

WEALTHTIME FOUNDATION

England & Wales · Charity number 1176128

Details

Other names	NOVIA FOUNDATION CIO
Status	Registered
Legal form	CIO
Registered	2017-12-06
Register	View on the Charity Commission register

Contact

Address	Cambridge House Henry Street Bath BA1 1JS
Phone	01225747125
Email	info@novia-foundation.org
Website	https://www.novia-financial.co.uk/foundation/

Activities

Objects: SUCH EXCLUSIVELY CHARITABLE OBJECTS AND PURPOSES, FOR THE PUBLIC BENEFIT, IN ANY PART OF THE WORLD AS THE CHARITY TRUSTEES MAY IN THEIR DISCRETION THINK FIT.

Activities: The Wealthtime Foundation was established to support projects and initiatives for the benefit of people in and around the city of Bath, and other parts of the United Kingdom at the discretion of the trustees. By supporting charitable organisations, individuals and volunteering activities, the Foundation can actively give something back to benefit and improve the local communities around us.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations
- **What:** General Charitable Purposes, Economic/community Development/employment
- **Who:** The General Public/mankind

Geography

- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£17,739	£8,285	-	-
2023-12-31	£13,915	£16,334	-	-
2022-12-31	£6,696	£1,564	-	-
2021-12-31	£7,188	£4,001	-	-
2020-12-31	£14,748	£14,652	-	-

Trustees

Name	Role	Appointed
Toby Larkman	Chair	2026-01-01
Emma Dando		2025-06-10
Rebekah Aimee Bevan		2025-06-10
Sophie Hall		2026-02-06

WEALTHTIME FOUNDATION

England & Wales - Charity number 1176128

Accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From **01/01/2024** Period start date To **31/12/2024** Period end date

Charity name: **Wealthtime Foundation**

Charity registration number: **1176128**

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	(1) Such exclusive charitable objects and purposes, for the public benefit, in any part of the world as the charity trustees may in their discretion think fit. (2) Nothing in this constitution shall authorise an application of the property of the CIO for the purposes which are not charitable in accordance with section 7 of the Charities and Trustee Investment (Scotland) Act 2005 and section 2 of the Charities Act (Northern Ireland) 2008.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	The Wealthtime Foundation was established to support projects and initiatives for the benefit of people in and around the city of Bath, and other parts of the UK at the discretion of the trustees including London and Salisbury. The charity does so by raising funds through fundraising activities and the receipt of donations which it in turn uses to provide grants to local charities and initiatives that align with its objects and specifically focuses on helping those it supports to 'pursue their potential together' (its 'Purpose').
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	All trustees are aware of the charity's objects and the need for them to exercise their powers for and with regard to the public benefit.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	

Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	The Wealthtime Foundation continued to support smaller charities and charitable causes throughout the reporting period in Bath, London and the South West and raise funds for its grant making activities.

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
	Para 1.41	

Investment performance against objectives		
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The Wealthtime Foundation received £17,739 during the reporting period and spent £8,205 on charitable activities. The charity had cash funds of £22,208 at the end of the reporting period.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The Wealthtime Foundation seeks to distribute all monies it has raised through fundraising events and charitable donations and the cash still held in reserve at the end of the reporting period was a result of timing and trustee changes rather than a deliberate accumulation of reserves.
Amount of reserves held	Para 1.22	£22,208 held in the Wealthtime Foundation's bank account at the end of the reporting period for the reason stated above.
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	N/A

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Fundraising and donations made by the staff of Novia Financial plc (t/a Wealthtime) and Wealthtime Ltd and the wider public more generally.
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	CIO
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Appointment by the board of trustees, typically following an interview/ expression of interest in joining the charity.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	Provision of the charity's CIO and annual report and accounts in accordance with the charity's constitution.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	The charity's board of trustees strives now to meet monthly as per its latest terms of reference and is committed to distributing more of the amounts held in reserves to charitable causes by the year end. Meetings of the charity are organised by the board's chair and minutes and records of these meetings are kept and stored at the charity's principal address.
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Wealthtime Foundation
Other name the charity uses	
Registered charity number	1176128
Charity's principal address	Cambridge House Henry Street Bath BA1 1EB

