

NAVIGATOR TRUST CIO

England & Wales · Charity number 1185781

Details

Status Registered

Legal form CIO

Registered 2019-10-14

Register [View on the Charity Commission register](#)

Contact

Address Four Acres
Pankridge Street
Crandall
Farnham
Surrey
GU10 5QU

Phone 07767793401

Email richards@sparcs.co.uk

Website <http://www.navigatortrust.org/>

Activities

Objects: TO ADVANCE SUCH CHARITABLE PURPOSES FOR THE PUBLIC BENEFIT, PRIMARILY BUT NOT EXCLUSIVELY IN THE UK AS ARE EXCLUSIVELY CHARITABLE ACCORDING TO THE LAWS OF ENGLAND AND WALES BY THE PROVISION OF GRANTS, LOANS AND GIFTS AS THE TRUSTEES MAY FROM TIME TO TIME DETERMINE.

Activities: The relief of those in need, by reason of youth, age, ill-health, disability, financial hardship or other disadvantage.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Other Finance
- **What:** Disability
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies

Geography

- Scotland
- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£145,338	£47,832	-	-
2024-12-31	£43,967	£20,652	-	-
2023-12-31	£136,457	£13,492	-	-
2022-12-31	£127,319	£52,640	-	-
2021-12-31	£17,000	£600	-	-

Trustees

Name	Role	Appointed
Richard Ian Sharpe	Chair	2019-03-25
Dr Andrew McKeachie		2019-03-25
Dr Eilis McKeachie		2019-03-25
Jennie Meering Calder Brown		2025-01-12
Patricia Sharpe		2019-03-25
Stephen David Brown		2025-01-12

NAVIGATOR TRUST CIO

England & Wales - Charity number 1185781

Accounts



Trustees' Annual Report for the period

Period start date: 01 01 2025 To Period end date: 31 12 2025

From To

Section A Reference and administration details

Charity name: Navigator Trust CIO

Other names charity is known by:

Registered charity number (if any): 1185781

Charity's principal address: Four Acres
 Crondall
 Postcode: GU10 5GU

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	Richard Sharpe	Trustee		
2	Patricia Sharpe	Trustee		
3	Andrew McKechanie	Trustee		
4	Ellis McKechanie	Trustee		
5	Jennie Brown	Trustee	Appointed 12/01/2025	
6	Stephen Brown	Trustee	Appointed 12/01/2025	
7				
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16				
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18				

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 <i>(eg. trust deed, constitution)</i>	Constitution
How the charity is constituted <i>(eg. trust, association, company)</i>	CIO
Trustee selection methods <i>(eg. appointed by, elected by)</i>	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.

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Section C Objectives and activities

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

TO ADVANCE SUCH CHARITABLE PURPOSES FOR THE PUBLIC BENEFIT, PRIMARILY BUT NOT EXCLUSIVELY IN THE UK AS ARE EXCLUSIVELY CHARITABLE ACCORDING TO THE LAWS OF ENGLAND AND WALES BY THE PROVISION OF GRANTS, LOANS AND GIFTS AS THE TRUSTEES MAY FROM TIME TO TIME DETERMINE.

The Charity has made loans and donations to recognised and registered charities in the UK. The Trustees have understood the guidance issued by the Charity Commission in regard to public benefit and believe that all activity of the Charity adheres to that guidance.

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)

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.

Summary of the main achievements of the charity during the year

In 2025 Navigator Trust CIO made donation totalling £25,851, which is a tremendous result as this was double the 2024 donations of £13,050. This was possible as we are receiving a full year rent for both properties that are rented out at below market rent. This rental income is recycled into other wider population of good causes.

Donations in the year of £80,000 were received from Richard and Trish Sharpe.

Gift aid of £27532 was reclaimed on donations.

The donations made in 2025 were to 31 separate charities, of which 3 were to charities supported by family members on a matched funding basis.

Of note is a donation to Lunar Eclipse, a charity founded to provide therapy horse experiences to young special needs children as well as adults dealing with PTSD from their job, for example ambulance and fire service staff.

In addition, this year Navigator worked with the Big Give to enhance the donations made to three charities that increased the donation made through Big Give by an addition £2500.

Navigator primarily supports charities that are small, less than £500,000 income, as these charities generally do not have the funds to spend on fund raising.

Navigator continues to accrue funds to create income, and also to support further potential property purchases.

Trish and Richard would like to record our thanks to the trustees that served in 2025.

