

# **THE JEWEL FOUNDATION**

**Registered Charity and  
Company Limited by Guarantee**

## **Financial Statements**

**31 March 2025**

**CHARTWELL ACCOUNTANTS & BUSINESS CONSULTANTS LLP**

Chartered Certified Accountants  
47 Bury New Road  
Prestwich  
Manchester  
M25 9JY

# **THE JEWEL FOUNDATION**

**Registered Charity - Company Limited by Guarantee**

## **Financial Statements**

**Year ended 31 March 2025**

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# THE JEWEL FOUNDATION

## Registered Charity - Company Limited by Guarantee

### Trustees' Annual Report (Incorporating the Director's Report)

#### Year ended 31 March 2025

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The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 March 2025.

#### Reference and administrative details

**Registered charity name** THE JEWEL FOUNDATION

**Charity registration number** 1177160

**Company registration number** 10677798

**Principal office and registered office** Sedgley Community Hub  
Bishops Road  
Prestwich  
Manchester  
M25 0HT

#### The trustees

Mrs J S Myers  
Mr D B L Zucker  
Mr C Lewis  
Mr P Corn

**Independent examiner** M Guttentag FCCA of Chartwell Accountants and Business  
Consultants LLP  
47 Bury New Road  
Prestwich  
Manchester  
M25 9JY

#### Structure, governance and management

The Jewel Foundation was incorporated on the 17th of March 2017 as a company Limited by Guarantee with company number 10677798. It was registered as a charity with the Charities Commission on the 14th February 2018 governed by its Memorandum and Articles. The charity registration number is 1177160.

#### Organisational structure

The Trustees administer the charity and they have appointed a managing director to oversee the day-to-day affairs.

#### Risk review

The Trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the Trust, and are satisfied that systems are in place to manage exposure to the major risks

# **THE JEWEL FOUNDATION**

**Registered Charity - Company Limited by Guarantee**

**Trustees' Annual Report (Incorporating the Director's Report) *(continued)***

**Year ended 31 March 2025**

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## **Objectives and activities**

The objectives of the charity are the relief of unemployment or financial hardship for the benefit of the public in such ways as may be thought fit including: (a) the facilitation and provision of services to deliver economic and employment opportunities; (b) to provide the necessary support for individuals to be self-sufficient and able to generate a sustainable income, either through assisting them to find employment or supporting them in self-employment.

## **Public benefit**

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities and setting grant making policy for the year.

## **Strategic report**

The following sections for achievements and performance and financial review form the strategic report of the charity.

# THE JEWEL FOUNDATION

## Registered Charity - Company Limited by Guarantee

### Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2025

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#### Achievements and performance

The charity's key achievements were supporting 724 people over the year, with employment, training and business support.

#### Employment

Our employment support includes comprehensive individual careers advice and a psychometric aptitude skills test, helping people identify their unique skills sets and career potential. Additionally, we provide support with CV writing, job applications and interview skills and provide follow up advice and guidance once a beneficiary has found a job. We also provide a job placement recruitment service with local employers.

This year, we were contacted by many residents wanting to increase their hours due to the decrease in welfare support and requirements to look for full time work as part of Universal Credit. We have been focusing on helping these individuals to increase their skills so they can either increase their salary or find another job to increase their hours of work.

We have found that computer skills are key in finding employment so this year we delivered 4 in person computer courses as well as offering online courses for residents to work through in their own time.

We also facilitated a number of group sessions where we supported our clients with accessing career opportunities. These included Women in business, Ask the boss, Let's talk jobs for Seminary leavers and Employment versus self-employment.

#### Employment Outcomes

We engaged with 112 employers to identify opportunities for our candidates. We directly placed 61 individuals in jobs sourced through our employer engagement. A further 77 beneficiaries found employment opportunities as a result of our support.

#### Training

Our training support remains one of our main areas of focus. We currently offer a Microsoft Office course which includes Microsoft Word, Excel, Outlook and PowerPoint as well as general IT skills. We also offer an online bookkeeping course, computerised accounting for business Levels 1 and 2. We have continued our partnership with local training providers to offer a range of free online courses including Team leading, Business Administration and Customer Services and are actively looking for new providers to increase the training courses we offer.