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Nicholas James French	Chair	From 11/12/2024	The Wealthtime Foundation board of trustees
2	Joanne Elizabeth Benson		From 06/10/2023	The Wealthtime Foundation board of trustees
3	Martin Jackson		From 12/12/2023	The Wealthtime Foundation board of trustees
4	Shona Rose McCluskey		From 11/12/2024	The Wealthtime Foundation board of trustees
5	Emma Dando		From 10/06/2025	The Wealthtime Foundation board of trustees
6	Rebekah Aimee Bevan		From 10/06/2025	The Wealthtime Foundation board of trustees
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19				
20				

Corporate trustees – names of the directors at the date the report was approved

Director name		
N/A		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
N/A		

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	N/A
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
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Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

N/A

Other optional information

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Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	<i>Nick French</i>	<i>Martin Jackson</i>
Full name(s)	Nick French	Martin Jackson
Position (eg Secretary, Chair, etc)	Trustee (Chair)	Trustee
Date	31/10/2025	



CHARITY COMMISSION
FOR ENGLAND AND WALES

Wealthtime Foundation 1176128

CC16a

Receipts and payments accounts

For the period from 01/01/2024 To 31/12/2024

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Fundraising	17,739	-	-	17,739	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	17,739	-	-	17,739	-
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	17,739	-	-	17,739	-
A3 Payments					
Charitable activities	8,205	-	-	8,205	-
Bank charges	80	-	-	80	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	8,285	-	-	8,285	-
A4 Asset and investment purchases. (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	8,285	-	-	8,285	-
Net of receipts/(payments)	9,454	-	-	9,454	-
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	12,754	-	-	12,754	-
Cash funds this year end	22,208	-	-	22,208	-

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Bank account	22,208	-	-
		-	-	-
		-	-	-
	Total cash funds	22,208	-	-

(agree balances with receipts and payments account(s))

OK

OK

OK

Unrestricted funds to nearest £

Restricted funds to nearest £

Endowment funds to nearest £

B2 Other monetary assets

Details

Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-

B3 Investment assets

Details

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-
		-	-
		-	-
		-	-
		-	-

B4 Assets retained for the charity's own use

Details

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

B5 Liabilities

Details

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
		-	
		-	
		-	
		-	
		-	

Signed by one or two trustees on behalf of all the trustees

Signature

Print Name

Date of approval

Nick French
Martin Jackson

Nick French
Martin Jackson

31/10/2025
31/10/2025

WEALTHTIME FOUNDATION

England & Wales - Charity number 1176128

Accounts



**CHARITY COMMISSION
FOR ENGLAND AND WALES**

Trustees’ Annual Report for the period

From 01/01/2023 Period start date To 31/12/2023 Period end date

Charity name: Wealhtime Foundation

Charity registration number: 1176128

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	(1) Such exclusive charitable objects and purposes, for the public benefit, in any part of the world as the charity trustees may in their discretion think fit. (2) Nothing in this constitution shall authorise an application of the property of the CIO for the purposes which are not charitable in accordance with section 7 of the Charities and Trustee Investment (Scotland) Act 2005 and section 2 of the Charities Act (Northern Ireland) 2008.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	The Wealhtime Foundation was established to support projects and initiatives for the benefit of people in and around the city of Bath, and other parts of the UK at the discretion of the trustees. The charity does so by raising funds through fundraising activities and the receipt of donations which it in turn uses to provide grants to local charities and initiatives that align with its objects. The charity’s trustees agreed during the reporting period that the charity should specifically focus on helping those it supports to ‘pursue their potential together’ (its ‘Purpose’) and to broaden its support for charities and initiatives further afield in the London and Salisbury areas.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	All trustees are aware of the charity’s objects and the need for them to exercise their powers for and with regard to the public benefit.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	The Wealhtime Foundation trustees agreed in January 2023 that the charity’s policy on grant making should align with the

