

**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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**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**

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

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

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

	<b>Unrest ricted Funds £</b>	<b>Rest ricted Funds £</b>	<b>Total 2021 £</b>	<b>Total 2020 £</b>
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**

	<b>Unrest ricted £</b>	<b>Rest ricted £</b>	<b>Total 2021 £</b>	<b>Total 2020 £</b>
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**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Other creditors	30,501	30,501
	<u>30,501</u>	<u>30,501</u>

**6 FUNDS**

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