Section E**Financial review****Brief statement of the charity's policy on reserves**

The CIO maintains investments in excess of 100,000. It is the current policy to maintain a minimum of this level in 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)	Richard Ian Sharpe	Patricia Mary Sharpe
Position (e.g. Secretary, Chair, etc.)	Trustee	Trustee

Date



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
Navigator Trust CIO

**On accounts for the year
ended**

31st December 2025

**Charity no
(if any)**

1185781

Set out on pages

1-2 below

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/12/2025**.

**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 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement**

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

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

Signed:

FJ Wilde

Date:

9 April 2026

Name:

FJ Wilde

**Relevant professional
qualification(s) or body
(if any):**

FCCA DChA

Address:

4 Marigold Drive

Bisley

Surrey

GU24 9SF



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name
Navigator Trust CIO

Charity Number
1130789

Receipts and payments accounts

CC16a

For the period from 01/01/2025 to 31/12/2025

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
Donations	80,194	-	-	80,194	20,822
Gift Aid	27,532	-	-	27,532	5,016
Interest	8,932	-	-	8,932	2,729
Rent	28,680	-	-	28,680	15,400
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	145,338	-	-	145,338	43,967
A2 Asset and investment sales, (see table).					
Loan Repayments	3,000	-	-	3,000	3,000
Loan Repayment Calder Davis	450	-	-	450	-
SJP Investment Fund	148,124	-	-	148,124	390,000
Sharpe Loan	494,500	-	-	494,500	393,000
	646,074	-	-	646,074	-
Sub total	646,074	-	-	646,074	393,000
Total receipts	791,412	-	-	791,412	436,967
A3 Payments					
Donations made	25,851	-	-	25,851	13,550
Accountancy	768	-	-	768	744
Bank charges	102	-	-	102	87
House charges	1,111	-	-	1,111	3,175
Miscellaneous	-	-	-	-	3,096
Interest paid	20,000	-	-	20,000	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	47,832	-	-	47,832	20,652
A4 Asset and investment purchases, (see table)					

Loan Repayments	70,000	-	-	-
Nucleus Investment	160,000	-	160,000	-
Purchase- 245 North Lane	-	-	-	390,000
Sub total	230,000	-	230,000	390,000
Total payments	277,832	-	277,832	410,652
Net of receipts/(payments)	513,580	-	513,580	26,315
A5 Transfers between funds	-	-	-	-
A6 Cash funds last year end	118,293	-	118,293	91,978
Cash funds this year end	631,873	-	631,873	118,293

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	Lloyds Current Account	459	-	-
	Hampshire Trust Bank	125,885	-	-
	Monmouth Building Society	539	-	-
	RedwoodBank	90,000	-	-
	Saffron Building Society	102,738	-	-
	United Trust Bank	109,506	-	-
	Charly Bank	27,831	-	-
Cambridge and Counties Bank	104,287	-	-	
Bank of London	70,628	-	-	
	Total cash funds	631,873	-	-
(agree balances with receipts and payments account(s))				
B2 Other monetary assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	Loan to Crondall Village Hall	29,000	-	-
	Other loan	29,550	-	-
		-	-	-
		-	-	-
		-	-	-
		2	-	-

B3 Investment assets

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
Nucleus (delete as appropriate)		160,000	185,860
		-	-
		-	-
		-	-
		-	-

B4 Assets retained for the charity's own use

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
75 St Peter's Gardens		300,000	300,000
245 North Lane		390,000	390,000
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

B5 Liabilities

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
Loan for 245 North Lane	Unrestricted	370,000	
Loan for future property purchase	Unrestricted	444,500	
		-	
		-	
		-	

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

Signature	Print Name	Date of approval
<i>P M Sharpe</i>	PATRICIA M SHARPE	09/03/26
<i>RISHA</i>	RIAN MADISON	09/03/26

NAVIGATOR TRUST CIO

England & Wales - Charity number 1185781

Accounts



Trustees' Annual Report for the period

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

Section A Reference and administration details

Charity name

Other names charity is known by

Registered charity number (if any)

Charity's principal address

Postcode

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	Richard Sharpe	Trustee		
2	Patricia Sharpe	Trustee		
3	Andrew McKechanie	Trustee		
4	Eilis McKechanie	Trustee		
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18				

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)

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Section B Structure, governance and management

Description of the charity's trusts

Type of governing document <i>(eg. trust deed, constitution)</i>	Constitution
How the charity is constituted <i>(eg. trust, association, company)</i>	CIO
Trustee selection methods <i>(eg. appointed by, elected by)</i>	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.

