24 2LX

31 January 2023

The Josh Charitable Trust

Statement Of Financial Activities
For the year ended 5th April 2022

	Notes	2022 Unrestricted Funds £	2022 Restricted Funds £	2022 Total Funds £	2021 Total Funds £
INCOMING RESOURCES					
Incoming resources from generated funds					
Voluntary income	2	159,339	-	159,339	67,299
Total incoming resources		<u>159,339</u>	<u>-</u>	<u>159,339</u>	<u>67,299</u>
RESOURCES EXPENDED					
Charitable activities	3	152,684	-	152,684	66,842
Bank charges		12	-	12	12
Total resources expended		<u>152,696</u>	<u>-</u>	<u>152,696</u>	<u>66,854</u>
NET INCOMING RESOURCES		6,644	-	6,644	445
Funds brought forward from previous period		17,002	-	17,002	16,557
TOTAL FUNDS CARRIED FORWARD		<u>23,646</u>	<u>-</u>	<u>23,646</u>	<u>17,002</u>

CONTINUING OPERATIONS

All incoming resources and resources expended arise from continuing activities.

The notes form part of these financial statements

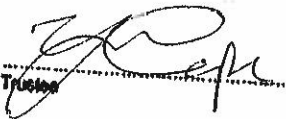
The Josh Charitable Trust

Balance sheet
For the year ended 5th April 2022

	Notes	2022 Unrestricted funds £	2022 Restricted Funds £	2022 Total Funds £	2021 Total Funds £
FIXED ASSETS					
Tangible assets					
CURRENT ASSETS					
Cash at bank		9,511	-	9,511	4,711
Debtors	4	45,417	-	45,417	42,792
		<u>54,927</u>	<u>-</u>	<u>54,927</u>	<u>47,503</u>
CREDITORS					
Amounts falling due within one year	5	31,281	-	31,281	30,501
NET CURRENT LIABILITIES					
		<u>23,646</u>	<u>-</u>	<u>23,646</u>	<u>17,002</u>
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>23,646</u>	<u>-</u>	<u>23,646</u>	<u>17,002</u>
CREDITORS					
Amounts falling due after one year		-	-	-	-
NET ASSETS					
		<u>23,646</u>	<u>-</u>	<u>23,646</u>	<u>17,002</u>
FUNDS					
Unrestricted funds	7	23,646	-	23,646	17,002
TOTAL FUNDS					
		<u>23,646</u>	<u>-</u>	<u>23,646</u>	<u>17,002</u>

The financial statements were approved by the Board of Trustees on 31/01/2023 and were signed on its behalf by:

ON BEHALF OF THE BOARD:


Trustee

The Josh Charitable Trust

Notes to the Financial Statements
For the year ended 5th April 2022

1. ACCOUNTING POLICIES

Accounting convention

The financial statements have been prepared under the historical cost convention and in accordance with the statement of recommended practice: Accounting and Reporting by charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and with the Charities Act 2011

Financial reporting standard number 1

Exemption has been taken from preparing a cash flow statement on the grounds that the charity qualifies as a small charity.

Incoming resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Resources expended

Expenditure is accounted for on an accruals basis and has been classified under the headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restriction arises when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each each fund is included in the notes to the financial statements.

2. VOLUNTARY INCOME

	2022 Unrestricted Funds £	2022 Restricted Funds £	2022 Total Funds £	2021 Total Funds £
Donations	151,283	-	151,283	67,297
Interest receivable	4	-	4	2
Gift Aid	8,052	-	8,052	-
	<u>159,339</u>	<u>-</u>	<u>159,339</u>	<u>67,299</u>

3. CHARITABLE ACTIVITIES

	2022 Unrestricted Funds £	2022 Restricted Funds £	2022 Total Funds £	2021 Total Funds £
Charitable expenditure	151,904	-	151,904	66,842
Accountancy	780	-	-	-
	<u>152,684</u>	<u>-</u>	<u>151,904</u>	<u>66,842</u>

The Josh Charitable Trust

Notes to the Financial Statements - continued
For the year ended 5th April 2022

	2022 Unrestricted Funds £	2022 Restricted Funds £	2022 Total Funds £	2021 Total Funds £
4. DEBTORS				
Debtors	42,034	-	42,034	42,034
Gift Aid	3,383		3,383	758
	<u>45,417</u>	<u>-</u>	<u>45,417</u>	<u>42,792</u>

