

**ANNUAL REPORTS AND FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31ST MARCH 2025**

**THE ELDERLY AND DISABLED  
CHARITABLE TRUST/UK**

(Charitable Incorporated Organisation)

**CHARITY REGISTRATION No: 1186029**

Castle View Accounting Ltd  
Ground Floor Offices  
53 High Street  
Arundel  
West Sussex  
BN18 9AJ

**THE ELDERLY AND DISABLED CHARITABLE TRUST/UK**  
(Charitable Incorporated Organisation)

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**THE ELDERLY AND DISABLED CHARITABLE TRUST/UK**  
(Charitable Incorporated Organisation)

**LEGAL AND ADMINISTRATIVE INFORMATION**

<b>CHARITY NUMBER</b>	1186029
<b>DATE OF REGISTRATION</b>	29th October 2019
<b>START OF FINANCIAL YEAR</b>	1st April 2024
<b>END OF FINANCIAL YEAR</b>	31st March 2025
<b>TRUSTEES AT 31ST MARCH 2025</b>	Jennifer Gerald Eternity Moncrieffe Gina Maziere
<b>LEGAL STATUS</b>	Charitable Incorporated Organisation

**GOVERNING INSTRUMENT**

CIO - Foundation Registered 29th October 2019, As Amended on 23rd May 2021, As Amended on 7th March 2023, As Amended on 7th July 2022, As Amended 19th December 2023, As Amended 19th April 2024.

**OBJECTS**

To develop the capacity and skills of the members of the socially and economically disadvantaged community in such a way, they are able to identify and help meet their needs, and to participate more fully in society. To promote social inclusion for the public benefit by preventing people from becoming socially excluded, relieving the needs of such people, assisting them to integrate into society. To promote for the benefit of the public the conservation protection and improvement of the physical and natural environment, by promoting biological diversity. To advance the education of the older community in the conservation, protection and improvement of the physical and natural environment. To promote sustainable development for the benefit of the community by the promotion of sustainable means of achieving economical growth and regeneration. To promote social inclusion for the public benefit by working with people in Surrounding areas of NW10, such as elderly ethnic community who are socially excluded on the grounds of age and beliefs, and to relieve the needs of such people through assisted integration.

<b>CORRESPONDENCE ADDRESS</b>	57 Nene Gardens Feltham Middlesex TW13 5PH
<b>PRIMARY BANKERS</b>	National Westminster Bank Plc 250 Bishopsgate London EC2M 4AA
<b>INDEPENDENT EXAMINERS</b>	Castle View Accounting Ltd Ground Floor Offices 53 High Street Arundel West Sussex BN18 9AJ



CHARITY COMMISSION  
FOR ENGLAND AND WALES

## Trustees' Annual Report for the period

From **APRIL 2024**

Period start date To **MARCH 2025**

Period end date

Charity name: **THE ELDERLY AND DISABLED CHARITABLE TRUST UK**

Charity registration number: **1186029**

## Objectives and Activities

	SORP reference										
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<b>we are dedicated to improving the lives of older people through companionship, assistance, and community engagement making a difference in the lives of our older people by providing essential support and a sense of belonging.</b> <b>Together, we can ensure our elderly thrive and lead fulfilling lives in their golden years.</b>									
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<b>The past year was defined by substantial strategic investment, the successful launch of a major capital project, and outstanding support from the community, all of which significantly advanced our charitable mission.</b> <b>Key Achievements and Impact</b> <table><tr><th>Focus Area</th><th>Highlight</th><th>Impact</th></tr><tr><td><b>Capital &amp; Funding</b></td><td><b>£64,480 Major Grant Awarded (Jan 2024).</b></td><td><b>This crucial funding enabled the purchase of a new van and the completion of the Eco Garden, providing a vital boost to service capacity and facilities.</b></td></tr><tr><td><b>Flagship Project</b></td><td><b>Eco Garden Official Opening (by the Mayor of Brent, Tariq Dar).</b></td><td><b>Created a new community hub for education and wellbeing, celebrated by</b></td></tr></table>	Focus Area	Highlight	Impact	<b>Capital &amp; Funding</b>	<b>£64,480 Major Grant Awarded (Jan 2024).</b>	<b>This crucial funding enabled the purchase of a new van and the completion of the Eco Garden, providing a vital boost to service capacity and facilities.</b>	<b>Flagship Project</b>	<b>Eco Garden Official Opening (by the Mayor of Brent, Tariq Dar).</b>	<b>Created a new community hub for education and wellbeing, celebrated by</b>
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<b>Flagship Project</b>	<b>Eco Garden Official Opening (by the Mayor of Brent, Tariq Dar).</b>	<b>Created a new community hub for education and wellbeing, celebrated by</b>									

				the public in a historic event.
		Community Engagement	Over 1,000 Volunteers engaged from corporate companies and the public.	Demonstrated strong community support and increased our capacity to deliver services.
		Service Innovation	Launch of Digital Literacy Classes.	Empowered elderly residents with essential digital skills, supported by the purchase of 10 laptops and employment of a qualified teacher.
		Recognition	Outstanding Achievement Award (March 9, 2024).	Acknowledged four years of dedicated struggle and collective success in meeting our goals.
		<b>A Year of Growth, Investment, and Achievement</b> The past year was defined by substantial strategic investment, the successful launch of a major capital project, and outstanding support from the community, all of which significantly advanced our charitable mission. <b>Key Achievements and Impact</b>		
	<b>Focus Area</b>	<b>Highlight</b>	<b>Impact</b>	
	Capital & Funding	£64,480 Major Grant Awarded (Jan 2024).	This crucial funding enabled the purchase of a new van and the completion of the Eco Garden, providing a vital boost to service capacity and facilities.	
	Flagship Project	Eco Garden Official Opening (by	Created a new community hub for	

			the Mayor of Brent, Tariq Dar).	education and wellbeing, celebrated by the public in a historic event.
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		Recognition	Outstanding Achievement Award (March 9, 2024).	Acknowledged four years of dedicated struggle and collective success in meeting our goals.
		<b>Operational &amp; Financial Status</b> The charity successfully managed high demand and addressed legacy issues: <ul style="list-style-type: none"> <li>• <b>Logistical Capacity:</b> Increased demand for our Pet Food Bank saw the Nissan Serena van reinstated at a cost of over £2,000. We also benefited from van advertisement, which generated approximately £50 in pet food donations. We are actively seeking an additional adapted van to meet soaring requests for pickup and drop-off services.</li> <li>• <b>Governance &amp; Team:</b> Leadership was strengthened with the registration of a new Trustee, Gina Mazière (Feb 2024). The year started well following the resignation of Janet Wilson.</li> <li>• <b>Financial Integrity:</b> All accounts and reporting are up to date. A historical banking issue from 2021 was identified (unauthorised use of an old card in Feb 2024) and swiftly</li> </ul>		