		charity's aforementioned Purpose wherever possible.
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	The Wealthtime Foundation (then known as the Novia Foundation CIO) continued to support smaller charities and charitable causes throughout the reporting period in the Bath area and raise funds for its grant making activities. Two of the charity's trustees took part in a Three Peaks challenge in July 2023 which raised more than £6,000 for the Foundation.

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	

Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The Wealthtime Foundation received £13,915 during the reporting period and spent £15,923 on charitable activities. The charity had cash funds of £12,754 at the end of the reporting period.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The Wealthtime Foundation seeks to distribute all monies it has raised through fundraising events and charitable donations and the cash still held in reserve at the end of the reporting period was a result of timing rather than a deliberate accumulation of reserves.
Amount of reserves held	Para 1.22	£12,754 held in the Wealthtime Foundation's bank account at the end of the reporting period for the reason stated above.
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	N/A

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Fundraising and donations made by the staff of Novia Financial plc (t/a Wealthtime) and Wealthtime Ltd and the wider public more generally.
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	CIO
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Appointment by the board of trustees following an interview process

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	Provision of the charity's CIO and annual report and accounts in accordance with the charity's constitution.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	The charity's board of trustees strives to meet at least 4 times a year in accordance with an agreed upon terms of reference outlining its duties, responsibilities, membership, quorum requirements and standing items amongst other matters. Meetings of the charity are organised by the board's chair and minutes and records of these meetings are kept and stored at the charity's principal address.
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Wealthtime Foundation
Other name the charity uses	
Registered charity number	1176128
Charity's principal address	Cambridge House Henry Street Bath BA1 1EB

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Robert Vaudry	Chair		The Wealthtime Foundation board of trustees
2	Lucy Bristow		From 21/03/2023	The Wealthtime Foundation board of trustees
3	Joanne Benson		From 06/10/2023	The Wealthtime Foundation board of trustees
4	Neil Harvey		From 06/10/2023	The Wealthtime Foundation board of trustees
5	Martin Jackson		From 12/12/2023	The Wealthtime Foundation board of trustees
6	Jackie Baker		From 14/02/2024	The Wealthtime Foundation board of trustees
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19				
20				

Corporate trustees – names of the directors at the date the report was approved

Director name		
N/A		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
N/A		

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	N/A
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser Name Address

Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

N/A

Other optional information

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Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	<i>Lucy Bristow</i>	<i>Martin Jackson</i>
Full name(s)	Lucy Bristow	Martin Jackson
Position (eg Secretary, Chair, etc)		
Date	31/10/2024	



CHARITY COMMISSION
FOR ENGLAND AND WALES

Wealthtime Foundation 1176128

Receipts and payments accounts

CC16a

For the period from 01/01/2023 To 31/12/2023

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Fundraising	13,915	-	-	13,915	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	13,915	-	-	13,915	-
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	13,915	-	-	13,915	-
A3 Payments					
Charitable activities	15,923	-	-	15,923	-
Bank fees	61	-	-	61	-
Invoiced expenses	350	-	-	350	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	16,334	-	-	16,334	-
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	16,334	-	-	16,334	-
Net of receipts/(payments)	- 2,419	-	-	- 2,419	-
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	- 2,419	-	-	- 2,419	-

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Bank account	12,754	-	-
		-	-	-
		-	-	-
	Total cash funds	12,754	-	-
	(agree balances with receipts and payments account(s))	Agreement Error	OK	OK

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
<i>Lucy Bristow</i>	Lucy Bristow	31/10/2024
<i>Martin Jackson</i>	Martin Jackson	31/10/2024

