

**REPORT OF THE TRUSTEES AND**  
**UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2025**  
**FOR**  
**HARMONY WITH NATURE CHARITABLE TRUST**

Taylor, Robertson & Willett Ltd  
95 King Street  
Lancaster  
Lancashire  
LA1 1RH

# **HARMONY WITH NATURE CHARITABLE TRUST**

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## **HARMONY WITH NATURE CHARITABLE TRUST**

### **REPORT OF THE TRUSTEES** **for the Year Ended 31st March 2025**

The trustees present their report with the financial statements of the charity for the year ended 31st March 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 object of the Charity is to promote such purposes that are exclusively charitable under the laws of England and Wales as the Trustees in their discretion from time to time determine and in particular,

1. The prevention of poverty.
2. The relief of sickness and the preservation of health.
3. The promotion of volunteering.
4. The advancement of human rights.
5. Developing the capacity and skills of members of a community (especially those socially and/or economically disadvantaged) so that they are better able to meet their needs and to participate more fully in society.
6. The advancement of environmental protection or improvement.

##### **Application of income and capital**

(1) The trustees must apply the income, and at their discretion, all or part of the capital, of the charity in furthering the object.

(2) The Objects will be promoted by making donations or grants to other registered charities and/or philanthropic or community organisations in accordance with the Grants Policy, and with the intention of encouraging and enabling ways for humankind to live in harmony with nature.

(3) The Trustees will consider all applications which further the Objects, and which also encourage and enable ways for humankind to live in harmony with nature, but wish in particular to support activities which:

1. Promote the restoration, conservation and protection of wild places with their indigenous animals, plants, soils and natural processes for the benefit of present and future generations;
2. Encourage sustainable energy generation and energy conservation in order to reduce degradation of the natural environment;
3. Advance the education in, and appreciation of, natural processes, sustainable living practices and technologies;
4. Encourage voluntary public participation in enhancing nature, both in urban and rural settings;
5. Promote democratic community ownership and control of land (including buildings), for the benefit of the community and the surrounding natural environment;
6. Protect the land rights and territories of indigenous peoples worldwide.

## **HARMONY WITH NATURE CHARITABLE TRUST**

### **REPORT OF THE TRUSTEES** **for the Year Ended 31st March 2025**

#### **ACHIEVEMENT AND PERFORMANCE**

The Board of Trustees are satisfied that the Charity's affairs and resources have been managed in accordance with its aims and purpose and, at their meetings during the year, made clear decisions about what needed to be achieved in accordance with these aims and purpose. The Charity's rental income has increased following the gift of a further residential property by the settlor.

The Charity's rental income has increased following the gift of a further residential property in 2022/23 by the settlor, the purchase of a commercial property and the completed build of an 8-bedroom flat which now provides accommodation to refugees and workers on low incomes.

The trustees have made eight grants in the year totalling £230,904.

£3,450 to Green Rose CIC, a social enterprise giving free energy saving advice to householders  
£5,000 to Forest Peoples Programme, to protect the Rights of indigenous peoples worldwide  
£1,400 to Access4U, for fundraising research for the Ryelands House Project  
£5,000 to Money for Madagascar, for a rainforest restoration project  
£2,400 to Rainforest Foundation, for their work against the Pakitzapango dam project  
£5,748 to LESS CIC, for funding for a volunteer coordinator for The Plot  
£11,945 to LESS CIC, continued work at The Plot, including nature restoration and food growing  
£195,961 to LESS CIC, to enable them to buy a 5-acre smallholding which will be used to demonstrate and teach best agro-ecological practices

#### **FINANCIAL REVIEW**

##### **Principal funding sources**

The principle source of the Charity's income was through the continued donations from the Trust's Settlor, together with dividends and interest from current investments and rents from investment properties.