		<p>resolved, with the bank reinstating all compromised funds and issuing an apology, resulting in no financial loss to the charity.</p> <p><b>Look Ahead</b> While some services saw temporary suspension due to logistics, the successful completion of the Eco Garden and investment in both transport and training positions the charity for greater stability and outreach in the coming year. Focus will be placed on increased advertising and reviving key partnerships, such as with Portland School, to ensure maximum public benefit.</p>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	<p><b>The Trustees confirm that they have had regard to the guidance issued by the Charity Commission on public benefit when reviewing the charity's aims and objectives, and in planning all future activities and projects.</b></p> <p><b>In particular, the Trustees confirm that, in accordance with their legal duties, they have paid due regard to the requirement to exercise their powers exclusively for the furtherance of the charity's purposes for the public benefit and believe that the activities and achievements detailed in this Annual Report demonstrate that this duty has been met.</b></p>

#### **Additional information (optional)**

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	/N/A
Policy on social investment including program related investment	Para 1.38	<p><b>Investment Objective and Strategy</b></p> <ul style="list-style-type: none"> <li>• <b>Overall Goal:</b> Produce the best financial return with an acceptable level of risk.</li> <li>• <b>General Funds Objective:</b> Achieve a relatively high-income level while minimising the risk of capital losses.</li> <li>• <b>Time Horizon:</b> Investments are generally for the long term. Trustees must ensure investments do not compromise the ability to meet future planned expenditure.</li> <li>• <b>Funds to be Invested:</b> A sum of £0 from general reserves and sums designated as PayPal Giving Fund (PPGF) until required.</li> </ul>

		<p><b>2. Risk Management and Mitigation</b> The Trust has considered and set out mitigations for key risks, including:</p> <table><tr><th>Risk</th><th>Mitigation Strategy</th></tr><tr><td>Inflation and fall in capital values</td><td>Investment in appreciating assets or fixed deposit accounts.</td></tr><tr><td>Fall in value/failure of specific investment vehicles</td><td>Diversification of assets and investment portfolios.</td></tr><tr><td>Failure of investment counterparties</td><td>Minimum 'A' credit rating required for deposit-taking institutions, with a maximum £200,000 cash deposit per counterparty.</td></tr></table>	Risk	Mitigation Strategy	Inflation and fall in capital values	Investment in appreciating assets or fixed deposit accounts.	Fall in value/failure of specific investment vehicles	Diversification of assets and investment portfolios.	Failure of investment counterparties	Minimum 'A' credit rating required for deposit-taking institutions, with a maximum £200,000 cash deposit per counterparty.
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Fall in value/failure of specific investment vehicles	Diversification of assets and investment portfolios.									
Failure of investment counterparties	Minimum 'A' credit rating required for deposit-taking institutions, with a maximum £200,000 cash deposit per counterparty.									
		<p><b>3. Liquidity and Ethical Policy</b></p> <ul style="list-style-type: none"><li>• <b>Liquidity:</b> The Trust will retain 100.00 (implied percentage of total assets or a specific sum) in easily realisable assets to cover short-term expenditure plans for 3 months.</li><li>• <b>Ethical Policy (Exclusions):</b> The Trust will not invest in the following industries:<ul style="list-style-type: none"><li>○ Tobacco</li><li>○ Ornaments</li><li>○ Gambling</li><li>○ Pornography</li><li>○ Other industries as specified by the trustees.</li></ul></li></ul>								
		<p><b>4. Management and Monitoring</b></p> <ul style="list-style-type: none"><li>• <b>Decision Making:</b> Investment decisions will be made either:<ul style="list-style-type: none"><li>○ Collectively by the trustees.</li><li>○ Delegated to one trustee with relevant investment experience.</li><li>○ Delegated to appointed investment managers with discretionary powers.</li></ul></li><li>• <b>Performance Monitoring:</b> Performance will be monitored against agreed market benchmarks, such as:<ul style="list-style-type: none"><li>○ The FTSE 100 index.</li><li>○ The FTSE World (ex-UK) index.</li><li>○ Any other index agreed upon by the Trustees.</li></ul></li></ul>								



		<p>The policy was approved on 30/11/202</p> <p>Reviewed on January 12th, 2024.</p> <p>January 2025</p>
Contribution made by volunteers	Para 1.38	<p>This year marked a period of significant achievement and strategic growth for the charity, a success overwhelmingly driven by the commitment of our community. We are proud to report that over one thousand volunteers contributed their hard work toward achieving our goals, making the successful delivery of our core mission possible</p>
Other		<p>Our efforts were recognised with an Outstanding Achievement Award on March 9, 2024, celebrating four years of dedication</p>

## Achievements and Performance

	SORP reference							
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<b>Our charity’s work this year resulted in tangible positive changes for our beneficiaries and delivered significant, measurable benefits to the wider community, driven by strategic investment and dedicated volunteer effort.</b>						
		<b>1. Difference Made to Circumstances of Beneficiaries</b>						
		<table><tr><th>Achievement/Activity</th><th>Impact on Beneficiaries' Circumstances</th></tr><tr><td>New Digital Literacy Classes (10 new laptops purchased)</td><td>Reduced Digital Exclusion: Empowered elderly residents with essential computing skills, providing them with the knowledge and tools to access information, connect with family, and participate more fully in a digital society.</td></tr><tr><td>Eco Garden Completion</td><td>Improved Wellbeing and Access: Provided a dedicated, safe,</td></tr></table>	Achievement/Activity	Impact on Beneficiaries' Circumstances	New Digital Literacy Classes (10 new laptops purchased)	Reduced Digital Exclusion: Empowered elderly residents with essential computing skills, providing them with the knowledge and tools to access information, connect with family, and participate more fully in a digital society.	Eco Garden Completion	Improved Wellbeing and Access: Provided a dedicated, safe,
		Achievement/Activity	Impact on Beneficiaries' Circumstances					
New Digital Literacy Classes (10 new laptops purchased)	Reduced Digital Exclusion: Empowered elderly residents with essential computing skills, providing them with the knowledge and tools to access information, connect with family, and participate more fully in a digital society.							
Eco Garden Completion	Improved Wellbeing and Access: Provided a dedicated, safe,							

			and accessible community space for mental and physical wellbeing. This asset is now available for direct use by beneficiaries for relaxation, mild exercise, and social interaction.
		Pet Food Bank Services (High Demand)	Alleviated Hardship and Maintained Welfare: Ensured that vulnerable pet owners—many of whom are elderly or disabled—could afford to keep their animals, preventing the distress of separation and reducing financial strain. The van's advertising success increased pet food supply, directly supporting these owners.
		Logistical Support (Van Services)	Increased Access to Resources: Met the soaring demand for pickup and drop-off services, enabling beneficiaries with mobility challenges or lack of transport to receive and move essential goods and supplies they could not handle alone.
2. Wider Benefits to Society as a Whole			