WEALTHTIME FOUNDATION

England & Wales - Charity number 1176128

Accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From **01/01/2022** Period start date To **31/12/2022** Period end date

Charity name: **Novia Foundation CIO**

Charity registration number: **1176128**

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	(1) Such exclusive charitable objects and purposes, for the public benefit, in any part of the world as the charity trustees may in their discretion think fit. (2) Nothing in this constitution shall authorise an application of the property of the CIO for the purposes which are not charitable in accordance with section 7 of the Charities and Trustee Investment (Scotland) Act 2005 and section 2 of the Charities Act (Northern Ireland) 2008.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	The Novia Foundation was established to support projects and initiatives for the benefit of people in and around the city of Bath, and other parts of the UK at the discretion of the trustees. The charity does so by raising funds through fundraising activities and the receipt of donations which it in turn uses to provide grants to local charities and initiatives that align with its objects. The charity's trustees have, since the reporting period, agreed that the charity should specifically focus on helping those it supports to 'pursue their potential together' (its 'Purpose') and to broaden its support for charities and initiatives further afield in the London and Salisbury area.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees were provided with additional training at the end of the reporting period on the Charity Commission's guidance on public benefit, are aware of the charity's objects and exercise their powers and duties with regard to the Commission's guidance on public benefit.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
	Para 1.38	The Novia Foundation trustees agreed following the reporting period, in January

Policy on grant making		2023, that its policy on grant making should align with the charity's aforementioned Purpose wherever possible.
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	The Novia Foundation continued to support good causes during 2022. The ongoing impact of the pandemic and trustee and volunteer turnover however meant that the charity's volunteering and fundraising activities were somewhat curtailed. The composition of the charity's board of trustees has since undergone renewal with a new Chair having been appointed at the end of the reporting period. Great efforts have been made by the Novia Foundation to raise more funds and provide greater assistance to those it supports in accordance with the charity's Purpose and objects.

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	

Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The Novia Foundation received £6,695.94 during the reporting period and spent £1,500 on charitable activities. The charity had cash funds of £15,172.78 at the end of the reporting period.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The Novia Foundation seeks to distribute all monies it has raised through fundraising events and charitable donations and the cash still held in reserve at the end of the reporting period was a result of timing rather than a deliberate accumulation of reserves.
Amount of reserves held	Para 1.22	£15,172.78 held in the Novia Foundation's bank account at the end of the reporting period for the reason stated above.
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	N/A

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Fundraising and donations made by the staff of Novia Financial plc and Wealthtime Ltd and the wider public more generally.
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	CIO
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Appointment by the board of trustees following an interview process

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	Provision of the charity's CIO and annual report and accounts in accordance with the charity's constitution.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	The charity's board of trustees meets bi-monthly in accordance with an agreed upon terms of reference outlining its duties, responsibilities, membership, quorum requirements and meeting standing agenda items amongst other matters. Meetings of the charity are organised by the board's chair and minutes and records of these meetings are kept and stored at the charity's principal address.
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Novia Foundation CIO
Other name the charity uses	
Registered charity number	1176128
Charity's principal address	Cambridge House Henry Street Bath BA1 1EB

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	N/A
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

Additional information (optional)**Names and addresses of advisers (Optional information)**

Type of adviser	Name	Address
-----------------	------	---------

Name of chief executive or names of senior staff members (Optional information)

--

Exemptions from disclosure

Reason for non-disclosure of key personnel details

N/A

Other optional information

--

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	<i>Robert Vaudry</i>	<i>Lucy Bristow</i>
Full name(s)	Robert Vaudry	Lucy Bristow
Position (eg Secretary, Chair, etc)	Chair	
Date	27/10/2023	



