



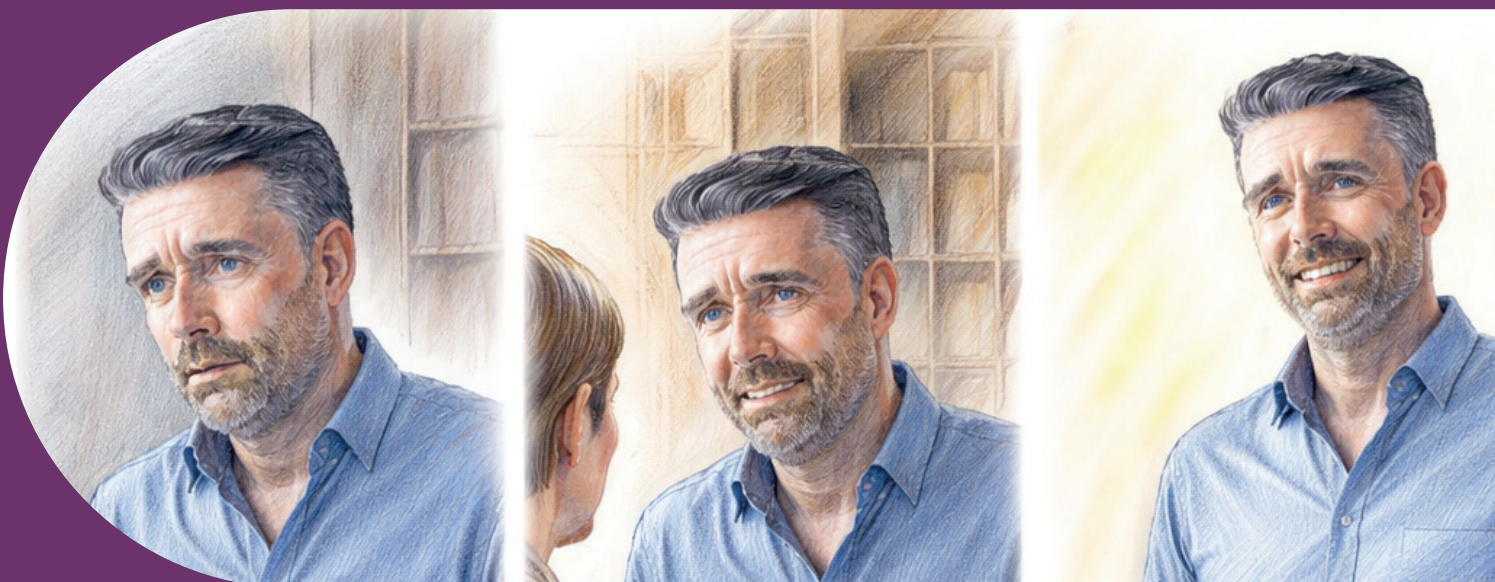
**paperweight**

Guide. Advocate. Resolve.

**The Paperweight Trust**  
Report of the Trustees and  
unaudited financial statements  
for the year ended 31st July 2025

**Including our  
Impact Report**

**25 / 26**



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# Foreword

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Introducing our latest Impact Report, I am so proud that this reflects not only what Paperweight does, but why our work matters so deeply within today's wider social welfare landscape.

Across society, people are facing some of the Big Issues of Our Time: the rising cost of living, housing insecurity, redundancy and immediate loss of income, bereavement, family breakdown, mental or physical ill health and an increasingly complex welfare system. These pressures affect everyone, and members of our community are no less exposed to their impact. Any one of these life events can quickly unsettle everything and rapidly escalate into chaos. By the time someone reaches out to Paperweight, they are often frightened, exhausted and unsure where to turn.

Every day, Paperweight sees the human reality behind these wider pressures. Behind each statistic is an individual or family facing a crisis, uncertainty and loss of control, but calling our Helpline means finding expert guidance and someone prepared to stand beside them.

What makes Paperweight unique is the depth and continuity of our support. From the first call, through possibly weeks or even months, to resolution and recovery, our caseworkers walk alongside each client, helping to untangle complexities, advocate where needed and restore stability, confidence and independence.

Through the experiences of those we support, we also see the wider patterns emerging: the strain on vulnerable households, the barriers people face in accessing systems meant to help them, and the growing need for compassionate, joined-up community responses. Paperweight is therefore not only responding to these Big Issues of Our Time, but helping to shine a light on the broader challenges affecting people today.

The impact of our work extends far beyond the individual. Every crisis stabilised reduces pressure on families, communities and public services, prevents further escalation and strengthens the fabric of community life. The estimated £10 million value of support delivered this year tells only part of the story; the true impact lies in lives rebuilt, futures reclaimed and dignity restored.

None of this would be possible without the dedication of our team, the trust of our referral partners, and the generosity of our supporters. Together, we are ensuring that no one has to face life's most difficult moments alone.

As we look ahead, demand continues to rise and the complexity of cases deepens. Our commitment remains clear: to stand alongside those facing crisis, to advocate where systems fail, and to ensure that dignity, fairness and human support remain at the heart of community life.

**Benjamin Conway**  
Chair





# Report of the Trustees for the year ended 31st July 2025

The Trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31st July 2025. The Trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).



