

LOVE JESUS FUND

REPORT OF THE TRUSTEES - continued **FOR THE YEAR ENDED 31 JANUARY 2025**

The trustees present their report with the financial statements of the charity for the year ended 31 January 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 AND ACTIVITIES

Objectives and aims

The charity's object is, as an expression of Christian faith and values, to relieve poverty by the provision of a refuge for any person in need of shelter and sustenance and for the provision of prayer.

The policies adopted in furtherance of these objects are as follows:

Reserves Policy

The trustees aim to maintain sufficient reserves to operate the charity at all times.

Investment Policy

The trustees invest in residential properties to generate income to be applied to the charity's objectives.

Significant activities

The main activity of the charity during the year was the financial support of registered Irish charity An Invitation to Love Jesus in its efforts to provide Houses of Prayer.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

During the year the charity managed its funds allowing the trustees to continue to make donations in accordance with the charity's objects from significant donations received historically, and also to manage the charity's investment property portfolio.

FINANCIAL REVIEW

Financial position

The funds held by the charity at the year end, all of which are unrestricted, amounted to £3,634,827 (2024: £3,373,301). The trustees consider the financial position of the charity at the end of the period satisfactory.

Reserves policy

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

The trustees have assessed the major risks to which the charity is exposed and are satisfied that systems are in place to mitigate exposure to major risks.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity was established by a charitable trust deed on 3rd December 2014.

The charity is a Charitable Incorporated Organisation, whose only voting members are its charity trustees.

Recruitment and appointment of new trustees

Apart from the first charity trustees, every trustee must be appointed for a term of 3 years by a resolution passed at a properly convened meeting of the charity trustees.

In selecting individuals for appointment as charity trustees, the charity trustees must have regard to the skills, knowledge and experience needed for the effective administration of the charity.

LOVE JESUS FUND

REPORT OF THE TRUSTEES **FOR THE YEAR ENDED 31 JANUARY 2025**

STATEMENT OF TRUSTEES' RESPONSIBILITIES


The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, 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;
- observe the methods and principles in the Charity SORP;
- 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 the charity will continue in business.

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 Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the board of trustees on21/10/2025..... and signed on its behalf by:


.....
J G McMenamin - Trustee

REGISTERED CHARITY NUMBER: 1159491

REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 JANUARY 2025

FOR

LOVE JESUS FUND

LOVE JESUS FUND

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FOR THE YEAR ENDED 31 JANUARY 2025

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LOVE JESUS FUND

REFERENCE AND ADMINISTRATIVE DETAILS

FOR THE YEAR ENDED 31 JANUARY 2025

Trustees: Mr James G McMenamin
Mrs Patricia McMenamin

Principal address: 63 Ladbroke Road
Redhill
Surrey
RH1 1JU

Registered charity number: 1159491

Independent examiner: JMJ Accounting Services
47 Observatory Walk
Redhill
Surrey
RH1 1HL

LOVE JESUS FUND

REPORT OF THE TRUSTEES **FOR THE YEAR ENDED 31 JANUARY 2025**

The trustees present their report with the financial statements of the charity for the year ended 31 January 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).

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Objectives and aims

The charity's object is, as an expression of Christian faith and values, to relieve poverty by the provision of a refuge for any person in need of shelter and sustenance and for the provision of prayer.

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Charitable activities

During the year the charity managed its funds allowing the trustees to continue to make donations in accordance with the charity's objects from significant donations received historically, and also to manage the charity's investment property portfolio.

FINANCIAL REVIEW

Financial position

The funds held by the charity at the year end, all of which are unrestricted, amounted to £3,634,827 (2024: £3,373,301). The trustees consider the financial position of the charity at the end of the period satisfactory.

Reserves policy

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

The trustees have assessed the major risks to which the charity is exposed and are satisfied that systems are in place to mitigate exposure to major risks.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity was established by a charitable trust deed on 3rd December 2014.

The charity is a Charitable Incorporated Organisation, whose only voting members are its charity trustees.