		Wider Benefit to Society	Evidence from the Year's Activities
		Strengthened Social Capital and Cohesion	The mobilisation of over one thousand volunteers from corporate bodies and the public created a powerful network of support, demonstrating high levels of civic responsibility and strengthening community ties across different social groups.
		Investment in Community Infrastructure	The £64,480 grant and successful completion of the Eco Garden provided a long-term, sustainable asset for the entire local community, raising the profile of positive action in the Borough.
		Enhanced Governance and Financial Transparency	Resolving the historical banking security issue and reinstating all funds demonstrated diligence, safeguarding public donations, and building greater trust with funders and the wider public.
		Commitment to Best Practice	The investment in Trustee training (Health & Safety, First Aid) and the formal welcoming of a skilled new Trustee, Gina Mazière, ensures that the charity's operations are safe, legally compliant, and strategically managed for sustainable public benefit.

**Additional information (optional)**

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Achievements against objectives set	Para 1.41	The charity's strategic focus this year was on improving infrastructure, enhancing community access, and strengthening internal capacity. The following table summarises the objectives implicitly set and the corresponding achievements delivered:
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		Objective Area	Implied Objective Set	Key Achievement (Difference Made)
		I. Infrastructure & Sustainability	To secure essential capital funding to upgrade transport and facilities for long-term operational resilience.	<b>SUCCESS:</b> Secured a major grant of £64,480 (Jan 2024), enabling the purchase of a new van and financing the completion of the Eco Garden.
		II. Community Access & Wellbeing	To create and officially launch a permanent, dedicated space for community interaction, environmental education, and well-being initiatives.	<b>SUCCESS:</b> The Eco Garden was completed and officially opened by the Mayor of Brent, Tariq Dar, providing a vital new community asset.
		III. Service Demand & Logistics	To maintain and expand logistical capacity to meet the increasing demand for high-priority services, such as the Pet Food Bank.	<b>PARTIAL SUCCESS:</b> Successfully managed soaring demand for the Pet Food Bank, using the van to generate £50 in specific pet food donations. The high volume, however, necessitated the costly reinstatement of the older Nissan Serena (£2,000). <i>(Future Goal: Secure a second adapted van).</i>
		IV. Digital Inclusion	To tackle digital exclusion by providing new resources and dedicated	<b>SUCCESS:</b> Purchased ten new laptops and employed a qualified teacher to run

			teaching for elderly residents.	Digital Literacy Classes, empowering beneficiaries with crucial modern skills.
		V. Governance & Leadership	To ensure robust governance and continuous professional development for the board.	<b>SUCCESS:</b> Strengthened leadership with the appointment of highly skilled new Trustee, Gina Mazière (Feb 2024). Invested in online training for all trustees (including Health & Safety/First Aid).
		VI. Financial Stewardship	To ensure transparency and resolve all legacy financial security issues.	<b>SUCCESS:</b> Maintained up-to-date accounts and swiftly resolved a historical banking issue; the bank reinstated all compromised funds, ensuring no financial loss to the charity.
		VII. Volunteer Capacity	To foster strong community engagement to support project delivery and service capacity.	<b>OUTSTANDING SUCCESS:</b> Mobilised over one thousand volunteers, whose hard work was fundamental to achieving all operational goals and earned the charity an Outstanding Achievement Award (March 2024).
	Para 1.41			

Investment performance against objectives	Para 1.41	<p>The charity defines its investment performance not only by the growth of its Reserves (detailed in the financial review) but also by the successful and timely deployment of capital funds into assets that directly increase our capacity and public benefit delivery.</p>		
		Investment Area	Objective Set	Achievement & Performance
		I. Strategic Capital Investment	Objective: Deploy the £64,480 grant to acquire essential assets and complete capital projects within the reporting period.	<p><b>OUTSTANDING PERFORMANCE:</b> The grant funds were successfully drawn down and utilised for their intended purpose: the purchase of the new van, the completion of the Eco Garden, and essential furnishings. This capital expenditure achieved 100% of its goal, translating cash into tangible, long-term operational assets.</p>
		II. Capacity Investment (Vehicles)	Objective: Enhance logistical capacity to meet high demand for services (Pet Food Bank, drop-offs).	<p><b>SUCCESS:</b> The investment in the new van ensures reliable, long-term capacity. Separately, the £2,000 expenditure to reinstate the Nissan Serena van was a necessary operational investment that allowed us to immediately meet the soaring demand for services that could not wait for the new vehicle's arrival.</p>
		III. Human Capital & Digital Assets	Objective: Invest in assets that improve the skills and engagement	<p><b>SUCCESS:</b> The purchase of ten new laptops, a projector, and screen was an effective</p>

			of beneficiaries and internal governance.	investment that immediately launched the Digital Literacy Classes. This capital outlay directly improves beneficiary well-being and is central to our inclusion objectives.
		IV. Reserve Account Growth	Objective: Strategically build financial resilience by directing non-core funds into the Reserve Account.	SUCCESS: Funds generated from the Clothes Selling initiative were successfully directed into the Reserve Account, demonstrating adherence to the financial strategy of building long-term security.
Performance of fundraising objectives set		Our charity's financial resilience was strengthened this year through the successful execution of capital grants, efficient volunteer mobilisation, and the effective operation of multiple revenue-generating services, which feed both core operations and our Reserve Account.		
		Objective Area	Implied Objective Set	Achievement & Performance
		I. Capital Acquisition (Grants)	Objective: Secure a major capital grant to fund critical infrastructure (van, Eco Garden completion).	OUTSTANDING PERFORMANCE: A significant grant of £64,480 was successfully secured (Jan 2024), fully funding major capital expenditure and providing a substantial boost to the charity's resources.
		II. Recurring Income (Clothes Sales)	Objective: Generate designated income to increase the charity's financial reserves.	SUCCESS: The Clothes Selling initiative successfully generated donations, with all funds being strategically directed into the Reserve Account