# Objectives & Activities

## Charitable Aims

The relief of financial hardship and emotional stress by the provision of free practical advice and assistance primarily to persons who are members of the Jewish Community resident in the UK who through lack of means, knowledge or as a result of circumstances such as bereavement, divorce or any other personal circumstances are unable to access and/or obtain such advice.

## Objectives

Paperweight is a voluntary sector charity which is the Jewish Community's Advice Centre, offering free, tailored guidance and practical support across a wide range of legal, financial, welfare and administrative matters. We aim to help those, predominantly in the Jewish community who are vulnerable and struggling with the "administration of life", offering time, expertise and personal attention to empower them to regain control of their problems and continue with confidence.

Our help spans a wide range of areas including, but not limited to: debt; budgeting; landlord and tenant; welfare rights including Mandatory Reconsiderations and Appeals; family law processes; employment; LPAs and deputyship (where possible); post-death practical support; navigation of the social care system; bureaucracy; form filling; official letters and reducing red tape.

Our front-line team and caseworkers are trained to aim for a holistic approach to the clients who are introduced to Paperweight's services. We know that problems rarely grow in a vacuum. We also know that at first sight, the root causes and certainly the history of "how did you get into this troubling situation" will not be evident and certainly not obvious.

We try to be curious without being judgemental, so that we win a client's trust. Any sympathy and empathy are directed towards a solution, but always on the clients' terms. We do not compare their experience to ours, and do not leap in with a magic wand.

Rather, with skill and experience and over several meetings – face to face, telephone or sometimes by text/email/WhatsApp – we can build an accurate picture.

Then we prioritise and determine which aspect of the client's problem needs urgent and determined attention. And whether a specialist discipline is needed. But in any event, alerting the client's sources of their problems – persons, institutions and organisations – under the umbrella of Paperweight, introduces a much-needed pause in proceedings.

# Achievement & Performance

## Charitable Activities

All our work is within the remit of the charity's aims. The mechanism employed to fulfil this mandate has grown and been refined these past 15 years. Good practice is not confined to a dry seminar or process. It is absorbed from the daily buzz in our three offices - London headquarters, Manchester, Leeds and our hubs in Gateshead, Brighton and Bournemouth. The fresh sheet of paper and unfilled interactive computer screen, leap into life with a welcoming hello from the call handlers - accessed from anywhere in the UK. Interpreting the cry of distress and creating a confidence in the caller cannot be set out in any rule book. But our extremely high retention rate - less than 3% of those who contact us decline to attend a further session either in person or by telephone. And that translates to well over 2,000 new clients in the year.

The "relief of financial hardship and emotional stress..." in our Charitable Aims is practised daily throughout the country. The knowledge and gut-feeling (as clients have described) of a person, previously an absolute stranger - taking a concerned interest, and ultimately offering a full or even partial solution - is a special feature of Paperweight's work.

We share in our clients' triumphs and as we say in our Objectives we "empower them to regain control", because at a domestic level, and when confronted by intimidating bureaucracy and processes, knowledge really is power. And we stay with the client through thick and thin, and advocate firmly and with a wealth of experience.

## Fundraising Strategy

We reported last year that we were engaging Professional Fundraisers. The Trustees know that they cannot devote sufficient time, nor are they necessarily experienced in fund raising at the level and continuity we require. Even those charitable trusts who said "no" for whatever reason - frequently citing the overwhelming demands from several organisations- have now, at very least, heard of Paperweight and will, one hopes, be more responsive next time.

The cornerstone of the strategy is currently a national Charity-Matching campaign held over a weekend but approaches to larger grant-making bodies will continue, acknowledging that resulting funds are often ring-fenced and come with their own administrative hurdles.



# Impact Report

# Introduction

Every day, people reach breaking point. A sudden redundancy, a bereavement, a diagnosis, or a family crisis can unravel stability overnight. For many, there is nowhere to turn and no clear way forward. This is where Paperweight steps in, not just to advise, but to stand alongside people at their most vulnerable, guiding them from crisis to stability and hope.

This year, more than ever, our work has been defined by rising demand and deeper complexity. Behind every statistic is a person who felt overwhelmed, unheard, or unable to cope and who, through the right support at the right time, began to rebuild their life.

A man with a beard and blue shirt looking down at a piece of paper.

“

“They listen without judgment, explain without jargon, help you to understand your options so you can make educated decisions. They help turn what feels overwhelming into something you can manage - and they do it with warmth and patience.”

# What we do

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We support people through complex challenges helping them navigate systems and processes, understanding their rights and options. **Our work restores control, dignity and possibility.**

- **Financial crisis & debt** (FCA accredited)
- **Mental health:** practical help for stable, independent living
- **Bereavement:** practical support through loss
- **Family breakdown:** guidance through legal processes and options
- **Get process:** collaborating with the Beth Din
- **Support for litigants in person:** at a court hearing or tribunal
- **Advocacy:** helping voices to be heard with clarity and dignity
- **Welfare & Benefits:** understanding eligibility, assisting through applications and appeals
- **Housing:** supporting clients to understand Tenancy Agreements and applying for local housing within the community when appropriate.
- **Employment:** understanding options relating to workplace and redundancy processes
- **Bureaucracy & administration:** responding to official letters, forms, and reducing red tape

Our work  
restores  
**control,**  
**dignity** and  
**possibility.**



# Expanding Our Reach, Deepening Our Impact

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Paperweight's mission has always been rooted in the belief that practical, personalised support should be accessible to anyone in the Jewish community facing crisis, wherever they live in the UK. Over the past two years, we have taken significant steps to strengthen that commitment by expanding our regional presence and bringing our services closer to the communities that need them most.