Recruitment and appointment of new trustees

Apart from the first charity trustees, every trustee must be appointed for a term of 3 years by a resolution passed at a properly convened meeting of the charity trustees.

In selecting individuals for appointment as charity trustees, the charity trustees must have regard to the skills, knowledge and experience needed for the effective administration of the charity.

LOVE JESUS FUND

REPORT OF THE TRUSTEES - continued **FOR THE YEAR ENDED 31 JANUARY 2025**

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, 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;
- observe the methods and principles in the Charity SORP;
- 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 the charity will continue in business.

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 Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the board of trustees on and signed on its behalf by:

.....
J G McMenamin - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
LOVE JESUS FUND

Independent examiner's report to the trustees of Love Jesus Fund

I report to the charity trustees on my examination of the accounts of Love Jesus Fund (the Trust) for the year ended 31 January 2025.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5) (b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.

John Jackop
JMJ Accounting Services
47 Observatory Walk
Redhill
Surrey
RH1 1HL

Date: 16 October 2025

LOVE JESUS FUND

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 JANUARY 2025

		31.1.25	31.1.24
		Unrestricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM	Notes		
Donations and legacies		245,491	-
Other trading activities		-	-
Investment income	2	76,145	81,733
Other income		-	-
Total		<u>321,636</u>	<u>81,733</u>
EXPENDITURE ON			
Charitable activities	3		
Supporting work towards the provision of shelter and sustenance to relieve poverty		51,382	66,990
Other		<u>23,727</u>	<u>25,401</u>
Total		<u>75,109</u>	<u>92,391</u>
Net gains/(losses) on investments	4	15,000	(14,000)
NET INCOME/(EXPENDITURE)		261,526	(24,658)
RECONCILIATION OF FUNDS			
Total funds brought forward		3,373,301	3,397,959
TOTAL FUNDS CARRIED FORWARD		<u><u>3,634,827</u></u>	<u><u>3,373,301</u></u>

CONTINUING OPERATIONS

All income and expenditure has arisen from continuing activities.

LOVE JESUS FUND

BALANCE SHEET **31 JANUARY 2025**

		31.1.25	31.1.24
		Total funds £	Total funds £
	Notes		
FIXED ASSETS			
Investment property	6	4,110,768	3,056,810
CURRENT ASSETS			
Debtors		-	308,787
Cash at Bank		1,802	9,205
		1,802	317,991
CREDITORS			
Amounts falling due within one year	7	(1,650)	(1,500)
NET CURRENT ASSETS		152	316,491
TOTAL ASSETS LESS CURRENT LIABILITIES		4,110,920	3,373,301
CREDITORS			
Amounts falling due after one year	8	(476,093)	-
NET ASSETS		3,634,827	3,373,301
FUNDS			
Unrestricted funds		3,634,827	3,373,301
TOTAL FUNDS		3,634,827	3,373,301

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

.....
J G McMenamin - Trustee

LOVE JESUS FUND

CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 JANUARY 2025

	Notes	31.1.25 £	31.1.24 £
Cash flows from operating activities			
Cash generated from operations	1	<u>955,411</u>	<u>(269,980)</u>
Net cash (used in)/provided by operating activities		<u>955,411</u>	<u>(269,980)</u>
Cash flows from investing activities			
Investment property gifted & improvement		(1,078,959)	(9,889)
Profit on sale of tangible fixed assets		-	-
Sale of investment property		40,000	14,000
Rent received		76,143	81,550
Interest received		<u>2</u>	<u>183</u>
Net cash used in investing activities		<u>(962,814)</u>	<u>85,843</u>
Change in cash and cash equivalents in the reporting period		(7,402)	(184,137)
Cash and cash equivalents at the beginning of the reporting period		<u>9,204</u>	<u>193,341</u>
Cash and cash equivalents at the end of the reporting period		<u><u>1,802</u></u>	<u><u>9,204</u></u>