We have also identified a number of candidates who have not achieved their GCSE maths and English and they have been referred to functional skills courses which are an equivalent qualification to GCSE's and allow them to access further training.

We successfully delivered a 12-week English course for Yiddish and Hebrew speaking men. The feedback we received for this course was very positive and we hope that some of them will go on to find a job as a result of increasing their English skills.

We have been working with Salford City College to refer candidates to university access courses as this is a good option for people who wish to study in university but don't have the required A levels to apply.

# THE JEWEL FOUNDATION

## Registered Charity - Company Limited by Guarantee

### Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

#### Year ended 31 March 2025

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We continue to provide a substantial amount of digital support for individuals with little computer skills and have increased the number of tablet devices and laptops which we were able to lend to participants who didn't have computers or internet access in their homes.

A significant achievement was the continuation of the Jewel Training Award where individuals were encouraged to apply for funding towards training costs of a specific course. This has been a huge success with 51 applications received in the last year and 42 applications received this year.

156 people enrolled on our training courses and all were supported throughout to ensure they received the maximum benefit from them.

#### **Business Support**

68 local businesses were supported with mentoring and advice. We have developed a wide range of business training courses to help businesses with sales, marketing and accounting. We are also in the process of setting up a business networking group, in a variety of sectors, to help business owners share tips and insights.

We also delivered a range of business support workshops to encourage entrepreneurship and to ensure that start-up businesses have the tools and resources to succeed.

#### **General Overview**

The charity has maintained strong partnerships with Local Authorities and statutory services to ensure the local Community had access to mainstream support and that these services understood the specific needs and requirements of our clients. The charity is proud of how these relationships have flourished over the year and has added real value to the work of the organisation.

We have also partnered with organisations who deliver similar services to learn best practice, share resources and minimise duplication. As a result of the charity's work, families are able to be self-sufficient, have the confidence and self-esteem that they are providing for their families and not have to rely on Government welfare support for daily living expenses. This as a whole enhances the general community spirit with residents having increased motivation and aspirations and are able themselves to give back through volunteering and mentoring to the more disadvantaged in the community.

#### **Financial review**

During the period the charity received £47,755 in donations, £103,332 in grants and income of £1,160 from the provision of services. There was a surplus for the period of £4,577 which has been earmarked for the future expansion of services.

#### **Public benefit**

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities and setting grant making policy for the year.

# THE JEWEL FOUNDATION

## Registered Charity - Company Limited by Guarantee

### Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 March 2025

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#### Plans for future periods

- 1) As a result of our community skills survey, we established that there was a need for qualified and NHS approved carers in the community. We developed and ran this course alongside another community charity in 2021 and we will deliver this again to a cohort of 18 people. The course is partially face to face and partially online. Once they have finished the participants will be NHS approved carers able to go into homes to care for the elderly.
- 2) We also have a number of candidates for whom English is not their first language and this is a real challenge to them finding a job. We are planning a pre-employment course for Yiddish speakers so they can gain skills such as communication skills, CV writing and understanding the workplace environment and then support them with an English language course/
- 3) Another barrier to getting into work is lack of computer skills. Due to demand, we are planning to deliver our beginners Microsoft Office course in Yiddish
- 4) Our new website has been in the pipeline for several years but we have lacked the staff resources to be able to work in it. Now with a new staff member we hope to pick this up again. We are designing an interactive website where we plan to have a community jobs board where all jobs with local employers are posted. We also hope to have a portal for candidates to be able to log in and apply for jobs and see the progress of jobs they have applied for.

We are also in the process of working with the Local Authority who currently own our premises to refurbish the building which will improve the resources and services we are able to offer the community and provide a focal point in the community for those looking for work, training and business support.

The charity is holding reserves for this refurbishment and the trustees are working with the Local Authority to secure long term tenure of the building in order to ensure the refurbishment funds benefit the Community for the foreseeable future.

The trustees' annual report and the strategic report were approved on 10 December 2025 and signed on behalf of the board of trustees by:

Mr P Corn  
Trustee

# THE JEWEL FOUNDATION

## Registered Charity - Company Limited by Guarantee

### Independent Examiner's Report to the Trustees of THE JEWEL FOUNDATION

Year ended 31 March 2025

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I report to the trustees on my examination of the financial statements of THE JEWEL FOUNDATION ('the charity') for the year ended 31 March 2025.