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Section C Objectives and activities

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

TO ADVANCE SUCH CHARITABLE PURPOSES FOR THE PUBLIC BENEFIT, PRIMARILY BUT NOT EXCLUSIVELY IN THE UK AS ARE EXCLUSIVELY CHARITABLE ACCORDING TO THE LAWS OF ENGLAND AND WALES BY THE PROVISION OF GRANTS, LOANS AND GIFTS AS THE TRUSTEES MAY FROM TIME TO TIME DETERMINE.

The Charity has made loans and donations to recognised and registered charities in the UK. The Trustees have understood the guidance issued by the Charity Commission in regard to public benefit and believe that all activity of the Charity adheres to that guidance.

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)

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.

Summary of the main achievements of the charity during the year

In 2024 Navigator Trust made donations of £13550 in the year to 18 charities.

Donations to Navigator Trust of 20,000 were made by Trish and Richard Sharpe.

Gift Aid of £5016 was reclaimed from HMRC.

A further purchase of a property was made to let at below market rent to a family in need. This was financed by a further loan from Trish and Richard.

Navigator continues to build assets with a view to increasing donations made during the year. Surplus from the rent received on property is adding to the amounts distributable in charitable donations.

Navigator supported 3 wider family members to raise funds for their chosen charity by way of matched funding or fixed donations. One particular younger member of the family went above and beyond in physical effort to raise funds for his favourite animal, the Panda, and support the work of the WWF.

Section E

Financial review

Brief statement of the charity's policy on reserves

The CIO maintains investments in excess of 100,000. It is the current policy to maintain a minimum of this level in 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


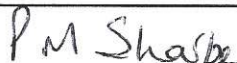
Other optional information

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)	Richard Ian Sharpe	Patricia Mary Sharpe
Position (e.g. Secretary, Chair, etc.)	Trustee	Trustee

Date



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
Navigator Trust CIO

**On accounts for the year
ended**

31st December 2024

**Charity no
(if any)**

1185781

Set out on pages

1-2 below

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/12/2024**.

**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 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement**

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

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

Signed:

FJ Wilde

Date:

5 February 2025

Name:

FJ Wilde

**Relevant professional
qualification(s) or body
(if any):**

FCCA DChA

Address:

4 Marigold Drive

Bisley

Surrey

GU24 9SF

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.



CHARITY COMMISSION
FOR ENGLAND AND WALES

Navigator Trust CIO		1185781		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					
Donations	20,822	-	-	20,822	100,052
Gift Aid	5,016	-	-	5,016	25,000
Interest	2,729	-	-	2,729	1,805
Rent	15,400	-	-	15,400	9,600
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	43,967	-	-	43,967	136,457
A2 Asset and investment sales, (see table).					
Loan repayment Crondall Village Hall	3,000	-	-	3,000	3,000
Sharpe Loan - 245 North Lane	390,000	-	-	390,000	-
Sub total	393,000	-	-	393,000	3,000
Total receipts	436,967	-	-	436,967	139,457
A3 Payments					
Donations made	13,550	-	-	13,550	11,970
Accountancy	744	-	-	744	726
Bank charges	87	-	-	87	84
House charges	3,175	-	-	3,175	712
Miscellaneous	3,096	-	-	3,096	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	20,652	-	-	20,652	13,492
A4 Asset and investment purchases, (see table)					
Loan repayments	-	-	-	-	100,000
Purchase - 245 North Lane	390,000	-	-	390,000	-
Sub total	390,000	-	-	390,000	100,000
Total payments	410,652	-	-	410,652	113,492
Net of receipts/(payments)	26,315	-	-	26,315	25,965
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	91,978	-	-	91,978	66,013
Cash funds this year end	118,293	-	-	118,293	91,978

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	Lloyds Current Account	1,601	-	-
	Hampshire Trust Bank	105,600	-	-
	Monmouth Building Society	11,092	-	-
		-	-	-
	Total cash funds	118,293	-	-

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


Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Loan to Crondall Village Hall	32,000	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	St James' Place Investments		100,500	141,303
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	75 St Peter's Gardens		300,000	300,000
	245 North Lane		390,000	390,000
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	Sharpe Loan - 75 St. Peter's Gardens		133,661	
	Sharpe Loan - 245 North Lane		395,795	
			-	
			-	
			-	

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

Signature	Print Name	Date of approval
	RICHARD SHARPE	30/1/25
T M Sharpe	PATRICIA SHARPE	30/1/25