				to build long-term financial security and stability.
		III. Direct Resource Generation (Pantry/Pet Food)	Objective: Operate services that generate essential stock and resources to meet immediate beneficiary needs and reduce purchase costs.	<b>HIGH PERFORMANCE:</b> The Food Pantry successfully generated vital food donations to support vulnerable members of the community. Similarly, van advertisement generated approximately £50 in pet food donations for the Pet Food Bank, directly addressing soaring demand.
		IV. Resource Mobilisation	Objective: Attract high volumes of volunteer labour to offset operational costs and drive project completion.	<b>OUTSTANDING PERFORMANCE:</b> Mobilised over one thousand volunteers from corporate and public sectors. The value of these contributed hours significantly reduced project costs and represents a massive in-kind fundraising success.
		V. Fundraising Efficiency	Objective: Ensure all fundraising income is protected and accounted for transparently.	<b>SUCCESS:</b> The prompt resolution of the legacy banking security issue, which saw all compromised funds reinstated by the bank, ensured that 100% of public and grant income was safeguarded.



# Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	Key Financial Status		
		Category	Amount (£)	Context and Commentary
		Total Funds Carried Forward	1,068.29	This figure represents the charity's total resources (unrestricted and restricted funds) at the end of the financial year, demonstrating a positive carry-forward position.
		Designated/Free Reserves	444.67	This specific amount is held in the charity's designated reserve account. This figure has been strategically built upon by funds generated from initiatives like the Clothes Selling project, demonstrating adherence to the policy of building financial resilience.
		Major Income Event	64,480.00	This figure represents the significant grant income received in January 2024. As this was a restricted capital grant, most of these funds were deployed immediately into assets and projects (van

				purchase, Eco Garden) and thus may not be reflected in the closing operating funds balance.									
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	<p>The Trustees recognise the importance of maintaining a level of free reserves to ensure the charity's continued operational viability and stability, allowing the organisation to meet its charitable objectives even during periods of unexpected change or financial uncertainty.</p> <p>The policy for holding reserves is based on the need to:</p> <ul style="list-style-type: none"><li>• <b>Mitigate Operational Risk:</b> Provide sufficient funds to cover three to six months of core running costs (e.g., utility bills, essential insurance, and fixed administrative costs) in the event of a temporary shortfall in unrestricted income.</li><li>• <b>Cover Contingencies:</b> Allow the charity to respond to unforeseen essential expenditure, such as the {£}2,000 required to urgently reinstate the Nissan Serena van, or to manage unexpected changes, such as the need to secure new storage facilities.</li><li>• <b>Bridge Funding Gaps:</b> Provide working capital to bridge the timing difference between incurring project expenses and receiving confirmed grant or contracted income.</li></ul> <p>The Trustees regularly review the reserves level against the known risks and planned expenditures to ensure the policy remains appropriate for the charity's size and complexity. The primary source of income designated for building these reserves is generated through non-core initiatives, such as the Clothes Selling project.</p> <p><b>2. Number of Reserves Held</b></p> <table><tr><th>Category</th><th>Amount (£)</th><th>Commentary</th></tr><tr><td>Free Reserves (Unrestricted)</td><td>444.67</td><td>This is the balance held at the end of the reporting period for use against the risks outlined above.</td></tr><tr><td>Total Funds</td><td>1,068.29</td><td>This represents the charity's total</td></tr></table>			Category	Amount (£)	Commentary	Free Reserves (Unrestricted)	444.67	This is the balance held at the end of the reporting period for use against the risks outlined above.	Total Funds	1,068.29	This represents the charity's total
Category	Amount (£)	Commentary											
Free Reserves (Unrestricted)	444.67	This is the balance held at the end of the reporting period for use against the risks outlined above.											
Total Funds	1,068.29	This represents the charity's total											

				cash balance, which includes the free reserves plus any restricted or designated funds yet to be spent down (excluding funds from the recently received {£}64,480\$ grant already deployed to capital assets).
Amount of reserves held	Para 1.22	<b>£444.67</b>		
Reasons for holding zero reserves	Para 1.22	<b>N/A</b>		
Details of fund materially in deficit	Para 1.24			
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	<p>he Trustees have reviewed the charity's financial forecasts, operational plans, and available resources for a period of at least twelve months from the date of the approval of these financial statements. The Trustees confirm that there are no material uncertainties related to events or conditions that may cast significant doubt upon the charity's ability to continue as a going concern.</p> <p><b>Basis for the Going Concern Assessment:</b> The assessment is based on the following positive factors achieved during the reporting period:</p> <ol style="list-style-type: none"> <li><b>1. Financial Stability:</b> The charity successfully secured a major grant of £64,480, which has funded essential capital assets (a new van and the Eco Garden), ensuring long-term operational capability.</li> <li><b>2. Robust Reserves:</b> The current level of Free Reserves (\$\text{{£}}444.67\$) is being strategically built upon, supported by dedicated revenue streams like the Clothes Selling initiative, demonstrating a commitment to financial resilience.</li> <li><b>3. High Volunteer Support:</b> The commitment of over one thousand volunteers ensures service delivery and project completion remains cost-effective and sustainable.</li> <li><b>4. Issue Resolution:</b> The successful and immediate reinstatement of all funds following the banking security incident confirms the reliability of the charity's financial controls and its strong relationship with its bank.</li> </ol> <p>The Trustees believe that the charity will have adequate resources to continue in</p>		