#### Responsibilities and basis of report

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

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

#### Independent examiner's statement

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

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

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

M Guttentag FCCA of  
Chartwell Accountants and Business Consultants LLP  
Independent Examiner

47 Bury New Road  
Prestwich  
Manchester  
M25 9JY

10 December 2025



# THE JEWEL FOUNDATION

Registered Charity - Company Limited by Guarantee

## Statement of Financial Activities (including income and expenditure account)

Year ended 31 March 2025

			2025		2024
	Note	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
<b>Income and endowments</b>					
Donations and legacies	5	128,063	23,024	151,087	101,878
Charitable activities	6	1,160	–	1,160	1,080
<b>Total income</b>		<u>129,223</u>	<u>23,024</u>	<u>152,247</u>	<u>102,958</u>
<b>Expenditure</b>					
Expenditure on charitable activities	7,8	123,805	23,865	147,670	107,761
<b>Total expenditure</b>		<u>123,805</u>	<u>23,865</u>	<u>147,670</u>	<u>107,761</u>
<b>Net income/(expenditure) and net movement in funds</b>		<u>5,418</u>	<u>(841)</u>	<u>4,577</u>	<u>(4,803)</u>
<b>Reconciliation of funds</b>					
Total funds brought forward		149,093	66,689	215,782	220,585
<b>Total funds carried forward</b>		<u>154,511</u>	<u>65,848</u>	<u>220,359</u>	<u>215,782</u>

The statement of financial activities includes all gains and losses recognised in the year.  
All income and expenditure derive from continuing activities.

The notes on pages 9 to 16 form part of these financial statements.

# THE JEWEL FOUNDATION

## Registered Charity - Company Limited by Guarantee

### Statement of Financial Position

31 March 2025

	Note	2025 £	2024 £
<b>Fixed assets</b>			
Tangible fixed assets	13	5,126	4,829
<b>Current assets</b>			
Cash at bank and in hand		220,755	214,802
<b>Creditors: amounts falling due within one year</b>	14	5,522	3,849
<b>Net current assets</b>		215,233	210,953
<b>Total assets less current liabilities</b>		220,359	215,782
<b>Net assets</b>		220,359	215,782
<b>Funds of the charity</b>			
Restricted funds		65,848	66,689
Unrestricted funds		154,511	149,093
<b>Total charity funds</b>	16	220,359	215,782

For the year ending 31 March 2025 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on 10 December 2025, and are signed on behalf of the board by:

Mr P Corn  
Trustee

The notes on pages 9 to 16 form part of these financial statements.

# THE JEWEL FOUNDATION

## Registered Charity - Company Limited by Guarantee

### Notes to the Financial Statements

Year ended 31 March 2025

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#### 1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is Sedgley Community Hub, Bishops Road, Prestwich, Manchester, M25 0HT.

#### 2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Companies Act 2006.

#### 3. Accounting policies

##### Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

##### Going concern

There are no material uncertainties about the charity's ability to continue.

##### Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

##### Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

# THE JEWEL FOUNDATION

## Registered Charity - Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

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#### 3. Accounting policies *(continued)*

##### Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

##### Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

##### Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

# THE JEWEL FOUNDATION

## Registered Charity - Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

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#### 3. Accounting policies *(continued)*

##### **Tangible assets *(continued)***

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

##### **Depreciation**

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Equipment	- 33% straight line
Portacabin	- 15% reducing balance

##### **Impairment of fixed assets**

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

##### **Financial instruments**

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

# THE JEWEL FOUNDATION

## Registered Charity - Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 31 March 2025

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#### 3. Accounting policies *(continued)*

##### Financial instruments *(continued)*

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

##### Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

#### 4. Limited by guarantee

The Company is limited by guarantee and does not have share capital. In the event of winding up, the members are liable to an amount not exceeding £10.