5. CREDITORS				
Amounts falling due within one year				
Other creditors	30,501	-	30,501	30,501
Accountancy	780	-	780	-
	<u>31,281</u>	<u>-</u>	<u>31,281</u>	<u>30,501</u>

6. TRUSTEES EXPENSES
There were no Trustees' expenses paid for the year 5th April 2022

7. MOVEMENT IN FUNDS	As at 06/04/2021 £	Net movement in funds £	As at 05/04/2022 £
Unrestricted funds			
General fund	17,002	6,644	23,646
TOTAL FUNDS	<u>17,002</u>	<u>6,644</u>	<u>23,646</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	159,339	152,696	6,644
TOTAL FUNDS	<u>159,339</u>	<u>152,696</u>	<u>6,644</u>

THE JOSH CHARITABLE TRUST

England & Wales - Charity number 1107060

Accounts

THE JOSH CHARITABLE TRUST
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 5 APRIL 2021
Registered number : 1107060

**THE JOSH CHARITABLE TRUST
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 5 APRIL 2021**

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	4	Examiner's report
	5	Statement of financial activities
	6	Balance sheet
	7 to 8	Notes to the Accounts

THE JOSH CHARITABLE TRUST
TRUSTEES REPORT FOR THE YEAR ENDED 5 APRIL 2021

Trustees

Trustees who served during the year were as follows:

Trustee and Chairman:	Mr J Cope
Trustee:	Mrs S Cope

The Settlor has the power to appoint or remove Trustees during his lifetime and thereafter the Trustees have the authority to appoint and remove further Trustees at their discretion.

The Trustees present their annual report and financial statements of the charity for the year ended 5 April 2021.

Statement of trustees responsibilities.

Trustees are required to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the income and expenditure account of the charity for that period. In preparing those financial statements, the trustees are required to:

select suitable accounting policies and then apply them consistently;

make judgements and estimates that are reasonable and prudent;

prepare the financial statements on the going concern basis unless it is inappropriate to presume that this basis applies.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the accounting regulations.

Legal status

The charity is constituted by a Deed of Settlement dated 16 June 2004 amended on 18 August 2004 and is registered with the Charity Commissioners No 1107060. It is administered by Trustees.

Objectives of the charity

The charity's objectives are to apply the income and all or such parts of the capital for or towards such charitable purposes and to make donations to such charitable institutions as the Settlor and his Successors shall direct the Trustees to do.

Review of activities

The charity received £67,299 (2020 £126,175) in donations including tax reclaim during the year. The charity donated £68,842 (2020 £138,230) to eighteen (2020 thirty five) worthy causes, after having had due regard to the Charity Commissioners guidance on public benefit.

THE JOSH CHARITABLE TRUST
TRUSTEES REPORT FOR THE YEAR ENDED 5 APRIL 2021

Investment policy

The Deed of Settlement allows the Trustees to hold any freehold or leasehold property, purchase shares, make loans, hold funds, securities or other investments.

General fund

The Statement of Financial activities for the year shows a surplus (deficit) for the year of £445

It is the policy of the Trustees to balance income with expenditure over time, whilst maintaining an adequate general fund to meet current liabilities and charitable commitments.

The general fund covers two months expenditure and the Trustees are of the view that this is satisfactory.

Independent Examiner

D S Simon, FCCA
Harewood House
2-6 Rochdale Road
Middleton
Manchester
M24 6DP

Bankers

Royal Bank of Scotland Plc

Bramhall
Stockport
SK7 1AJ

Approved by the board of trustees on 27 January 2022 and signed on its behalf by

Trustee: Mr J Cope (Chairman)

Registered Office

1 Lancaster Drive
Prestwich
Manchester
M25 0HZ

**REPORT OF THE EXAMINER TO THE TRUSTEES OF
THE JOSH CHARITABLE TRUST**

I have examined the financial statements on pages 5 to 8 which have been prepared under the historical cost convention and the accounting policies set out on page 7.