CHARITY COMMISSION
FOR ENGLAND AND WALES

Novia Foundation CIO

1176128

Receipts and payments accounts

CC16a

For the period
from

01/01/2022

To

31/12/2022

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Fundraising	6,696	-	-	6,696	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	6,696	-	-	6,696	-
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	6,696	-	-	6,696	-
A3 Payments					
Charitable activities	1,500	-	-	1,500	-
Bank fees	64	-	-	64	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	1,564	-	-	1,564	-
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	1,564	-	-	1,564	-
Net of receipts/(payments)	5,132	-	-	5,132	-
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	5,132	-	-	5,132	-

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Bank account	15,173	-	-
		-	-	-
		-	-	-
	Total cash funds	15,173	-	-
	(agree balances with receipts and payments account(s))	Agreement Error	OK	OK



	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Robert Vaudry	27/10/2023
	Lucy Bristow	29/10/2023

WEALTHTIME FOUNDATION

England & Wales - Charity number 1176128

Accounts



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	Day 01	Month 01	Year 2021		Day 31	Month 12	Year 2021

Section A Reference and administration details

Charity name

Novia Foundation CIO

Other names charity is known by

Registered charity number (if any)

1176128

Charity's principal address

Cambridge House
Henry Street
Bath
Postcode BA1 1JS

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Sarah Howarth			
2	Anthony Stevens			
3	Nicholas Jones		From 28 October 2021	
4	Lynzi Harrison		From 14 April 2022	
5	Stephen Westwater		From 14 April 2022	
6	Christina Dolding		From 14 April 2022	
7	Victoria Ainge		From 14 April 2022	
8	Benjamin Collings			
9	James Savage			
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

--	--

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

--

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	Charitable Incorporated Organisation
Trustee selection methods (eg. appointed by, elected by)	Appointed by Trustees

Additional governance issues (Optional information)

You may choose to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

--

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

(1) Such exclusively charitable objects and purposes, for the public benefit, in any part of the world as the charity trustees may in their discretion think fit.
(2) Nothing in this constitution shall authorise an application of the property of the CIO for purposes which are not charitable in accordance with section 7 of the Charities and Trustee Investment (Scotland) Act 2005 and section 2 of the Charities Act (Northern Ireland) 2008.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

The Novia Foundation has been established to support projects and initiatives for the benefit of people in and around the city of Bath, and other parts of the United Kingdom at the discretion of the trustees. By supporting charitable organisations, individuals and volunteering activities, the Novia Foundation can actively give something back to benefit and improve the local communities around us. We believe that even small things can make a big difference.

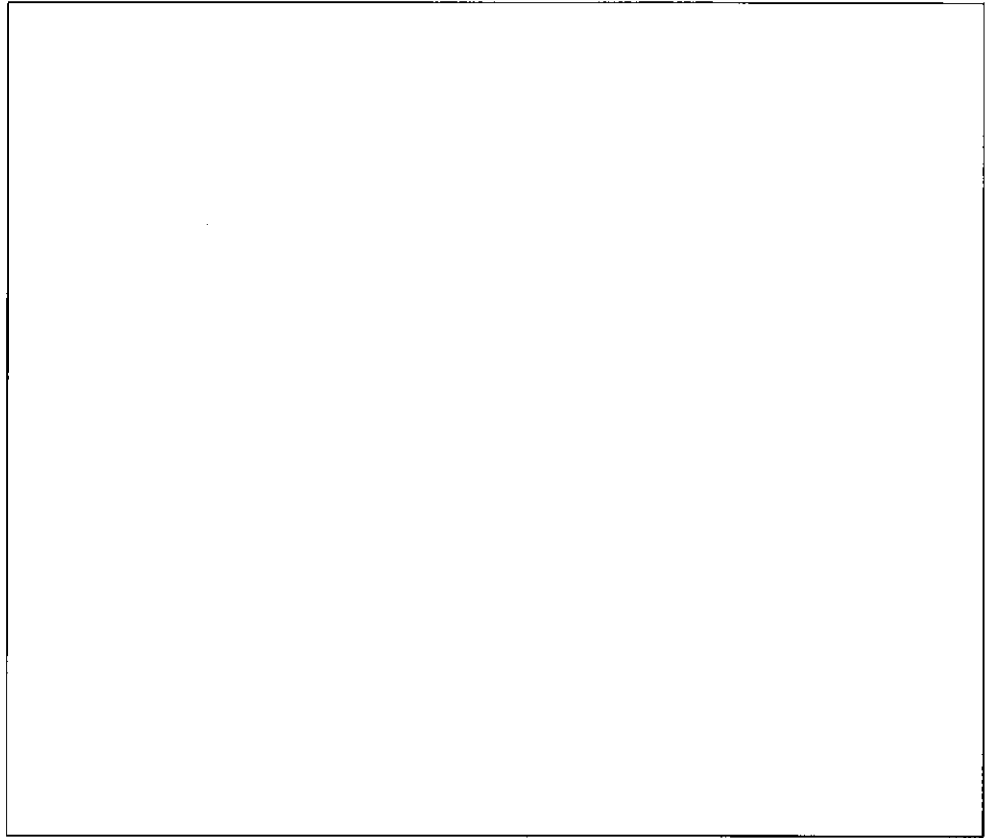
The Novia Foundation will support a wide range of diverse local communities extending into many walks of life. Assisting these causes will help lead to the creation of vibrant and flourishing communities around us for the benefit of many.