NAVIGATOR TRUST CIO

England & Wales - Charity number 1185781

Accounts

Trustees' Annual Report for the period

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

Section A Reference and administration details

Charity name Navigator Trust CIO

Other names charity is known by

Registered charity number (if any) 1185781

Charity's principal address

Four Acres
Cron dall
Postcode
GU10 5GU

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	Richard Sharpe	Trustee		
2	Patricia Sharpe	Trustee		
3	Andrew McKechanie	Trustee		
4	Eilis McKechanie	Trustee		
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Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year
PATRICIA M SHARPE	

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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Section B Structure, governance and management

Description of the charity's trusts

Type of governing document <i>eg. trust deed, constitution</i>	Constitution
How the charity is constituted <i>eg. trust deed, company</i>	CIO
Trustee selection methods <i>eg. appointed by members</i>	Appointed by Trustees

Additional governance issues (Optional information)

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

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- trustees' consideration of major risks and the system and procedures to manage them.

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

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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 Charity has made loans and donations to recognised and registered charities in the UK. The Trustees have understood the guidance issued by the Charity Commission in regard to public benefit and believe that all activity of the Charity adheres to that guidance.

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.

Trustee Report F/Y 2023

In 2023 Navigator Trust made donations of £11790 to 18 charities. Donations of £100,000 were made by Trish and Richard Sharpe. Gift Aid of £25,000 was reclaimed. Loans were reduced by £100,000, total loans outstanding are now £123,000. It is the intention to continue to clear these loans over the coming years. Navigator continues to build assets to allow the donations made each year to increase. Navigator supported three wider family members to raise funds for their chosen charity by way of matched funding or fixed donations. These efforts assisted the wider family to raise in excess of £10,000 for their chosen charities.

Summary of the main achievements of the charity during the year

A large, empty rectangular box with a thin black border, occupying the central portion of the page. It is intended for the user to provide a summary of the charity's main achievements during the year.

Section E

Financial review

Brief statement of the charity's policy on reserves

The CIO maintains investments in excess of 100,000. It is the current policy to maintain a minimum of this level in 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


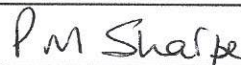
Other optional information

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)	Richard Ian Sharpe	Patricia Mary Sharpe
Position (eg Secretary, Chair, etc)	Trustee	Trustee
Date	3/7/24.	



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
Navigator Trust CIO

**On accounts for the year
ended**

31/12/2023

**Charity no
(if any)**

1185781

Set out on pages

1 & 2

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2023.

**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 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement**

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

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

Signed:

Date:

4 July 2024

Name:

Frances Wilde

**Relevant professional
qualification(s) or body
(if any):**

FCCA DChA

Address:

4 Marigold Drive

Bisley, Woking

GU24 9SF



CHARITY COMMISSION
FOR ENGLAND AND WALES

Navigator Trust CIO

Receipts and payments accounts

CC16a

For the period from	01/01/2023	To	31/12/2023
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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 £	Last year to the nearest £
A1 Receipts					
Donations	100,052	-	-	100,052	127,319
CAF Navigator Trust	-	-	-	-	-
Gift Aid	25,000	-	-	25,000	12,500
Interest	1,805	-	-	1,805	555
Rent	9,600	-	-	9,600	9,600
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	136,457	-	-	136,457	149,974
A2 Asset and investment sales, (see table).					
Loan repayment Crondall Village Hall	3,000	-	-	3,000	3,000
	-	-	-	-	-
Sub total	3,000	-	-	3,000	3,000
Total receipts	139,457	-	-	139,457	152,974
A3 Payments					
Donations made	11,970	-	-	11,970	52,640
Accountancy	726	-	-	726	690
Legal fees	-	-	-	-	-
Bank charges	84	-	-	84	84
House charges	712	-	-	712	659
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	13,492	-	-	13,492	54,073
A4 Asset and investment purchases, (see table)					
Loan repayments	100,000	-	-	100,000	77,000
Loans made	-	-	-	-	-
Sub total	100,000	-	-	100,000	77,000
Total payments	113,492	-	-	113,492	131,073
Net of receipts/(payments)	25,965	-	-	25,965	21,902
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	66,013	-	-	66,013	44,111
Cash funds this year end	91,978	-	-	91,978	66,013

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	Lloyds Current Account	855	-	-
	Redwood Bank	69,050	-	-
	Monmouth Building Society	22,073	-	-
	Total cash funds	91,978	-	-