## Our Leeds Office

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One of the clearest examples of this growth has been the success of our Leeds office and partnership with the Leeds Jewish Housing Association. Indeed, our Leeds office is situated within the LJHA building. Since opening, the office has become an essential source of support for individuals and families across the region, providing trusted guidance during times of crisis. The response from the local community has demonstrated just how vital accessible support can be. As awareness of our services has grown, so too has the impact we have been able to make, helping more people navigate complex challenges with dignity, reassurance and practical assistance.

The success of Leeds has reinforced the importance of regional accessibility and has shown the value of building strong local relationships within the communities we serve. It has enabled us to respond more quickly, understand local needs more deeply and ensure that those who may previously have struggled in silence know there is somewhere they can turn for help.

## Our New Manchester Office

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Building on this momentum, while Paperweight has been operational in Manchester for 8 years, we were proud to have now built on this strong foundation, by opening our Manchester office this year. It is a major milestone in Paperweight's continued growth. Having a permanent base in Manchester allows us to deepen our relationships, respond more effectively to local needs and strengthen our impact across the region. The launch has been met with tremendous appreciation and enthusiasm from the local Jewish community, MPs and Councillors reflecting both the scale of need and the importance of having dedicated, culturally sensitive support available locally.

From the outset, the Manchester office has already begun to establish itself as a vital presence within the community, strengthening connections with local organisations, volunteers and communal leaders. The overwhelmingly positive response has reaffirmed the importance of our work and highlighted the meaningful difference that accessible support services can make in people's lives.



# Our Regional Networks

Alongside our headquarters in London, offices in Manchester and Leeds and our hubs in Gateshead, Bournemouth and Brighton, these growing centres are helping Paperweight build a network of care and support. Our expansion is not simply about increasing locations, it is about ensuring that more people can access help earlier, more easily and with the personal understanding that sits at the heart of everything we do.

As demand for our services continues to rise, so too does our determination to evolve and grow responsibly. We remain committed to strengthening communities through compassion, expertise and practical support, while continuing to innovate in the ways we reach and assist those in crisis.

The future of Paperweight is one of growth, ambition and deepening impact. By expanding our reach across the UK, we are helping more people find stability, regain confidence and move forward with renewed hope.



# Our Impact in Numbers

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**2,170**

clients supported  
(+8.5% increase on 2024)



**5,203**

clients managed across  
the year (on a month  
by month basis)



**13,000+**

helpline calls  
handled



**50,000+**

hours of support  
delivered by  
Caseworkers and  
volunteers





**£10m**

estimated value of  
support provided



**£4.600**

average value  
per client



**57**

partner organisations  
referring clients

Demand is accelerating, driven by the ongoing cost-of-living crisis and increasingly complex personal circumstances. At peak, **we started 20 new cases for clients in a single day**, reflecting the urgency and scale of need. Beyond financial value, our work reduces pressure on public services – preventing escalation into homelessness, safeguarding issues, mental health crises, and long-term dependency.

# The Client Journey

## Leah's Story:

### From Fear to Reclaiming Control

Every person who comes to Paperweight arrives at a different moment of crisis, but the journey that follows shares a common thread:

From finding the courage to make that first call, gaining the right support, having someone to advocate on their behalf and to stand beside them every step of the way.

Below are three illustrative journeys that reflect the lived experience behind our work.



**This is how  
paperweight  
supported Leah in the  
months that followed.**

I found somewhere to live and began the daunting legal journey of separation and divorce. But I was gently guided through every form including the Divorce Application, the Child Arrangement form and the Financial Statement Form, and I was well supported in Court with my Paperweight caseworker standing by my side.



#### Months 1-3

Paperweight's guidance was so clear. I was even assigned a second caseworker to help me with my budgeting which had become a total mess.

Their practical support, reassurance and constant step by step advice was simply a godsend.



**"For the first time, Leah  
felt someone was standing  
beside her."**

I was married to Jacob for 22 years. He was always “the man of the house”. It was ok. Until suddenly it wasn’t. I had to leave for the sake of the children, but how?



I was overwhelmed, confused and frightened. Then one day I overheard people discussing Paperweight and I looked them up. The helpline assessor listened to me, he immediately understood and I felt the weight lift. I met my caseworker and we began working together.

### Months 3–6

They held my hand through the entire journey even calling the Beit Din to begin proceedings for my Get.

### Impact

Leah found the courage to protect her family’s future and begin rebuilding her life with confidence and independence. With Paperweight’s steady guidance through a deeply complex and emotionally challenging situation, she was able to move from fear and uncertainty towards safety, stability and hope.

# The Client Journey

## Ben's Story:

Finding Stability in the Storm



**This is how  
paperweight  
supported Ben in the  
months that followed.**

My Shira used to take care of everything. So now there was a maze of legal, financial and practical responsibilities to face.