The Trustees are aware of the guidance on public benefit issued by the Charity Commission, and the local nature of the grants issued means a more hands on due diligence approach can be adopted which supports the public benefit requirements.

Additional details of objectives and activities (Optional Information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.



Section D

Achievements and performance

Summary of the main achievements of the charity during the year

Novia Foundation continued to support local charities and good causes during 2021. However due to the Pandemic in 2021 our volunteering and fundraising activities were still curtailed

Section E

Financial review

Brief statement of the charity's policy on reserves

Novia Foundation currently seek to distribute all the money raised through fundraising events and charity donations and any cash at bank at the reporting year end is a result of timing and not an accumulation of reserves.

Details of any funds materially in deficit

Further financial review details (Optional Information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Section F

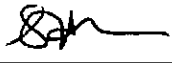
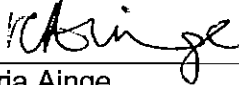
Other optional information

Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Sarah Howarth	Victoria Ainge
Position (eg Secretary, Chair, etc)	TRUSTEE	TRUSTEE
Date	24 October 2022	



CHARITY COMMISSION
FOR ENGLAND AND WALES

Novia Foundation CIO

No (if any)
1176128

Receipts and payments accounts

CC16a

For the period from	Period start date 01/01/2021	To	Period end date 31/12/2021
------------------------	---------------------------------	----	-------------------------------

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Fundraising	7,188	-	-	7,188	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	7,188	-	-	7,188	-
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	7,188	-	-	7,188	-
A3 Payments					
Charitable activities	4,000	-	-	4,000	-
Other	1	-	-	1	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	4,001	-	-	4,001	-
A4 Asset and investment purchases. (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	4,001	-	-	4,001	-
Net of receipts/(payments)	3,188	-	-	3,188	-
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	3,188	-	-	3,188	-

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Bank account	10,041	-	-
		-	-	-
		-	-	-
	Total cash funds	10,041	-	-
	(agree balances with receipts and payments account(s))	Agreement Error	OK	OK

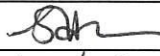
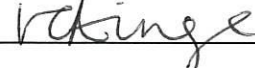
Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Sarah Howarth	24-Oct-21
	Vicky Ainge	24-Oct-21

WEALTHTIME FOUNDATION

England & Wales - Charity number 1176128

Accounts



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	Day 01	Month 01	Year 2020		Day 31	Month 12	Year 2020

Section A Reference and administration details

Charity name

Other names charity is known by

Registered charity number (if any)