##### **Investment policy and objectives**

Investments were made in accordance with the Charity's Investments policy. Shares are owned in three community-owned renewable energy companies. The Charity owns three residential and one commercial property. The balance of investments are made in publicly quoted shares, using positive and negative ethical screening. The Charity's share portfolio is managed by Rathbone Greenbank and has a high risk profile skewed towards capital growth. This is likely to produce a greater financial return, and a high income from the portfolio is not currently essential for the furtherance of the Charity's Objects. In common with worldwide stockmarket trends, the book value of the share portfolio has reduced in the last year. The trustees however, have confidence that the underlying assets are sound and will recover in due course.

##### **Reserves policy**

The Charity does not hold any financial reserves for any purpose.

##### **Funds in deficit**

The charity does not have any fund which is materially in deficit.

#### **FUTURE PLANS**

Over the next two years, the charity plans to acquire two further properties from the Settlor, which will then be sold on the open market when conditions are favourable. The charity is continuing with building an 8-bedroom extension to 28 Westbourne Road; fitting this out is likely to take another 15 months, and it will then produce a good income for the Charity, enabling us to increase our charitable activities.

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **Governing document**

The charity was established in 2015 and is controlled by its governing document, a deed of trust. The charity constitutes an unincorporated charity.

**HARMONY WITH NATURE CHARITABLE TRUST**

**REPORT OF THE TRUSTEES**  
**for the Year Ended 31st March 2025**

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Charity number**

1159769

**Principal address**

51 Ashfield Avenue  
Lancaster  
Lancashire  
LA1 5DZ

**Trustees**

Mr S C Gershon  
Ms A Wallman  
Dr E Heath  
Dr D Touliatos

**Independent Examiner**

Taylor, Robertson & Willett Ltd  
95 King Street  
Lancaster  
Lancashire  
LA1 1RH

Approved by order of the board of trustees on 12th August 2025 and signed on its behalf by:

Dr E Heath - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF  
HARMONY WITH NATURE CHARITABLE TRUST**

**Independent examiner's report to the trustees of Harmony With Nature Charitable Trust**

I report to the charity trustees on my examination of the accounts of Harmony With Nature Charitable Trust (the Trust) for the year ended 31st March 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**

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 Association of Chartered Certified Accountants, which is one of the listed bodies.

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.

Jennifer Beckett F.C.C.A.  
The Association of Chartered Certified Accountants

Taylor, Robertson & Willett Ltd  
95 King Street  
Lancaster  
Lancashire  
LA1 1RH

26th July 2025

## HARMONY WITH NATURE CHARITABLE TRUST

### STATEMENT OF FINANCIAL ACTIVITIES

for the Year Ended 31st March 2025

	Notes	2025 Unrestricted fund £	2024 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies		415,715	266,259
Investment income	2	141,660	98,143
Other income		(78,164)	18,813
<b>Total</b>		<b>479,211</b>	<b>383,215</b>
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Charitable donations		230,904	25,000
Other		45,255	39,963
<b>Total</b>		<b>276,159</b>	<b>64,963</b>
<b>NET INCOME</b>		<b>203,052</b>	<b>318,252</b>
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward		2,139,462	1,821,210
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>2,342,514</b>	<b>2,139,462</b>

The notes form part of these financial statements

## HARMONY WITH NATURE CHARITABLE TRUST

### BALANCE SHEET

31st March 2025

	Notes	2025 Unrestricted fund £	2024 Total funds £
<b>FIXED ASSETS</b>			
Tangible assets	4	1,866,589	1,168,772
<b>CURRENT ASSETS</b>			
Debtors	5	-	3,190
Investments	6	858,185	909,331
Cash at bank and in hand		13,428	92,180
		<b>871,613</b>	1,004,701
<b>CREDITORS</b>			
Amounts falling due within one year	7	(35,688)	(34,011)
<b>NET CURRENT ASSETS</b>		<b>835,925</b>	970,690
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<b>2,702,514</b>	2,139,462
<b>CREDITORS</b>			
Amounts falling due after more than one year	8	(360,000)	-
<b>NET ASSETS</b>		<b>2,342,514</b>	2,139,462
<b>FUNDS</b>	9		
Unrestricted funds		2,342,514	2,139,462
<b>TOTAL FUNDS</b>		<b>2,342,514</b>	2,139,462