My counsellor referred me to Paperweight. It was Day 1 of the rest of my life.



### Months 1–3

During the traumatic early months, My paperweight case worker, Ari provided reassurance and practical support, arranging a welfare assessment, legal authority to manage urgent affairs and longer-term budgeting. As the emotional strain deepened, Paperweight organised pastoral and emotional support for the children through schools and community organisations.



**“It was far more than bereavement support, Paperweight guided us through grief, financial anxiety and the first steps to rebuild our lives.”**



My life changed in an instant when my wife, Shira, suffered a catastrophic stroke leaving me and our two young sons in shock and disbelief.



Doctors warned me that the outcome was uncertain and I was overwhelmed by fear, while trying to care for two frightened children whose world had suddenly turned upside down.

### Months 3–6

Despite everyone's hopes, Shira's condition deteriorated and she sadly passed away. Yet, Paperweight continued supporting me through the overwhelming grief and the post-bereavement protocols, helping manage probate, urgent forms, banks and service providers. They also connected my boys with specialist bereavement charities.

### Impact

With Paperweight's advocacy and advice, I felt held during a time of overwhelming uncertainty. Legal and financial matters were stabilised, support was put in place for my children, and I could focus on caring for them rather than fighting complex systems alone. That stability eased the emotional burden and helped protect my wellbeing when I felt most fragile.

# The Client Journey

## Daniel's Story:

Turning Crisis into Confidence



**This is how  
paperweight  
supported Daniel in the  
months that followed.**

I hesitated to call Paperweight because I felt embarrassed and worried I would be judged. Instead, I found understanding, kindness and immediate reassurance.



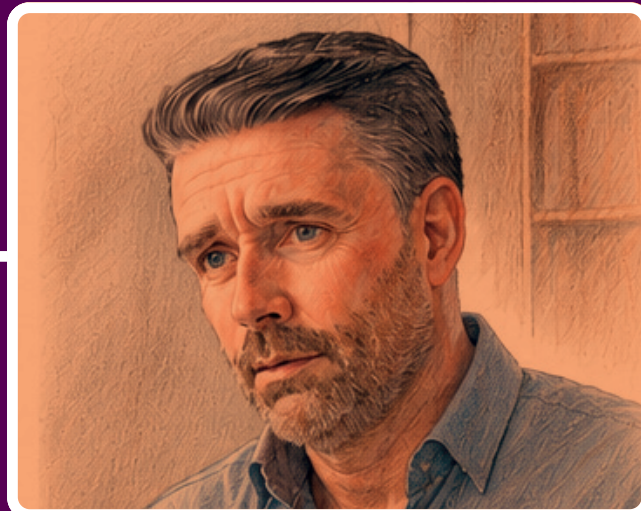
### Week 1

Jonathan my caseworker brought immediate calm into my life. He was patient and clear. He helped me break everything down into manageable steps which I could cope with, so I could face what had felt impossible.





I had always worked hard and held a good professional job. But when I was made redundant, life began to unravel very quickly. As someone who is neurodiverse, managing paperwork, deadlines and sudden change can already feel overwhelming, and almost overnight, everything felt too much to face alone.



With debt mounting, sleepless nights and anxiety left me scared, ashamed and completely out of control. I could not contemplate the future.