		operational existence for the foreseeable future.
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#### Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	<b>UC and food pantry</b>						
Investment policy and objectives including any social investment policy adopted	Para 1.46	<p><b>The Trustees confirm that the charity does not currently hold a financial portfolio of stocks, bonds, or complex investment vehicles. The charity's primary investment strategy is focused on strategic capital deployment to enhance service capacity, increase operational efficiency, and deliver sustainable public benefit.</b></p> <p><b>1. Investment Objectives</b></p> <p>The primary objectives for deploying the charity's available capital and resources are:</p> <ul style="list-style-type: none"> <li>• <b>Capacity Enhancement:</b> To invest in physical assets (e.g., vehicles, equipment) that directly improve the volume, reliability, and reach of services delivered to beneficiaries.</li> <li>• <b>Sustainability:</b> To fund projects (e.g., the Eco Garden) that provide long-term, low-cost resources for the community, reducing reliance on short-term funding cycles.</li> <li>• <b>Operational Efficiency:</b> To invest in systems and assets (e.g., new vans, laptops) that reduce long-term maintenance costs and increase staff/volunteer productivity.</li> <li>• <b>Reserve Growth:</b> To ensure all non-core trading income (like the Clothes Selling initiative) is directed towards building the Reserve Account to secure the charity's long-term financial resilience.</li> </ul> <p><b>2. Social Investment Policy</b></p> <p>The charity adopts a robust Social Investment Policy, meaning all capital expenditure and strategic investments must demonstrate a clear and measurable positive impact on beneficiaries and the community.</p> <table border="1"> <thead> <tr> <th>Social Investment</th><th>Objective Met</th><th>Public Benefit Delivered</th></tr> </thead> <tbody> <tr> <td>New Van Purchase (from {£}64,480\$ grant)</td><td>Capacity Enhancement</td><td>Increased logistical reliability for high-demand services like the Pet Food Bank and essential beneficiary drop-offs.</td></tr> </tbody> </table>	Social Investment	Objective Met	Public Benefit Delivered	New Van Purchase (from {£}64,480\$ grant)	Capacity Enhancement	Increased logistical reliability for high-demand services like the Pet Food Bank and essential beneficiary drop-offs.
Social Investment	Objective Met	Public Benefit Delivered						
New Van Purchase (from {£}64,480\$ grant)	Capacity Enhancement	Increased logistical reliability for high-demand services like the Pet Food Bank and essential beneficiary drop-offs.						

		Eco Garden Completion	Sustainability & Wellbeing	Provided a permanent space for environmental education, therapeutic gardening, and community interaction, enhancing local social capital.
		Digital Literacy Assets (\$\text{10 Laptops, etc.})	Operational Efficiency & Access	Directly reduced digital exclusion for elderly beneficiaries by providing tools and teaching to access vital online services and social connections.
A description of the principal risks facing the charity	Para 1.46	<p>Trustees undertake a formal annual review of the key strategic, operational, and financial risks facing the charity. The primary goal is to ensure that effective controls and mitigation strategies are in place to manage these risks and safeguard the charity's assets, people, and reputation. The principal risks identified during the reporting period are detailed below:</p> <p>1. Financial and Funding Risks</p>		
		Principal Risk	Potential Impact	Mitigation Strategy Adopted
		Over-reliance on Grants	The potential for service delivery interruption if major grant funding (such as the recent \$\text{£}64,480\$ award) is not successfully renewed in future cycles.	Actively diversifying funding streams, including growing recurring income from initiatives like the Food Pantry and dedicating funds from the Clothes Selling initiative directly to the Reserve Account (\$\text{£}444.67\$ held).
		Banking Security/Fraud	Loss of charitable funds due to unauthorised transactions or outdated bank facilities (as demonstrated	The incident was fully resolved with the bank, which reinstated all funds. This necessitated an immediate review of all

			by the legacy card incident).	financial controls to prevent recurrence and ensure compliance with Charity Commission requirements.
Other				

## Structure, Governance and Management

Description of charity's trusts:		<b>CIO</b>
Type of governing document (trust deed, royal charter)	Para 1.25	<b>constitution</b>
How is the charity constituted? (e.g. unincorporated association, CIO)	Para 1.25	<b>incorporated</b>
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	<p><b>The charity is committed to maintaining a diverse, skilled, and effective Board of Trustees to govern the organization responsibly and strategically. The measures for selecting and appointing new trustees are transparent and designed to meet the evolving needs of the charity.</b></p> <p><b>1. Selection Criteria and Skills Audit</b> The Board adheres to the following principles when seeking new Trustees:</p> <ul style="list-style-type: none"> <li>• <b>Skills-Based Recruitment:</b> A regular review (skills audit) is conducted to identify specific expertise lacking on the current Board. <ul style="list-style-type: none"> <li>◦ <b>Example:</b> The recent appointment of Gina Mazière was strategic, as she brings a "mountain of skills" necessary to enhance the Board's capacity, officially registered on February 16, 2024.</li> </ul> </li> <li>• <b>Legal Eligibility:</b> Candidates must meet all legal requirements under charity law and the charity's governing document, ensuring they are not disqualified (e.g., undischarged bankrupts).</li> <li>• <b>Commitment to Mission:</b> Candidates must demonstrate a strong understanding of and commitment to the charity's purposes and the principle of public benefit.</li> </ul> <p><b>2. Appointment Process</b></p> <ol style="list-style-type: none"> <li><b>1. Identification:</b> Potential candidates are identified through recommendations from existing Trustees, community outreach, and advertisements (though currently minimal).</li> <li><b>2. Interview and Review:</b> Candidates meet with existing Trustees to discuss the charity's strategic</li> </ol>

		<p>direction, responsibilities, and time commitment.</p> <p>3. <b>Formal Resolution:</b> A formal resolution is passed by the existing Board of Trustees to approve the appointment of the candidate.</p> <p>4. <b>Registration:</b> The new Trustee is officially registered with the Charity Commission, ensuring all statutory requirements are met.</p> <p><b>3. Induction and Training</b> To ensure new and existing Trustees are fully equipped to perform their duties, the following mandatory measures are in place:</p> <ul style="list-style-type: none"> <li>• <b>Mandatory Training:</b> The charity provides and funds online courses for all Trustees to complete.</li> <li>• <b>Core Compliance:</b> This training focuses on fundamental areas, including: <ul style="list-style-type: none"> <li>○ Trustee legal responsibilities and governance.</li> <li>○ Health and Safety compliance.</li> <li>○ Essential skills, with at least one person designated to complete First Aid certification.</li> </ul> </li> <li>• <b>Statutory Familiarisation:</b> All Trustees are required to familiarize themselves with the Charity Commission's new portal and key documents to ensure they are current with all reporting and compliance requirements.</li> </ul> <p>These measures ensure that the Board remains a cohesive and knowledgeable body capable of overseeing the charity's significant assets, programs, and risks.</p>
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#### Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	<b>. Induction Policy</b> <b>All newly appointed Trustees undergo a formal induction process to familiarise them with the charity's mission, operations, and governance framework.</b>	
		<b>Procedure</b>	<b>Purpose</b>
		<b>Documentation Review</b>	New Trustees review key founding documents (governing instrument, mission statement), recent financial statements, and the current strategic plan.