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


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	Loan		129,929	
			-	
			-	
			-	
			-	

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

Signature	Print Name	Date of approval
	RICHARD SHARPE	3/7/24
P M Sharpe	PATRICIA M SHARPE	3/7/24

NAVIGATOR TRUST CIO

England & Wales - Charity number 1185781

Accounts



Trustees' Annual Report for the period

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

Section A Reference and administration details

Charity name

Navigator Trust CIO

Other names charity is known by

Registered charity number (if any)

1185781

Charity's principal address

Four Acres
 Crondall
 Postcode **GU10 5GU**

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	Richard Sharpe	Trustee		
2	Patricia Sharpe	Trustee		
3	Andrew McKechanie	Trustee		
4	Eilis McKechanie	Trustee		
5				
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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)	CIO
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

TO ADVANCE SUCH CHARITABLE PURPOSES FOR THE PUBLIC BENEFIT, PRIMARILY BUT NOT EXCLUSIVELY IN THE UK AS ARE EXCLUSIVELY CHARITABLE ACCORDING TO THE LAWS OF ENGLAND AND WALES BY THE PROVISION OF GRANTS, LOANS AND GIFTS AS THE TRUSTEES MAY FROM TIME TO TIME DETERMINE.

The Charity has made loans and donations to recognised and registered charities in the UK. The Trustees have understood the guidance issued by the Charity Commission in regard to public benefit and believe that all activity of the Charity adheres to that guidance.

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)

Additional details of objectives and activities (Optional information)

2022 was another year of consolidation for the Charitable Trust.

In the year the Trust received a Family donation of £50,000 and received donations from various sources of £77319.

The Trust made donations to the Children’s Heart Foundation and Fleet Phoenix as well as supporting Jessica Griffin in her fundraise for the Red Cross to help Ukraine.

In addition, the Trust was proud to provide a grant of £50,000 to a software start-up <https://Truenation.ai>. True Nation are pioneering development of tools to take hate out of the internet. These tools are free to use by the public and are helping to combat hate, racism, sexual exploitation and other forms of toxicity on the “net”.

The Trust also took the opportunity to reduce the property loan.

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

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

Summary of the main achievements of the charity during the year

A large, empty rectangular box with a thin black border, occupying the majority of the page. It is intended for the user to provide a summary of the charity's main achievements during the year.

Section E**Financial review****Brief statement of the charity's policy on reserves**

The CIO maintains investments in excess of 100,000. It is the current policy to maintain a minimum of this level in 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)	Richard Ian Sharpe	Patricia Mary Sharpe
Position (eg Secretary, Chair, etc)	Trustee	Trustee
Date	4/8/23	



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
Navigator Trust CIO

**On accounts for the year
ended**

31/12/2022

**Charity no
(if any)**

1185781

Set out on pages

1 & 2

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2021.

**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 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement**

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

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

Signed:

Date:

4 August 2023

Name:

Frances Wilde

**Relevant professional
qualification(s) or body
(if any):**

FCCA DChA

Address:

4 Marigold Drive

Bisley, Woking

GU24 9SF

Section B**Disclosure**

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

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	Lloyds Current Account	742	-	-
	Redwood Bank	60,050	-	-
	Monmouth Building Society	5,209	-	-
	Saffron Bank	-	-	-
	Lloyds Deposit Account	11	-	-
	Total cash funds		66,013	-

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


Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Loan to Crondall Village Hall	38,000	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	St James' Place Investment		100,500	131,329
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	75 St Peters Gardens (purchased 2021)		300,000	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	Sharpe Loan for St Peters		223,000	
			-	
			-	
			-	
			-	

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

Signature	Print Name	Date of approval
	RICHARD SHARPE	04/08/23
P M Sharpe	PATRICIA SHARPE	4/8/23

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	Lloyds Current Account	742	-	-
	Redwood Bank	60,050		
	Monmouth Building Society	5,209		
	Saffron Bank	-	-	-
	Lloyds Deposit Account	11	-	-
	Total cash funds		66,013	-
(agree balances with receipts and payments account(s))		OK	OK	OK

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Loan to Crondall Village Hall	38,000	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	St James' Place Investment		100,500	131,329
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	75 St Peters Gardens (purchased 2021)		300,000	
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	Sharpe Loan for St Peters		223,000	
			-	
			-	
			-	
			-	

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

Signature	Print Name	Date of approval

NAVIGATOR TRUST CIO

England & Wales - Charity number 1185781

Accounts



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	01	01	2021		31	12	2021

Section A Reference and administration details

Charity name Navigator Trust CIO

Other names charity is known by

Registered charity number (if any) 1185781

Charity's principal address

Four Acres
Crandall

Postcode GU10 5QU

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	Richard Sharpe	Trustee		
2	Patricia Sharpe	Trustee		
3	Andrew McKechanie	Trustee		
4	Eilis McKechanie	Trustee		
5				
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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)	CIO
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.