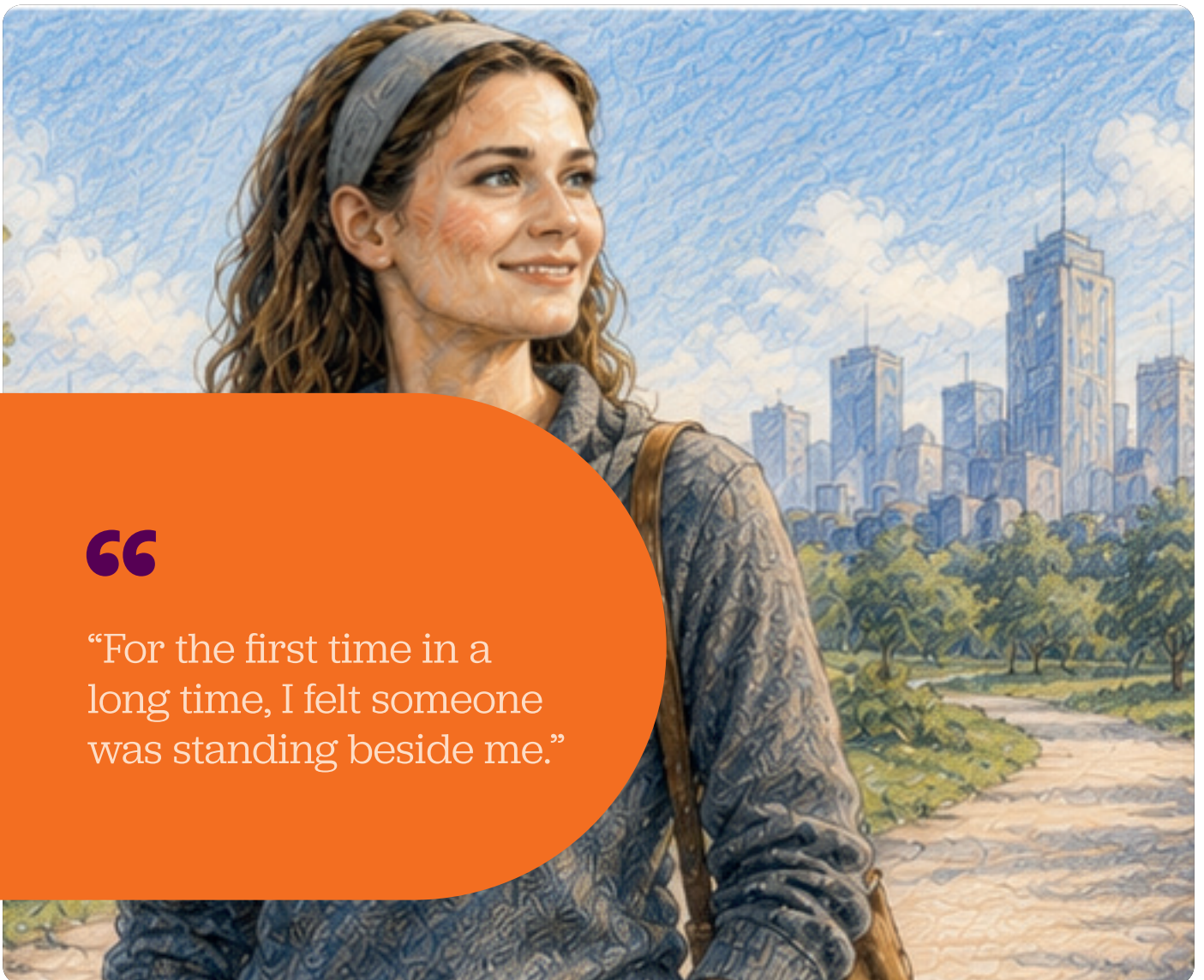
### Months 1-3

Together, we looked at my full financial situation, mapped out my debts and essential costs, and created a clear financial statement. It was difficult to face, but having someone guide me through it in a way I could process was the first step towards regaining control.

### Impact

At a time when Daniel's neurodiversity made the pressure feel totally unbearable, Paperweight restored his confidence, dignity and self-belief. Instead of spiralling further into debt, Daniel stabilised his life and even submitted a job application. A powerful sign that he is beginning to believe in a future again.

**These journeys capture what makes Paperweight unique,** not just solving problems, but walking alongside each client every step of the way. From the first call to lasting resolution, our approach is personal, persistent, and transformative, ensuring that no one has to face crisis alone.



“

“For the first time in a long time, I felt someone was standing beside me.”

# Final Reflection

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This year, I have spoken to so many people who are doing everything they can, yet still feel they are falling behind.

A parent sitting at the kitchen table late at night, trying to make the numbers work and knowing they do not.

An older person keeping the heating off, not out of choice, but out of fear of the next bill. A family holding everything together on the surface, while quietly struggling underneath. These are not isolated stories. They reflect a growing reality for more and more people in our community: people who never expected to need support. The “new vulnerables” whose stability has suddenly become fragile. They have worked hard, planned carefully and always managed, until now.

For many, there is no longer any pause between challenges. One pressure leads to another and, before long, financial strain becomes something much deeper, affecting confidence, relationships and crucially, mental wellbeing.

By the time someone reaches out to Paperweight, they are often at breaking point. From the very first call, we stand beside them, not only to help solve the immediate problem, but to help them find a way forward.

Step by step, we work with each person to untangle complexity, restore stability and rebuild the confidence and sense of control that crisis has taken away. I have seen the difference this makes: the relief in someone’s voice when they realise they are not alone; the shift from anxiety to hope; the moment when life begins to feel manageable again.

That is the heart of Paperweight. We cannot always stop a crisis from happening, but with the right support, we can help people find their footing, protect their dignity and begin again with strength, clarity and hope.

**Bayla Perrin**  
Chief Executive



# Financial Review

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## Financial Performance

The reserves at the year-end would indicate that we had remained static, reserves being 2.3% higher than the prior year, but the benefits of the national Charity matching campaign of January 2025 mean that we had replaced a £118k deficit by a £9k surplus. From the accounts you will see that the expenditure in many categories has climbed. The stronger our footprint in the community, the more professional and solid our core operation needs to be. Senior personnel with experience and energy are needed to bind the teams together and to maintain the flow of clients from welcome to discharge. Our staff costs grew by 16%.

Any expansion of services and facilities is carefully costed and budgets are examined regularly. In this way we preserve our hard-earned funds and operate within our means.

Our average cost per client served still remains below £300 which indicates that the added value achieved – i.e. what a client would spend accessing the range of services “on the High Street” is very many times incurred cost by Paperweight.

## Financial Position

The Statement of Financial Activities shows a net surplus for the year of £9,729 (deficit £118,120 in 2024) and our reserves stand at a surplus of £420,992 (£411,263 in 2024).

## Reserves Policy

The charity’s reserves policy is to maintain sufficient cash reserves to enable the charity to continue its activities and services at a meaningful level, should there be a drop in income. As all income is derived from voluntary donations and grants, the Trustees review this position on a monthly basis.

In view of this the Trustees aim to maintain a level of reserves sufficient to meet three months’ basic operating costs.