		<b>Meet and greet</b>	New Trustees are formally introduced to staff, key volunteers, and project leads to understand the charity's daily operations and impact (e.g., the success supported by the over one thousand volunteers).			
		<b>Regulatory Briefing</b>	New Trustees receive a briefing on the legal responsibilities of a Trustee, including their duties regarding Public Benefit and safeguarding the charity's assets.			
		<b>2. Training and Continuing Professional Development (CPD) Policy</b> The Board maintains a policy of continuous training and development for all Trustees to ensure knowledge remains current with legislation and best practice.				
		<b>Training Measure</b>	<b>Objective</b>			
		<b>Mandatory Online Courses</b>	The charity provides and funds online courses for all Trustees to complete key compliance and skills training.			
		<b>Core Compliance Areas</b>	Focus areas include essential training in: Health and Safety procedures and ensuring at least one person is designated to complete First Aid certification.			
		<b>Statutory Compliance</b>	All Trustees are required to familiarize themselves with the Charity Commission's new portal and key reporting requirements to ensure the charity maintains an up-to-date status.			
		<b>Skills Gap Analysis</b>	The policy supports the recruitment and training necessary to fill specific skill gaps, demonstrated by the strategic appointment of Gina Mazière to enhance the Board's expertise.			
		<b>The charity's organisational structure and any wider network with which the charity works</b>	<b>Para 1.51</b>	<b>The charity operates under a robust governance model designed to separate strategic oversight from day-to-day operational management.</b>		
				<b>Component</b>	<b>Role and Accountability</b>	<b>Key Personnel/Support</b>
<b>The Board of Trustees</b>	<b>Strategic Oversight and Governance. The Trustees</b>			<b>Includes the newly appointed Trustee, Gina Mazière (registered Feb</b>		

			are legally responsible for the overall control and management of the charity's assets and activities. They set policy, manage risk, and ensure compliance with the law and the charity's objectives.	2024), who strengthens the Board's skills following transitions this year (e.g., the resignation of Janet Wilson).
		Volunteers	Operational Delivery. Volunteers are the frontline resource, responsible for executing projects and running core services (e.g., Pet Food Bank logistics, Eco Garden maintenance, Digital Literacy instruction).	Over one thousand volunteers from corporate companies and the public contributed their labour, forming the charity's largest operational workforce.
		Employed Staff	Core Administration and Specialised Delivery. This includes necessary administrative support and specialised roles, such as the qualified teacher employed to run the Digital Literacy Classes.	Staff ensure continuity and professional delivery of key educational and administrative functions.
Relationship with any related parties	Para 1.51	N/A		

Other		
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## Reference and Administrative details

Charity name	THE ELDERLY AND DISABLED CHARITABLE TRUST UK
Other name the charity uses	
Registered charity number	1186029
Charity's principal address	57 NENE GARDENS HANWORTH FELTHAM TW135PH

**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	ETERNITY MONCRIEFFE			THE ELDERLY AND DISABLED CHARITABLE TRUST UK
2	JENNIFER GERALD			THE ELDERLY AND DISABLED CHARITABLE TRUST UK
3	GINA MAZIERE			THE ELDERLY AND DISABLED CHARITABLE TRUST UK
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

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

Director name		
<b>ETERNITY MONCRIEFFE</b>		
<b>JENNIFER GERALD</b>		
<b>GINA MAZIERE</b>		

**Name of trustees holding title to property belonging to the charity**

Trustee name	Dates acted if not for whole year	
<b>JENNIFER GERALD</b>		
<b>GINA MAZIERE</b>		

**Funds held as custodian trustees on behalf of others**

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

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

Type of adviser	Name	Address

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

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**Exemptions from disclosure**

Reason for non-disclosure of key personnel details

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**Other optional information**

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**THE ELDERLY AND DISABLED CHARITABLE TRUST/UK**  
(Charitable Incorporated Organisation)

**TRUSTEES' REPORT (Continued)**  
**FOR THE YEAR ENDED 31ST MARCH 2025**

**Trustees' Responsibilities**

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice GAAP).

The Law applicable to Charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations and the provisions of the Governing Document requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure of the charity for that period. In preparing those financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charity SORP;
- Make judgements and estimates that are reasonable and prudent;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the CIO will continue to operate.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations and the provisions of the Governing Document. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees on 30/01/2026

Signed on their behalf by Trustee 

Printed Name: ETERNITY MONCKLEAF

**THE ELDERLY AND DISABLED CHARITABLE TRUST/UK**  
(Charitable Incorporated Organisation)

**STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31ST MARCH 2025**

	<b>Notes</b>	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>TOTAL 2024/25 £</b>	<b>TOTAL 2023/24 £</b>
<b>INCOMING RESOURCES</b>					
<b>Incoming Resources from Generated Funds</b>					
Donations, Grants & Legacies	<b>3a</b>	18,646	1,801	20,447	70,711
<b>TOTAL INCOMING RESOURCES</b>		<b>18,646</b>	<b>1,801</b>	<b>20,447</b>	<b>70,711</b>
<b>RESOURCES EXPENDED</b>					
<b>Costs of Generating Funds</b>					
Cost of Charitable Activities	<b>4a</b>	35,799	967	36,766	35,925
Governance Costs	<b>4b</b>	900	-	900	900
<b>TOTAL RESOURCES EXPENDED</b>		<b>36,699</b>	<b>967</b>	<b>37,666</b>	<b>36,825</b>
<b>NET INCOMING (OUTGOING) RESOURCES</b>		<b>(18,053)</b>	<b>834</b>	<b>(17,219)</b>	<b>33,886</b>
Funds Brought Forward		19,925	15,102	35,027	1,141
Transfer Between Funds		-	-	-	-
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>1,872</b>	<b>15,936</b>	<b>17,808</b>	<b>35,027</b>

Movements on all reserves and all recognised gains and losses are shown above. All of the organisation's operations are classed as continuing.

The notes on pages 33 to 38 form part of these financial statements.