LOVE JESUS FUND

NOTES TO THE CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 JANUARY 2025

1. RECONCILIATION OF NET (EXPENDITURE)/INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	31.1.25 £	31.1.24 £
Net (expenditure)/income for the reporting period (as per the Statement of Financial Activities)	261,526	(24,658)
Adjustments for:		
Profit on disposal of fixed assets	-	-
Rent received	(76,143)	(81,550)
Fair value gains and losses on investment properties	(15,000)	-
Interest received	(2)	(183)
(Increase)/decrease in debtors	308,787	(162,989)
(Decrease)/Increase in creditor	476,243	(600)
Net cash (used in)/provided by operations	<u>955,411</u>	<u>(269,980)</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.2.24 £	Cash flow £	At 31.1.25 £
Net cash			
Cash at bank	<u>9,204</u>	<u>(7,402)</u>	<u>1,802</u>
	<u>9,204</u>	<u>(7,402)</u>	<u>1,802</u>
Total	<u>9,204</u>	<u>(7,402)</u>	<u>1,802</u>

LOVE JESUS FUND

NOTES TO THE FINANCIAL STATEMENTS **FOR THE YEAR ENDED 31 JANUARY 2025**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, 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 Charities Act 2011. The financial statements have been prepared under the historical cost convention, as modified by the revaluation of certain assets.

The application of the historical cost convention has been modified to include the revaluation of investment properties at fair value.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

At the time of approving the accounts, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the accounts.

Critical accounting judgements and key sources of estimation uncertainty

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources.

The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates. The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

Impairment of tangible fixed assets

Determine whether there are indicators of impairment of the charity's tangible fixed assets. Factors taken into consideration in reaching such a decision include the economic viability and expected future financial performance of the asset and where it is a component of a larger cash-generating unit, the viability and expected future performance of that unit.

Estimating the fair value and value in use

The Trustees have made estimates of the fair value of investment properties using suitable, available evidence.

Where third party valuations are available, these have been incorporated by the trustees in any estimates made, taking into account the valuer's qualifications and the reasonableness of any assumptions that have been used.

Where there is an indication that fixed assets have been impaired, the trustees have carried out an impairment review to determine the recoverable amount, which is the higher of fair value less cost to sell and value in use.

The value in use calculation requires the trustees to estimate the future cash flows expected to arise from the asset or the cash generating unit, and a suitable discount rate in order to calculate present value.

Recoverability of trade and other debtors

A provision for bad and doubtful debts is established where it is estimated that trade or other debtors are not fully recoverable. When assessing recoverability the trustees consider factors such as the ageing of the receivables, past experience of recoverability, and the credit profile of individual or groups of debtors.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

LOVE JESUS FUND

NOTES TO THE FINANCIAL STATEMENTS - continued **FOR THE YEAR ENDED 31 JANUARY 2025**

1. ACCOUNTING POLICIES - continued

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.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Investment property

Investment property is shown at most recent valuation. Any aggregate surplus or deficit arising from changes in fair value is recognised in the Statement of Financial Activities.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

The funds consist of unrestricted funds only. 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. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally 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.

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method 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. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities, including creditors and bank loans 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. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

LOVE JESUS FUND

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 JANUARY 2025

2. INVESTMENT INCOME

	31.1.25	31.1.24
	£	£
Rents received	76,143	81,550
Lease extension premium	-	-
Deposit account interest	<u>2</u>	<u>183</u>
	<u>76,145</u>	<u>81,733</u>

3. CHARITABLE ACTIVITIES COSTS

	Grant funding of activities £
Supporting work towards the provision of shelter and sustenance to relieve poverty	<u>51,382</u>

Other Costs

The charity incurred rental property costs in the year amounting to £16,848 (2024: £19,950). Together with the support costs of £6,879 (2024: £5,451), the total of Other Costs therefore amounted to £23,727 (2024: £25,401).