## Plans for the future

As reported last year, we have now moved into our spacious Hendon offices. There are adequate facilities and some room to expand. It is easily accessible – on several bus routes and close to a Tube line. We have therefore spent the year consolidating our position in the community and are introducing new strategies to sit comfortably alongside our proven skills. These are NextGen, Tap into Tech and an enhanced Eldercare department. NextGen is linking students to the older generation, training the younger cohorts in vital life skills and at a later stage, pairing them with those who have acquired many skills but perhaps been left behind in the way society runs. Tap into Tech enables the public to access digital platforms to shop, book hospital appointments, pay for Council services and much more.

Finally, the ElderCare department are enabling the elderly and their families to chart a course through their old age limiting the dilemmas created by bed-blocking, insufficient Care Homes, and expensive at-home carers. Each package so designed is unique but comes with the Paperweight promise – “you will not be alone”.

Whilst the Leeds office is running at full steam within the LJHA site, we have finally secured suitable premises in Prestwich, Manchester on one of the main thoroughfares and have employed a new Regional Director to carry the flag there too. This office opened in January 2026. The very fact of a physical identifiable presence has boosted uptake in approach and use.

## **Declaration of public benefit**

The Trustees have considered the Charity Commission's general guidance on public benefit in deciding what activities the charity should undertake.

The 'Objectives and Activities' section explains the charity's activities which are open primarily to anyone of the Jewish faith.

The Trustees consider that the activities explained above, adequately satisfy the public benefit requirements.



# Structure, governance & management

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## Governing document

The charity is controlled by its governing document, Memorandum and Articles of Association and constitutes a company limited by guarantee, as defined by the Companies Act 2006.

## Trustee and Organisational Structure

The charity is constituted as a company limited by guarantee and is therefore governed by a Memorandum and Articles of Association. All directors of the company are also Trustees of the charity and there are no other Trustees. All of the Trustees named above served throughout the period. The board has the power to appoint additional Trustees as and when it considers fit to do so.

## Risk management

The Trustees have assessed the major risks to which the charity is exposed. All areas of work carried out by the charity are appropriately risk assessed and staff and volunteers are appropriately screened, trained and supervised. The charity contracts with outside specialist advisers whenever necessary, to provide expert advice when it is required. The Trustees take a prudent and careful approach to the management of the funds of the charity to ensure that an adequate strategy is in place to safeguard the income streams and to control the costs in both the short and long term.

As the charity relies entirely on voluntary income and grants, Trustees are aware that there are various risks to our financial stability in an uncertain economic climate.

The charity has been diversifying its fundraising efforts to mitigate those risks as far as possible by spreading the income streams more evenly. Risk management plans are in place to enable timely responses to any crisis designed to protect the core of the charity's work through difficult times. Systems are in place to ensure the appropriate management of all funds and suitable probity is exercised at all times in regard to the handling and recording of financial transactions.

# Reference & administrative details

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**Registered Company number:** 07705745 (England and Wales)

**Registered Charity number:** 1146302

**Registered office:** 119-121 Brent Street, Hendon, London, NW4 2DX

## **Trustees:**

B Conway

A J Perrin

J C Marriott

D E Posen

D B Black

T Greenbaum

## **Independent Examiner:**

Joey Joseph FCA MCMI

JKA Accountancy Limited

Marlborough House, 298 Regents Park Road London, N3 2SZ

## **Commencement of Activities:**

The charitable company was incorporated on 14 July 2011.

Approved by order of the board of Trustees on 23rd April 2026  
and signed on its behalf by:

A J Perrin - Trustee

# Accounts

# INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE PAPERWEIGHT TRUST

## **Independent examiner's report to the trustees of The Paperweight Trust ('the Company')**

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31st July 2025.

## **Responsibilities and basis of report**

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

## **Independent examiner's statement**

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Joey Joseph FCA MCFI  
The Institute of Chartered Accountants in England and Wales

JKA Accountancy Limited  
Marlborough House  
298 Regents Park Road  
London  
N3 2SZ

23rd April 2026

## STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST JULY 2025

	Notes	Unrestricted fund £	Restricted fund £	2025 Total funds £	2024 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies		433,295	50,581	483,876	260,708
Investment income	2	<u>14,627</u>	<u>-</u>	<u>14,627</u>	<u>1,018</u>
<b>Total</b>		<u>447,922</u>	<u>50,581</u>	<u>498,503</u>	<u>261,726</u>
<b>EXPENDITURE ON</b>					
<b>Charitable activities</b>					
Governance cost		4,800	-	4,800	4,200
Charitable		<u>407,313</u>	<u>76,661</u>	<u>483,974</u>	<u>375,646</u>
<b>Total</b>		<u>412,113</u>	<u>76,661</u>	<u>488,774</u>	<u>379,846</u>
<b>NET INCOME/(EXPENDITURE)</b>		35,809	(26,080)	9,729	(118,120)
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		<u>369,156</u>	<u>42,107</u>	<u>411,263</u>	<u>529,383</u>
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u>404,965</u>	<u>16,027</u>	<u>420,992</u>	<u>411,263</u>