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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 Charity has made loans and donations to recognised and registered charities in the UK.
The Trustees have understood the guidance issued by the Charity Commission in regard to public benefit and believe that all activity of the Charity adheres to that guidance.

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.

This year was a year of consolidation for the CIO.

The Family donated a further £10,000.

The Trust made donations of £600 to £100 to Kids in Need a small Farnborough Charity that provides essentials to family with Children. The Trust also made a donation of £500 to Frensham Sailability [Welcome \(sailfrensham.org.uk\)](http://sailfrensham.org.uk)

The Trust also purchased a residential property to let out at an affordable rent. The property has been let to a single Mum on benefits.

The Trustees have identified that with the increase in assets and income that we will be able to start increasing the annual disbursements to utilise income from investments whilst retaining sufficient to grow the investment portfolio in line with inflation.

Summary of the main achievements of the charity during the year

A large, empty rectangular box with a thin black border, occupying the majority of the page. It is intended for the user to provide a summary of the charity's main achievements during the year.

Section E

Financial review

Brief statement of the charity's policy on reserves

The CIO maintains investments in excess of 100,000. It is the current policy to maintain a minimum of this level in 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)	Richard Ian Sharpe	Patricia Mary Sharpe
Position (eg Secretary, Chair, etc)	Trustee	Trustee
Date	27 March 2022	



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
Navigator Trust CIO

**On accounts for the year
ended**

31/12/2021

**Charity no
(if any)**

1185781

Set out on pages

1 & 2

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2021.

**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 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement**

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

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

Signed:

Frances Wilde

Date:

31/03/2022

Name:

Frances Wilde

**Relevant professional
qualification(s) or body
(if any):**

Address:

4 Marigold Drive

Bisley, Woking

GU24 9SF

Section B

Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).



CHARITY COMMISSION
FOR ENGLAND AND WALES

Navigator Trust CIO

1185781

CC16a

Receipts and payments accounts

For the period from	01/01/2021	To	31/12/2021
------------------------	------------	----	------------

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
Donations	11,506	-	-	11,506	50,100
CAF Navigator Trust	-	-	-	-	11,147
Gift Aid	2,516	-	-	2,516	12,512
Interest	402	-	-	402	166
Rent	1,600	-	-	1,600	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	16,023	-	-	16,023	73,925
A2 Asset and investment sales, (see table).					
Loan repayment Crondall Village Hall	2,000	-	-	2,000	2,000
Sharpe Loan for 75 St Peters Gardens	300,000	-	-	300,000	-
Sub total	302,000	-	-	302,000	2,000
Total receipts	318,023	-	-	318,023	75,925
A3 Payments					
Donations made	600	-	-	600	2,500
Accountancy	660	-	-	660	-
Legal fees	1,042	-	-	1,042	-
Bank charges	35	-	-	35	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	2,337	-	-	2,337	2,500
A4 Asset and investment purchases, (see table)					
Loan to Crondall Village Hall	-	-	-	-	45,000
75 St Peters Gardens	300,000	-	-	300,000	-
Sub total	300,000	-	-	300,000	45,000
Total payments	302,337	-	-	302,337	47,500
Net of receipts/(payments)	15,686	-	-	15,686	28,425
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	28,425	-	-	28,425	-
Cash funds this year end	44,111	-	-	44,111	28,425

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	Lloyds Current Account	50	-	-
	Redwood Bank	23,250		
	Monmouth Building Society	20,800		
	Saffron Bank	-	-	-
	Lloyds Deposit Account	11	-	-
	Total cash funds		44,111	-
(agree balances with receipts and payments account(s))		OK	OK	OK


Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Loan to Crondall Village Hall	41,000	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	St James' Place Investment		100,500	143,235
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	75 St Peters Gardens (purchased 2021)		300,000	300,000
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	Sharpe Loan for St Peters		300,000	
			-	
			-	
			-	
			-	

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

Signature	Print Name	Date of approval
	Richard Sharpe	28-Mar-22