Respective responsibilities of trustees and examiner

As described on page 2 you are responsible as trustees for the preparation of the financial statements; you consider that the audit requirements of Section 43(2) of the Charities Act 1993 (the Act) does not apply. It is my responsibility to state on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 43(7(b)) of the Act, 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 Commissioners. An examination includes a review of the accounting records kept by the Charity and a comparison of the Financial Statements presented with those records. It also includes consideration of any unusual items or disclosures in the Financial Statements, and seeking explanations from you as Trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no audit opinion is expressed on the view given by the Financial Statements.

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 41 of the Act; and

* to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 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.

D Simon, FCCA
Chartered Certified Accountant

Harewood House
2-6 Rochdale Road
Middleton
Manchester
M24 6DP

27 January 2022

**THE JOSH CHARITABLE TRUST
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 5 APRIL 2021**

	Note	Unrest ricted Funds £	Rest ricted Funds £	Total 2021 £	<i>Total</i> 2020 £
Income and Expenditure					
Incoming Resources	2	67,299	-	67,299	126,176
Resources Expended					
Direct charitable expenditure	3	66,842	-	66,842	138,230
Management and administration of the charity		12	-	12	20
Total Resources Expended		66,854	-	66,854	138,250
Net Incoming/(Outgoing) Resources before Transfers		445	-	445	(12,074)
Net Incoming/(Outgoing) Resources for the year		445	-	445	(12,074)
Other Recognised Gains and Losses					
Net Movement in Funds		445	-	445	(12,074)
Fund Balances forward at 6 April 2020		16,557	-	16,557	28,631
Fund Balances forward at 5 April 2021	6	17,002	-	17,002	16,557

**THE JOSH CHARITABLE TRUST
BALANCE SHEET AT 5 APRIL 2021**

	Note	2021 £	£	2020 £
FIXED ASSETS				
CURRENT ASSETS				
Debtors		42,792		46,303
Cash at bank and in hand		4,711		755
		<u>47,503</u>		<u>47,058</u>
CREDITORS: Amounts falling due within one year	5	<u>30,501</u>		<u>30,501</u>
NET CURRENT ASSETS			17,002	16,557
NET ASSETS			<u>17,002</u>	<u>16,557</u>
FUNDS				
Unrestricted	6		<u>17,002</u>	<u>16,557</u>
			<u>17,002</u>	<u>16,557</u>

Trustee: Mr J Cope (Chairman)

Trustee: Mrs S Cope

**THE JOSH CHARITABLE TRUST
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 5 APRIL 2021**

1 ACCOUNTING POLICIES

1a. Basis of accounting

The accounts have been prepared under the historical cost convention on the accruals basis and in accordance with the accounting principles set out in SORP 2005 - Accounting for Charities.

1b. Allocation of Expenditure

Expenditure has been allocated between the main headings in the Statement of Financial Activities on the basis of the type of activity to which they relate.
Income and expenses have not been netted off.

2. INCOMING RESOURCES

	Unrest ricted Funds £	Rest ricted Funds £	Total 2021 £	Total 2020 £
Donations received	67,297	-	67,297	126,157
Bank interest receivable	2	-	2	19
	<u>67,299</u>	<u>-</u>	<u>67,299</u>	<u>126,176</u>

3. DIRECT CHARITABLE EXPENDITURE

	Unrest ricted £	Rest ricted £	Total 2021 £	Total 2020 £
Direct charitable expenditure	66,842	-	66,842	138,230
	<u>66,842</u>	<u>-</u>	<u>66,842</u>	<u>138,230</u>
Other costs:				
Direct charitable expenditure			66,842	138,230
Bank charges			12	20
			<u>66,854</u>	<u>138,250</u>

The Charity neither employs any staff nor does it have any voluntary workers.

**THE JOSH CHARITABLE TRUST
NOTES TO THE ACCOUNTS (CONT.)
FOR THE YEAR ENDED 5 APRIL 2021**

5. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021	2020
	£	£
Other creditors	30,501	30,501
	30,501	30,501
	30,501	30,501

6 FUNDS

	Unrest ricted Funds	Rest ricted Funds	Total
	£	£	£
As at 6 April 2020	16,557	-	16,557
Surplus for year	445	-	445
	17,002	-	17,002
As at 5 April 2021	17,002	-	17,002