The financial statements were approved by the Board of Trustees and authorised for issue on 12th August 2025 and were signed on its behalf by:

Dr E Heath - Trustee

The notes form part of these financial statements



## **HARMONY WITH NATURE CHARITABLE TRUST**

### **NOTES TO THE FINANCIAL STATEMENTS** **for the Year Ended 31st March 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.

##### **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.

##### **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.

##### **Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	- not provided
Plant and machinery	- at varying rates on cost

##### **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. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

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

##### **Investments**

Listed investments are revalued at market value at the balance sheet date.

## **HARMONY WITH NATURE CHARITABLE TRUST**

### **NOTES TO THE FINANCIAL STATEMENTS - continued** **for the Year Ended 31st March 2025**

#### **2. INVESTMENT INCOME**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Rents received	<b>124,672</b>	80,609
Interest received	<b>4,782</b>	4,668
Dividends received	<b>12,206</b>	12,866
	<b><u>141,660</u></b>	<b><u>98,143</u></b>

#### **3. TRUSTEES' REMUNERATION AND BENEFITS**

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

##### **Trustees' expenses**

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

#### **4. TANGIBLE FIXED ASSETS**

	<b>Freehold property £</b>	<b>Plant and machinery £</b>	<b>Totals £</b>
<b>COST OR VALUATION</b>			
At 1st April 2024	<b>1,137,553</b>	<b>53,540</b>	<b>1,191,093</b>
Additions	<b>487,807</b>	<b>2,533</b>	<b>490,340</b>
Revaluations	<b>215,000</b>	<b>-</b>	<b>215,000</b>
	<b><u>1,840,360</u></b>	<b><u>56,073</u></b>	<b><u>1,896,433</u></b>
<b>DEPRECIATION</b>			
At 1st April 2024	<b>-</b>	<b>22,321</b>	<b>22,321</b>
Charge for year	<b>-</b>	<b>7,523</b>	<b>7,523</b>
	<b><u>-</u></b>	<b><u>29,844</u></b>	<b><u>29,844</u></b>
<b>NET BOOK VALUE</b>			
At 31st March 2025	<b><u>1,840,360</u></b>	<b><u>26,229</u></b>	<b><u>1,866,589</u></b>
At 31st March 2024	<b><u>1,137,553</u></b>	<b><u>31,219</u></b>	<b><u>1,168,772</u></b>

Cost or valuation at 31st March 2025 is represented by:

	<b>Freehold property £</b>	<b>Plant and machinery £</b>	<b>Totals £</b>
Valuation in 2024	<b>215,000</b>	<b>-</b>	<b>215,000</b>
Cost	<b>1,625,360</b>	<b>56,073</b>	<b>1,681,433</b>
	<b><u>1,840,360</u></b>	<b><u>56,073</u></b>	<b><u>1,896,433</u></b>

# HARMONY WITH NATURE CHARITABLE TRUST

## NOTES TO THE FINANCIAL STATEMENTS - continued for the Year Ended 31st March 2025

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

	2025	2024
	£	£
Prepayments	-	3,190
	<u>          </u>	<u>          </u>

### 6. CURRENT ASSET INVESTMENTS

	2025	2024
	£	£
Listed investments	770,881	837,027
Unlisted investments	87,304	72,304
	<u>          </u>	<u>          </u>
	<u>858,185</u>	<u>909,331</u>

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

	2025	2024
	£	£
Other creditors	35,688	34,011
	<u>          </u>	<u>          </u>

### 8. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	2025	2024
	£	£
Other creditors	360,000	-
	<u>          </u>	<u>          </u>