Charity's principal address

Cambridge House
Henry Street
Bath
Postcode <input type="text" value="BA1 1JS"/>

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Sarah Howarth			
2	Ben Collings			
3	Anthony Stevens			
4	James Savage			
5	Nicholas Jones		28 Oct 2021	
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

--

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	Charitable Incorporated Organisation
Trustee selection methods (eg. appointed by, elected by)	Appointed by Trustees

Additional governance issues (Optional information)

You may choose to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

--

Section C Objectives and activities

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The Novia Foundation will support a wide range of diverse local communities extending into many walks of life. Assisting these causes will help lead to the creation of vibrant and flourishing communities around us for the benefit of many.

The Trustees are aware of the guidance on public benefit issued by the Charity Commission, and the local nature of the grants issued means a more hands on due diligence approach can be adopted which supports the public benefit requirements.

Additional details of objectives and activities (Optional information)

You may choose to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Empty box for additional details of objectives and activities.

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

Novia Foundation continued to support local charities and good causes during 2020. However, due to the Pandemic in 2020 our volunteering and fundraising activities were completely curtailed.

Section E

Financial review

Brief statement of the charity's policy on reserves

Novia Foundation currently seek to distribute all the money raised through fundraising events and charity donations, and any cash at bank at the reporting year end is a result of timing and not an accumulation of reserves.

Details of any funds materially in deficit

Further financial review details (Optional information)

You may choose to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Section F



Other optional information

Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Sarah Howarth	Nicholas Jones
Position (eg Secretary, Chair, etc)	Trustee	Trustee

Date 28 October 2021



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name - Novia Foundation CIO

No (if any)
1176128

Receipts and payments accounts

For the period from	Period start date 1/1/2020	To	Period end date 12/31/2002
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £
A1 Receipts				
Fundraising	14,748	-	-	14,748
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
Sub total (Gross income for AR)	14,748	-	-	14,748
A2 Asset and investment sales, (see table).				
	-	-	-	-
	-	-	-	-
Sub total	-	-	-	-
Total receipts	14,748	-	-	14,748
A3 Payments				
Charitable activities	13,445	-	-	13,445
Raising funds	1,204	-	-	1,204
Other	3	-	-	3
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
Sub total	14,652	-	-	14,652
A4 Asset and investment purchases, (see table)				
	-	-	-	-
	-	-	-	-
Sub total	-	-	-	-
Total payments	14,652	-	-	14,652
Net of receipts/(payments)	96	-	-	96
A5 Transfers between funds	-	-	-	-
A6 Cash funds last year end	-	-	-	-
Cash funds this year end	96	-	-	96

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £
B1 Cash funds	bank account	6,853	-
		-	-
		-	-
	Total cash funds	6,853	-
	(agree balances with receipts and payments account(s))	Agreement Error	OK

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £
B2 Other monetary assets		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

	Details	Fund to which asset belongs	Cost (optional)
B3 Investment assets			-
			-
			-
			-
			-

	Details	Fund to which asset belongs	Cost (optional)
B4 Assets retained for the charity's own use			-
			-
			-
			-
			-
			-
			-
			-
			-

	Details	Fund to which liability relates	Amount due (optional)
B5 Liabilities			-
			-
			-
			-
			-

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name
	Sarah Howarth
	Nicholas Jones

CC16a



Last year
to the nearest £

22,834
-
-
-
-
-
-
-
-
22,834

-
-
-

22,834

19,320
1,204
1
-
-
-
-
-
-
-
20,525

-
-
-

20,525

2,309
-
-
2,309



Endowment funds
to nearest £

-
-
-
-

OK

Endowment funds
to nearest £

-
-
-
-
-
-

Current value (optional)

-
-
-
-
-

Current value (optional)

-
-
-
-
-
-
-
-
-

When due (optional)

Date of approval

28-Oct-21

28-Oct-21