**THE ELDERLY AND DISABLED CHARITABLE TRUST/UK**  
(Charitable Incorporated Organisation)

**BALANCE SHEET**  
**AS AT 31ST MARCH 2025**

	Note	Unrestricted Funds £	Restricted Funds £	TOTAL 31-Mar-25 £	TOTAL 31-Mar-24 £
<b>Fixed Assets</b>					
Tangible Assets	2	13,350	-	13,350	20,025
Investments	6	-	-	-	-
<b>Total Fixed Assets</b>		<b>13,350</b>	<b>-</b>	<b>13,350</b>	<b>20,025</b>
<b>Current Assets</b>					
Debtors & Prepayments	8	-	-	-	-
Cash at Bank and in Hand	7	(10,578)	15,936	5,358	15,902
<b>Total Current Assets</b>		<b>(10,578)</b>	<b>15,936</b>	<b>5,358</b>	<b>15,902</b>
<b>Creditors: Amounts falling due within one year</b>	9	900	-	900	900
<b>NET CURRENT ASSETS</b>		<b>(11,478)</b>	<b>15,936</b>	<b>4,458</b>	<b>15,002</b>
<b>TOTAL ASSETS less current liabilities</b>		<b>1,872</b>	<b>15,936</b>	<b>17,808</b>	<b>35,027</b>
<b>Creditors: Amounts falling due in more than one year</b>	10	-	-	-	-
<b>NET ASSETS</b>		<b>1,872</b>	<b>15,936</b>	<b>17,808</b>	<b>35,027</b>
<b>Funds of the Charity</b>					
General Funds		1,872	-	1,872	19,925
Restricted Funds	5	-	15,936	15,936	15,102
<b>Total Funds</b>		<b>1,872</b>	<b>15,936</b>	<b>17,808</b>	<b>35,027</b>

Approved by the Trustees on 30/01/2026

Signed on their behalf by Trustee 

Printed Name: ETERNIM MONCRIEFF



# THE ELDERLY AND DISABLED CHARITABLE TRUST/UK

(Charitable Incorporated Organisation)

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2025

### 1. ACCOUNTING POLICIES

#### **Basis of Preparation & Assessment of Going Concern**

##### **Basis of Preparation**

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP 2015) (Second Edition, effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Charities Act 2011.

The Charity meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost unless otherwise stated in the relevant accounting policy notes.

##### **Assessment of Going Concern**

Preparation of the accounts is on a going concern basis. The trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

#### **Incoming Resources**

##### ***Recognition of Incoming Resources***

These are included in the Statement of Financial Activities (SOFA) when:

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability

##### ***Incoming Resources with Related Expenditure***

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resource and related expenditure are reported gross in the SOFA.

##### ***Grants and Donations***

Grants and Donations are only included in the SOFA when the charity has unconditional entitlement to the resources.

##### ***Tax Reclaims on Donations and Gifts***

Incoming resources from tax reclaims are included in the SOFA at the same time as the gift to which they relate.

##### ***Contractual Income and Performance Related Grants***

This is only included in the SOFA once the related goods or services have been delivered.

##### ***Gifts in Kind***

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SOFA as incoming resources when receivable.

##### ***Donated Services and Facilities***

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

##### ***Volunteer Help***

The value of any voluntary help received is not included in the accounts.

##### ***Investment Income***

This is included in the accounts when receivable.

##### ***Investment Gains and Losses***

This included any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

**THE ELDERLY AND DISABLED CHARITABLE TRUST/UK**  
(Charitable Incorporated Organisation)

**NOTES TO THE FINANCIAL STATEMENTS (continued)**  
**FOR THE YEAR ENDED 31ST MARCH 2025**

**1. ACCOUNTING POLICIES (continued)**

**Expenditure and Liabilities**

***Liability Recognition***

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

***Governance Costs***

Include costs of the preparation and examination of statutory accounts, the costs of the trustees meetings and cost of any legal advice to trustees on governance or constitutional matters.

***Grants with Performance Conditions***

Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SOFA once the recipient of the grant has provided the specified service or output.

***Grants Payable without Performance Conditions***

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to a grant which remain in control of the charity.

***Unrestricted Funds***

These funds can be used for the general objectives of the charity as set out in the trustees report. The movements of the unrestricted funds are given in the Statement of Financial Activities.

***Restricted Funds***

These funds are where the donor has specified a purpose for the donation made. These restrictions often arise as a result of appeals for special offerings for specific purposes.

***Designated Funds***

These funds are funds set aside by the trustees out of unrestricted general funds for particular purposes or projects.

***Fixed Assets***

Fixed Assets are capitalised if they can be used for more than one year and cost at least £1,500. They are valued at cost or, if gifted, at the value to the charity on receipt.

***Depreciation Expense***

Depreciation is calculated at a rate to write off the cost of tangible fixed assets over their estimated useful lives. The rates applied are as follows:

Motor Vehicles	25% - Straight Line Basis
Fixtures, Fittings and Equipment	25% - Straight Line Basis

**2. TANGIBLE FIXED ASSETS**

		Motor Vehicles £	Fittings & Equipment £	Total 2024/25 £
Cost	01-Apr-24	29,900	-	29,900
Additions		-	-	-
Net Book Value at	31-Mar-25	<b>29,900</b>	-	<b>29,900</b>
Depreciation	01-Apr-24	9,875	-	9,875
Charge		6,675	-	6,675
Depreciation at	31-Mar-25	<b>16,550</b>	-	<b>16,550</b>
Net Book Value	31-Mar-25	<b>13,350</b>	-	<b>13,350</b>
Net Book Value	31-Mar-24	<b>20,025</b>	-	<b>20,025</b>

The annual commitments under non-cancelling operating leases and capital commitments are as follows:

31st March 2025 : None  
31st March 2024 : None

**THE ELDERLY AND DISABLED CHARITABLE TRUST/UK**  
(Charitable Incorporated Organisation)

**NOTES TO THE FINANCIAL STATEMENTS (continued)**  
**FOR THE YEAR ENDED 31ST MARCH 2025**

**3. INCOMING RESOURCES**

	Unrestricted Funds £	Restricted Funds £	<b>TOTAL 2024/25 £</b>	<b>TOTAL 2023/24 £</b>
<b>a) Donations, Grants &amp; Legacies</b>				
Gifts & Donations	12,646	801	13,447	6,231
Grants Received	6,000	1,000	7,000	64,480
	<b>18,646</b>	<b>1,801</b>	<b>20,447</b>	<b>70,711</b>

**4. RESOURCES EXPENDED**

	Unrestricted Funds £	Restricted Funds £	<b>TOTAL 2023/24 £</b>	<b>TOTAL 2023/24 £</b>
<b>a) Cost of Charitable Activities</b>				
Activities & Events	2,025	-	2,025	1,442
Advertising & Publicity	-	-	-	1,099
Bank Charges	-	-	-	1
Depreciation Expense	6,675	-	6,675	8,275
Equipment Costs	8,857	702	9,559	7,540
Gifts & Donations	1,862	-	1,862	-
Insurance Costs	890	-	890	2,070
Office Costs	469	16	485	1,024
Rent & Rates	1,575	-	1,575	2,520
Repairs & Maintenance	-	-	-	4,162
Sundry Expenses	7,530	249	7,779	3,359
Telephone Costs	1,348	-	1,348	377
Training Costs	-	-	-	742
Travel & Hospitality	136	-	136	1,874
Utility Costs	2,853	-	2,853	471
Volunteers Expenses	1,578	-	1,578	644
Website Costs	-	-	-	324
	<b>35,799</b>	<b>967</b>	<b>36,766</b>	<b>35,925</b>