# STATEMENT OF FINANCIAL POSITION

## 31ST JULY 2025

	Notes	Unrestricted fund £	Restricted fund £	2025 Total funds £	2024 Total funds £
<b>FIXED ASSETS</b>					
Tangible assets	7	54,062	-	54,062	29,761
<b>CURRENT ASSETS</b>					
Debtors	8	-	-	-	600
Cash at bank		<u>359,742</u>	<u>16,027</u>	<u>375,769</u>	<u>386,421</u>
		359,742	16,027	375,769	387,021
<b>CREDITORS</b>					
Amounts falling due within one year	9	(8,839)	-	(8,839)	(5,519)
<b>NET CURRENT ASSETS</b>		<u>350,903</u>	<u>16,027</u>	<u>366,930</u>	<u>381,502</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>404,965</u>	<u>16,027</u>	<u>420,992</u>	<u>411,263</u>
<b>NET ASSETS</b>		<u>404,965</u>	<u>16,027</u>	<u>420,992</u>	<u>411,263</u>
<b>FUNDS</b>	10				
Unrestricted funds				404,965	369,156
Restricted funds				<u>16,027</u>	<u>42,107</u>
<b>TOTAL FUNDS</b>				<u>420,992</u>	<u>411,263</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31st July 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 31st July 2025 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The financial statements were approved by the Board of Trustees and authorised for issue on 23rd April 2026 and were signed on its behalf by:

A J Perrin - Trustee



# NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST JULY 2025

## 1. ACCOUNTING POLICIES

### **Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

### **Going concern**

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern. The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

### **Income**

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the income have been met, it is probable that the income will be received and that the amount can be measured reliably.

Income from gift aid and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred. Income received in advance for the provision of specified service is deferred until the criteria for income recognition are met.

### **Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost 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.

### **Tangible fixed assets**

Tangible fixed assets are stated at historical cost less accumulated depreciation and any accumulated impairment losses. Historical cost includes expenditure that is directly attributable to bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by management.

Depreciation is charged so as to allocate the cost of assets less their residual value over their estimated useful lives, using either a straight line or reducing balance method, as indicated below.

Depreciation is provided on the following basis:

Improvements to property - 20% on reducing balance  
Computer and equipment - 50% on cost

The assets' residual values, useful lives and depreciation methods are reviewed, and adjusted prospectively if appropriate, or if there is an indication of a significant change since the last reporting date.

Gains and losses on disposals are determined by comparing the proceeds with the carrying amount and are recognised in profit or loss.

### **Taxation**

The charity is exempt from corporation tax on its charitable activities.

# NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST JULY 2025

## 1. ACCOUNTING POLICIES - continued

### Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustee for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each material restricted fund is set out in the notes to the financial statements.

### Key judgements and estimates

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustee for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each material restricted fund is set out in the notes to the financial statements.

### Pension costs and other post-retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

### Financial instruments

The Company only enters into basic financial instruments transactions that result in the recognition of financial assets and liabilities like trade and other debtors and creditors, loans from banks and other third parties, loans to related parties and investments in non-puttable ordinary shares.

Financial assets that are measured at cost and amortised cost are assessed at the end of each reporting period for objective evidence of impairment. If objective evidence of impairment is found, an impairment loss is recognised in profit or loss.

Financial assets and liabilities are offset and the net amount reported in the Balance Sheet when there is an enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

### Debtors

Basic financial assets, including trade and other debtors, are initially recognised at transaction price, unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Such assets are subsequently carried at amortised cost using the effective interest method, less any impairment.

### Cash and cash equivalents

Cash and cash equivalents are represented by cash in hand, deposits held at call with financial institutions, and other short-term highly liquid investments that mature in no more than three months from the date of acquisition and that are readily convertible to known amounts of cash with insignificant risk of change in value.

### Creditors

# NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST JULY 2025

## 1. ACCOUNTING POLICIES - continued

### Financial instruments

Basic financial liabilities, including trade and other creditors, loans from third parties and loans from related parties, are initially recognised at transaction price, unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Such instruments are subsequently carried at amortised cost using the effective interest method, less any impairment.

## 2. INVESTMENT INCOME

	2025	2024
	£	£
Rents received	12,751	-
Deposit account interest	<u>1,876</u>	<u>1,018</u>
	<u>14,627</u>	<u>1,018</u>

## 3. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2025	2024
	£	£
Depreciation - owned assets	<u>14,961</u>	<u>8,034</u>

## 4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31st July 2025 nor for the year ended 31st July 2024.

### Trustees' expenses

There were no trustees' expenses paid for the year ended 31st July 2025 nor for the year ended 31st July 2024.

## 5. STAFF COSTS

The average monthly number of employees during the year was as follows:

	2025	2024
	<u>8</u>	<u>3</u>
Administrative		

No employees received emoluments in excess of £60,000.

