



## Trustees' Annual Report for the period

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

### 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 McKeachie	Trustee		
4	Ellis McKeachie	Trustee		
5	Jennie Brown	Trustee	Appointed 12/01/2025	
6	Stephen Brown	Trustee	Appointed 12/01/2025	
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
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 (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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## 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**

<b>Signature(s)</b>		
<b>Full name(s)</b>	Richard Ian Sharpe	Patricia Mary Sharpe
<b>Position (e.g. Secretary, Chair, etc.)</b>	Trustee	Trustee

**Date**

09/03/20



# CHARITY COMMISSION FOR ENGLAND AND WALES

## Independent examiner's report on the accounts

### Section A

### Independent Examiner's Report

**Report to the trustees/  
members of**

Charity Name  
Navigator Trust CIO

**On accounts for the year  
ended**

31<sup>st</sup> 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





**Navigator Trust CIO**

## Receipts and payments accounts

CC16a

For the period  
from

01/01/2025

To

31/12/2025

## 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 £
<b>A1 Receipts</b>					
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
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross Income for AR)</b>	<b>145,338</b>	<b>-</b>	<b>-</b>	<b>145,338</b>	<b>43,967</b>

A2 Asset and investment sales, (see table).				
Loan Repayments	3,000	-	-	3,000
Loan Repayment Calder Davis	450			
SUP Investment Fund	148,124			
Shapre Loan	494,500			390,000
<b>Sub total</b>	<b>646,074</b>	<b>-</b>	<b>-</b>	<b>393,000</b>

	Total receipts				
<b>A3 Payments</b>					
Donations made	791,412	-		791,412	436,967
Accountancy	25,851	-		25,851	13,550
Bank charges	768	-		768	744
House charges	102	-		102	87
Miscellaneous	1,111	-		1,111	3,175
Interest paid	-	-		-	3,096
	20,000	-		20,000	-
	-	-		-	-
	-	-		-	-
	-	-		-	-
	-	-		-	-
<b>Sub total</b>	<b>47,832</b>	<b>-</b>	<b>-</b>	<b>47,832</b>	<b>20,652</b>

**A4 Asset and investment purchases, (see table)**

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

## 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 £
<b>B1 Cash funds</b>				
	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	-	-
	Charity Bank	27,831	-	-
	Cambridge and Counties Bank	104,287	-	-
	Bank of London	70,628	-	-
	<b>Total cash funds</b>	<b>631,873</b>	<b>-</b>	<b>-</b>
	(agree balances with receipts and payments account(s))			
<b>B2 Other monetary assets</b>		<b>Unrestricted funds to nearest £</b>	<b>Restricted funds to nearest £</b>	<b>Endowment funds to nearest £</b>
	<b>Details</b>			
	Loan to Cordall Village Hall	29,000	-	-
	Other loan	29,550	-	-
		-	-	-
		-	-	-
		-	-	-
		2	-	-



### B3 Investment assets

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

### B4 Assets retained for the charity's own use

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

### B5 Liabilities

<b>Details</b>			
Loan for 245 North Lane	Fund to which liability relates	Amount due (optional)	When due (optional)
Loan for future property purchase	Unrestricted	370,000	
	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>EST</i>	RAH MAD ISHAK	09/03/26