### 9. MOVEMENT IN FUNDS

	At 1/4/24	Net movement	At
	£	in funds	31/3/25
		£	£
<b>Unrestricted funds</b>			
General fund	2,139,462	203,052	2,342,514
	<u>          </u>	<u>          </u>	<u>          </u>
<b>TOTAL FUNDS</b>	<u>2,139,462</u>	<u>203,052</u>	<u>2,342,514</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	479,211	(276,159)	203,052
	<u>          </u>	<u>          </u>	<u>          </u>
<b>TOTAL FUNDS</b>	<u>479,211</u>	<u>(276,159)</u>	<u>203,052</u>

## HARMONY WITH NATURE CHARITABLE TRUST

### NOTES TO THE FINANCIAL STATEMENTS - continued for the Year Ended 31st March 2025

#### 9. MOVEMENT IN FUNDS - continued

##### Comparatives for movement in funds

	At 1/4/23 £	Net movement in funds £	At 31/3/24 £
<b>Unrestricted funds</b>			
General fund	1,821,210	318,252	2,139,462
<b>TOTAL FUNDS</b>	<u>1,821,210</u>	<u>318,252</u>	<u>2,139,462</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	383,215	(64,963)	318,252
<b>TOTAL FUNDS</b>	<u>383,215</u>	<u>(64,963)</u>	<u>318,252</u>

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

	At 1/4/23 £	Net movement in funds £	At 31/3/25 £
<b>Unrestricted funds</b>			
General fund	1,821,210	521,304	2,342,514
<b>TOTAL FUNDS</b>	<u>1,821,210</u>	<u>521,304</u>	<u>2,342,514</u>

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	862,426	(341,122)	521,304
<b>TOTAL FUNDS</b>	<u>862,426</u>	<u>(341,122)</u>	<u>521,304</u>

## **HARMONY WITH NATURE CHARITABLE TRUST**

### **NOTES TO THE FINANCIAL STATEMENTS - continued** **for the Year Ended 31st March 2025**

#### **10. RELATED PARTY DISCLOSURES**

Transactions with Mr S C Gershon, a Trustee of the Charity.

During the year Mr S C Gershon donated cash and listed securities to the Charity to the value of £200,000, as well as an effective donation of £215,000 in the form of an uplift to the value of the property purchased by the Charity to match its professional valuation of £575,000.

The above mentioned property, was purchased by the Charity for an agreed price of £360,000, funded by way of a long term interest-free loan, owing to Mr S C Gershon, to be settled when funds allow.

**HARMONY WITH NATURE CHARITABLE TRUST****DETAILED STATEMENT OF FINANCIAL ACTIVITIES**  
**for the Year Ended 31st March 2025**

	2025 £	2024 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Donations	415,715	266,259
<b>Investment income</b>		
Rents received	124,672	80,609
Interest received	4,782	4,668
Dividends received	12,206	12,866
	<hr/>	<hr/>
	141,660	98,143
<b>Other income</b>		
Profit/loss on share disposal	(9,166)	11,873
Revaluation	(68,998)	6,940
	<hr/>	<hr/>
	(78,164)	18,813
<b>Total incoming resources</b>	<hr/>	<hr/>
	479,211	383,215
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
Grants to institutions	230,904	25,000
<b>Support costs</b>		
<b>Management</b>		
Postage and stationery	-	9
Portfolio management	7,690	6,531
	<hr/>	<hr/>
	7,690	6,540
<b>Finance</b>		
Bank charges	73	84
<b>Other</b>		
Property running costs	28,667	23,763
Depreciation of tangible fixed assets	7,523	8,346
	<hr/>	<hr/>
	36,190	32,109
<b>Governance costs</b>		
Accountancy and legal fees	1,302	1,230
	<hr/>	<hr/>
<b>Total resources expended</b>	276,159	64,963
<b>Net income</b>	<hr/>	<hr/>
	203,052	318,252

This page does not form part of the statutory financial statements