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST JULY 2025

### 6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted fund £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	115,309	145,399	260,708
Investment income	<u>1,018</u>	<u>-</u>	<u>1,018</u>
<b>Total</b>	<u>116,327</u>	<u>145,399</u>	<u>261,726</u>
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Governance cost	4,200	-	4,200
Charitable	<u>245,944</u>	<u>129,702</u>	<u>375,646</u>
<b>Total</b>	<u>250,144</u>	<u>129,702</u>	<u>379,846</u>
<b>NET INCOME/(EXPENDITURE)</b>	(133,817)	15,697	(118,120)
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward	<u>502,973</u>	<u>26,410</u>	<u>529,383</u>
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u>369,156</u>	<u>42,107</u>	<u>411,263</u>

### 7. TANGIBLE FIXED ASSETS

	Property improvements £	Computer and Equipment £	Totals £
<b>COST</b>			
At 1st August 2024	53,479	12,769	66,248
Additions	<u>35,399</u>	<u>3,863</u>	<u>39,262</u>
At 31st July 2025	<u>88,878</u>	<u>16,632</u>	<u>105,510</u>
<b>DEPRECIATION</b>			
At 1st August 2024	23,709	12,778	36,487
Charge for year	<u>13,034</u>	<u>1,927</u>	<u>14,961</u>
At 31st July 2025	<u>36,743</u>	<u>14,705</u>	<u>51,448</u>
<b>NET BOOK VALUE</b>			
At 31st July 2025	<u>52,135</u>	<u>1,927</u>	<u>54,062</u>
At 31st July 2024	<u>29,770</u>	<u>(9)</u>	<u>29,761</u>

# NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST JULY 2025

## 8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Gift aid receivable	-	600

## 9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Social security and other taxes	3,723	1,319
Other creditors	316	-
Accrued expenses	4,800	4,200
	<u>8,839</u>	<u>5,519</u>

## 10. MOVEMENT IN FUNDS

	At 1/8/24 £	Net movement in funds £	At 31/7/25 £
<b>Unrestricted funds</b>			
General fund	369,156	35,809	404,965
<b>Restricted funds</b>			
Restricted fund	42,107	(26,080)	16,027
	<u>411,263</u>	<u>9,729</u>	<u>420,992</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	447,922	(412,113)	35,809
<b>Restricted funds</b>			
Restricted fund	50,581	(76,661)	(26,080)
	<u>498,503</u>	<u>(488,774)</u>	<u>9,729</u>

# NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST JULY 2025

## 10. MOVEMENT IN FUNDS - continued

### Comparatives for movement in funds

	At 1/8/23 £	Net movement in funds £	At 31/7/24 £
<b>Unrestricted funds</b>			
General fund	502,973	(133,817)	369,156
<b>Restricted funds</b>			
Restricted fund	26,410	15,697	42,107
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>529,383</u>	<u>(118,120)</u>	<u>411,263</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	116,327	(250,144)	(133,817)
<b>Restricted funds</b>			
Restricted fund	145,399	(129,702)	15,697
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>261,726</u>	<u>(379,846)</u>	<u>(118,120)</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/8/23 £	Net movement in funds £	At 31/7/25 £
<b>Unrestricted funds</b>			
General fund	502,973	(98,008)	404,965
<b>Restricted funds</b>			
Restricted fund	26,410	(10,383)	16,027
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>529,383</u>	<u>(108,391)</u>	<u>420,992</u>



# NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST JULY 2025

## 10. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	564,249	(662,257)	(98,008)
<b>Restricted funds</b>			
Restricted fund	195,980	(206,363)	(10,383)
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>760,229</u>	<u>(868,620)</u>	<u>(108,391)</u>

## 11. RELATED PARTY DISCLOSURES

During the year, £9,750 (2024: £9,750) for Non Trustee services, was paid to Perrin Associates Limited, a company where trustee, A J Perrin is a director and 50% shareholder.The consultancy fee includes this amount.

## DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST JULY 2025

	2025 £	2024 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Donations	401,196	115,308
Grants	<u>82,680</u>	<u>145,400</u>
	483,876	260,708
<b>Investment income</b>		
Rents received	12,751	-
Deposit account interest	<u>1,876</u>	<u>1,018</u>
	<u>14,627</u>	<u>1,018</u>
<b>Total incoming resources</b>	498,503	261,726
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
Wages	181,025	157,877
Pensions	3,572	1,395
Subscriptions and memberships	3,830	1,572
Insurance	1,874	3,060
Consultancy fees	57,679	48,008
Printing, postage, stationery and folders	222	-
Advertising and promotion	21,249	24,705
Sundries	509	819
Computer consumables and repairs	514	58
Bank charges	243	268
Website, rebranding and copywriting	27,847	38,732
Light and heat	16,546	14,744
Rent	65,996	32,649
Office consumables	5,548	1,105
Professional fundraisers	39,023	5,700
Volunteer events	2,185	1,300
Cleaning	6,603	4,231
Travel	488	513
Training	6,097	6,426
FCA Registration	7,321	5,985
Pension and HR advisors and bookkeeping	1,861	5,273
Telecoms - virtual office	11,929	13,192
Irrecoverable VAT	600	-
Solicitors	6,252	-
Depreciation of improvements to property	13,034	7,443
Depreciation of Computer and equipment	<u>1,927</u>	<u>591</u>
	483,974	375,646

This page does not form part of the statutory financial statements

# DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST JULY 2025

	2025 £	2024 £
<b>Support costs</b>		
<b>Governance costs</b>		
Accountancy and examination costs	<u>4,800</u>	<u>4,200</u>
Total resources expended	<u>488,774</u>	<u>379,846</u>
<b>Net income/(expenditure)</b>	<u>9,729</u>	<u>(118,120)</u>

This page does not form part of the statutory financial statements



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