# THE JEWEL FOUNDATION

## Registered Charity - Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

#### 5. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
<b>Donations</b>			
Donations	47,755	–	47,755
<b>Grants</b>			
Grants receivable	80,308	23,024	103,332
	<u>128,063</u>	<u>23,024</u>	<u>151,087</u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
<b>Donations</b>			
Donations	46,437	–	46,437
<b>Grants</b>			
Grants receivable	40,675	14,766	55,441
	<u>87,112</u>	<u>14,766</u>	<u>101,878</u>

#### 6. Charitable activities

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Sale of goods/services as part of direct charitable activities	<u>1,160</u>	<u>1,160</u>	<u>1,080</u>	<u>1,080</u>

#### 7. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Employment support	122,957	23,865	146,822
Support costs	848	–	848
	<u>123,805</u>	<u>23,865</u>	<u>147,670</u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Employment support	81,710	25,183	106,893
Support costs	868	–	868
	<u>82,578</u>	<u>25,183</u>	<u>107,761</u>

# THE JEWEL FOUNDATION

## Registered Charity - Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

#### 8. Expenditure on charitable activities by activity type

	Activities undertaken directly	Support costs	Total funds 2025	Total fund 2024
	£	£	£	£
Employment support	146,822	–	146,822	106,893
Governance costs	–	848	848	868
	<u>146,822</u>	<u>848</u>	<u>147,670</u>	<u>107,761</u>

#### 9. Net income/(expenditure)

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

	2025	2024
	£	£
Depreciation of tangible fixed assets	<u>1,234</u>	<u>1,112</u>

#### 10. Independent examination fees

	2025	2024
	£	£
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>600</u>	<u>600</u>

#### 11. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2025	2024
	£	£
Wages and salaries	97,903	76,710
Employer contributions to pension plans	779	589
	<u>98,682</u>	<u>77,299</u>

The average head count of employees during the year was 6 (2024: 6).

No employee received employee benefits of more than £60,000 during the year (2024: Nil).

#### 12. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.



# THE JEWEL FOUNDATION

## Registered Charity - Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 31 March 2025

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#### 13. Tangible fixed assets

	Equipment £	Portacabin £	Total £
<b>Cost</b>			
At 1 April 2024	–	12,540	12,540
Additions	1,531	–	1,531
<b>At 31 March 2025</b>	<u>1,531</u>	<u>12,540</u>	<u>14,071</u>
<b>Depreciation</b>			
At 1 April 2024	–	7,711	7,711
Charge for the year	510	724	1,234
<b>At 31 March 2025</b>	<u>510</u>	<u>8,435</u>	<u>8,945</u>
<b>Carrying amount</b>			
<b>At 31 March 2025</b>	<u>1,021</u>	<u>4,105</u>	<u>5,126</u>
At 31 March 2024	<u>–</u>	<u>4,829</u>	<u>4,829</u>

#### 14. Creditors: amounts falling due within one year

	2025 £	2024 £
Accruals and deferred income	634	613
Social security and other taxes	2,357	1,204
Other creditors	2,531	2,032
	<u>5,522</u>	<u>3,849</u>

#### 15. Pensions and other post retirement benefits

##### Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £779 (2024: £589).

## 16. Analysis of charitable funds

### Unrestricted funds

	At 1 April 2024	Income	Expenditure	At 31 March 2025
	£	£	£	£
General funds	149,093	129,223	(123,805)	154,511

	At 1 April 2023	Income	Expenditure	At 31 March 2024
	£	£	£	£
General funds	143,479	88,192	(82,578)	149,093

### Restricted funds

	At 1 April 2024	Income	Expenditure	At 31 March 2025
	£	£	£	£
Restricted Funds	66,689	23,024	(23,865)	65,848

	At 1 April 2023	Income	Expenditure	At 31 March 2024
	£	£	£	£
Restricted Funds	77,106	14,766	(25,183)	66,689

## 17. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Tangible fixed assets	5,125	–	5,125
Current assets	154,907	65,848	220,755
Creditors less than 1 year	(4,252)	–	(4,252)
<b>Net assets</b>	<b>155,780</b>	<b>65,848</b>	<b>221,628</b>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Tangible fixed assets	4,828	–	4,828
Current assets	148,113	66,689	214,802
Creditors less than 1 year	(3,848)	–	(3,848)
<b>Net assets</b>	<b>149,093</b>	<b>66,689</b>	<b>215,782</b>