	Finance £
Support costs	
Other resources expended	<u>6,879</u>

Support costs, included in the above, are as follows:

	31.1.25 Other resources expended £	31.1.24 Other resources expended £
Bank charges	36	61
Accountancy	1,650	1,500
Telephone	420	251
Bookkeeping and professional	<u>4,773</u>	<u>3,639</u>
	<u>6,879</u>	<u>5,451</u>

4. Net gains/ (losses) on investments

	31.1.25 Unrestricted funds £	31.1.24 Total £
Revaluation of investment properties	<u>15,000</u>	<u>(14,000)</u>

LOVE JESUS FUND

NOTES TO THE FINANCIAL STATEMENTS - continued **FOR THE YEAR ENDED 31 JANUARY 2025**

5. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 January 2024 nor for the year ended 31 January 2023.

Trustees' expenses

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

6. INVESTMENT PROPERTY

	£
FAIR VALUE	
At 1 February 2024	3,056,810
Additions	1,038,958
Net gains or (losses) through fair value adjustments	15,000
Disposals	-
	<hr/>
At 31 January 2025	<u>4,110,768</u>
 NET BOOK VALUE	
At 31 January 2025	<u>4,110,768</u>
 At 31 January 2024	<u>3,056,810</u>

Investment property comprises of 14 (2024: 12) residential properties and 2 sites of freehold land. The fair value of the investment property has been arrived at on the basis of a valuation carried out at the year end by the trustees, made on an open market basis by reference to market evidence of transaction prices for similar properties.

7. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.1.25	31.1.24
	£	£
Other creditors – Accountants fee	1,650	1,500
	<hr/>	<hr/>
	<u>1,650</u>	<u>1,500</u>

8. CREDITORS: AMOUNTS FALLING DUE AFTER ONE YEAR

	31.1.25	31.1.24
	£	£
John Jackop	150,107	-
Chatwin Property Lettings Ltd	192,799	-
Chatwin Construction Ltd	133,188	-
	<hr/>	<hr/>
	<u>476,093</u>	<u>-</u>

9. RELATED PARTY DISCLOSURES

During the year the charity received donations to a value of £245,491 (2024: £nil) from Chatwin Property Lettings Ltd, a related party.

Included in creditors as at 31st January 2025 is £150,107 (2024: £nil) owed to John Jackop, and £192,799 (2024: £nil) owed to the Chatwin Property Lettings Ltd, and £133,188 (2024: £nil) owed to Chatwin Construction Ltd, all of which are payable on demand.

LOVE JESUS FUND

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 JANUARY 2025

	31.1.25	31.1.24
	£	£
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	245,491	-
Grants	<u>-</u>	<u>-</u>
	245,491	-
Investment income		
Rents received	76,143	81,550
Lease extension premium	-	-
Deposit account interest	<u>2</u>	<u>183</u>
	76,145	81,733
Other income		
Gains on sale of tangible fixed assets	<u>-</u>	<u>-</u>
Total incoming resources	321,636	81,733
EXPENDITURE		
Charitable activities		
Grants to institutions	51,382	66,990
Other		
Property expenses	16,848	19,950
Support costs		
Finance		
Bank charges	36	61
Accountancy	1,650	1,500
Telephone	420	251
Bookkeeping and professional	<u>4,773</u>	<u>3,639</u>
	<u>6,879</u>	<u>5,451</u>
Total resources expended	<u>75,109</u>	<u>92,391</u>
Net gains/(losses) on investments		
Gains/(Losses) – Revaluation of investment properties	<u>15,000</u>	<u>(14,000)</u>
Net income/(expenditure)	<u><u>261,526</u></u>	<u><u>(24,658)</u></u>

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
LOVE JESUS FUND

Independent examiner's report to the trustees of Love Jesus Fund

I report to the charity trustees on my examination of the accounts of Love Jesus Fund (the Trust) for the year ended 31 January 2025.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5) (b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.



John Jackop
JMJ Accounting Services
47 Observatory Walk
Redhill
Surrey
RH1 1HL

Date: 16 October 2025