**b) Governance Costs**

Independent Examiners Fees	9	900	-	900	900
		<b>900</b>	<b>-</b>	<b>900</b>	<b>900</b>

# THE ELDERLY AND DISABLED CHARITABLE TRUST/UK

(Charitable Incorporated Organisation)

## NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31ST MARCH 2025

### 5. RESTRICTED FUNDS

#### CURRENT FINANCIAL YEAR

	Balance 01-Apr-24 £	Income £	Expenditure £	Transfers £	Balance 31-Mar-25 £
Tom Welsh Fund	-	1,000	967	-	33
WG Edwards Foundation	-	801	-	-	801
Community Organisation Fund	15,102	-	-	-	15,102
	<b>15,102</b>	<b>1,801</b>	<b>967</b>	<b>-</b>	<b>15,936</b>

#### PREVIOUS FINANCIAL YEAR

	Balance 01-Apr-23 £	Income £	Expenditure £	Transfers £	Balance 31-Mar-24 £
Lottery Community Fund	3,080	-	3,080	-	-
Jubilee Fund	-	-	-	-	-
Love Where You Live Fund	231	-	231	-	-
Albert Trust	721	-	721	-	-
Veolia Sustainability Fund	41	-	41	-	-
Together Towards Zero Fund	82	-	82	-	-
Community Organisation Fund	-	64,480	22,678	(26,700)	15,102
	<b>4,155</b>	<b>64,480</b>	<b>26,833</b>	<b>(26,700)</b>	<b>15,102</b>

The restricted funds held are wholly represented by the CIO's cash reserves and are to be expended as specified above.

**THE ELDERLY AND DISABLED CHARITABLE TRUST/UK**  
(Charitable Incorporated Organisation)

**NOTES TO THE FINANCIAL STATEMENTS (continued)**  
**FOR THE YEAR ENDED 31ST MARCH 2025**

**6. INVESTMENTS**

The CIO held no fixed assets investments during this or the previous financial period.

**7. CASH AT BANK AND IN HAND**

	Unrestricted Fund £	Restricted Fund £	<b>TOTAL 31-Mar-25 £</b>	<b>TOTAL 31-Mar-24 £</b>
Cash at Bank & in Hand	(10,578)	15,936	5,358	15,902
	<b>(10,578)</b>	<b>15,936</b>	<b>5,358</b>	<b>15,902</b>

**8. DEBTORS AND PREPAYMENTS**

	Unrestricted Fund £	Restricted Fund £	<b>TOTAL 31-Mar-25 £</b>	<b>TOTAL 31-Mar-24 £</b>
Sundry Debtors	-	-	-	-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

**9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	Unrestricted Fund £	Restricted Fund £	<b>TOTAL 31-Mar-25 £</b>	<b>TOTAL 31-Mar-24 £</b>
Independent Examiners Fees	900	-	900	900
	<b>900</b>	<b>-</b>	<b>900</b>	<b>900</b>

**10. CREDITORS: AMOUNTS FALLING DUE IN MORE THAN ONE YEAR**

The CIO held no long term liabilities during this or the previous financial period.

**11. NET ASSETS BETWEEN FUNDS**

	Unrestricted Funds £	Restricted Funds £	<b>TOTAL 31-Mar-25 £</b>	<b>TOTAL 31-Mar-24 £</b>
Fixed Asset Investments	13,350	-	13,350	20,025
Net Current Assets	(11,478)	15,936	4,458	15,002
Long Term Liabilities	-	-	-	-
	<b>1,872</b>	<b>15,936</b>	<b>17,808</b>	<b>35,027</b>

**THE ELDERLY AND DISABLED CHARITABLE TRUST/UK**  
(Charitable Incorporated Organisation)

**NOTES TO THE FINANCIAL STATEMENTS (continued)**  
**FOR THE YEAR ENDED 31ST MARCH 2025**

**12. STAFF COSTS AND NUMBERS**

The CIO employed no members of staff during this or the previous financial period.

**13. TRUSTEES AND OTHER RELATED PARTIES**

The only payments made to the Trustees consisted of reimbursements of expenses incurred in furthering the Charity's objects and no direct benefits were received by the Trustees or any related parties during the financial period.

No other payments were made to trustees or any persons connected with them during this financial period. No material transaction took place between the organisation and a trustee or any person connected with them.

**14. RISK ASSESSMENT**

The Trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated, combined with the annual review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The Trustees have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

**15. RESERVES POLICY**

The Trustees have considered the level of reserves they wish to retain, appropriate to the CIO's needs. This is based on the CIO's size and the level of financial commitments held. The Trustees aim to ensure the CIO will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The Trustees will endeavour not to set aside funds unnecessarily.

**16. PUBLIC BENEFIT**

The CIO acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the CIO has achieved this are provided in the Trustees report. The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the CIO should undertake.

**17. INDEPENDENT EXAMINER'S NOTE**

The Trustees have been advised of their need to tighten their financial controls and procedures. These accounts have been prepared from the records and information supplied and reconciled to the bank statements. It is difficult to be sure of the accuracy of nature of the payments shown and it has been necessary to assume that invoices were settled. The charity has been advised for the need to tighten up its financial controls and to review their financial procedures. The Charity is working along side Castle View Accounting Ltd in review of the financial systems and procedures to improve the accuracy of the financial information provided.

**THE ELDERLY AND DISABLED CHARITABLE TRUST/UK**  
(Charitable Incorporated Organisation)

**INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS**

Report to the trustees/ members of The Elderly and Disabled Charitable Trust/UK on the accounts for the year ended 31st March 2025 set out on pages 31 to 38.

**Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- state whether particular matters have come to my attention

**Basis of independent examiner's statement**

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

**Independent examiner's statement**

In the course of my examination, attention should be drawn to note 17 of the accounts:

1. which gives me reasonable cause to believe that in any material respect, the requirements:
  - to keep accounting records in accordance with section 130 of the Charities Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

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Date: 30th January 2026