TOGETHER CHARITABLE FOUNDATION

England & Wales · Charity number 1189428

Details

Status	Registered
Legal form	CIO
Registered	2020-05-11
Register	View on the Charity Commission register

Contact

Address	Oberon Investments Ltd 6 Duke Street London SW1Y 6BN
Phone	03030037455
Email	hello@togethercf.org
Website	www.togethercf.org

Activities

Objects: THE OBJECTS OF THE CIO ARE SUCH EXCLUSIVELY CHARITABLE PURPOSES FOR THE PUBLIC BENEFIT AS THE TRUSTEES MAY FROM TIME TO TIME SEE FIT.

Activities: TCF ia a Donor Advised Fund. We can give a grant only to a registered charity. We do not fund individuals.

Classification

- **How:** Makes Grants To Organisations, Provides Advocacy/advice/information
- **What:** General Charitable Purposes
- **Who:** The General Public/mankind

Geography

- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£1,692,272	£14,373	£1,841,837	0
2024-04-30	£98,896	£87,672	-	-
2023-04-30	£38,844	£32,892	-	-
2022-04-30	£106,037	£30,425	-	-
2021-04-30	£0	£0	-	-

Trustees

Name	Role	Appointed
Marcia Coelho Manarin		2026-03-31
Professor Paul William Palmer		2026-03-31
The Honorable Alexander Robert Hambro		2026-03-31

TOGETHER CHARITABLE FOUNDATION

England & Wales - Charity number 1189428

Accounts

Charity registration number: 1189428

Together Charitable Foundation

Annual Report and Financial Statements

for the period from 1 May 2024 to 31 March 2025

Together Charitable Foundation

Contents

Together Charitable Foundation

Reference and Administrative Details

Trustees	Mr G Price Mrs M A Price Mrs Y Patel
Charity Registration Number	1189428
Principal Office	24 Epworth Street London EC2A 4DL
Auditor	KM 1st Floor, Block C The Wharf Manchester Road Burnley Lancashire BB11 1JG

Together Charitable Foundation

Trustees' Report

The trustees present the annual report together with the financial statements and auditors' report of the charity for the period ended 31 March 2025.

Objectives and activities

Objects of the charity and what we are set up to do

The objects of the charity as per the constitution are such exclusively charitable purposes for the public benefit as the trustees may from time to time see fit.

TCF has been established to enable mass affluent clients of financial planners and wealth managers to give effectively to charity through establishing their own Donor Advised Funds (DAFs). A DAF is a very cost-effective way for an individual or corporate entity to have their own charitable trust without the expense of setting up their own charity and ongoing regulatory costs. We give grants only to registered charities.

Objectives, strategies and activities

The progress with adding custodians has been slow but has continued. We have worked with a financial planning and philanthropy lobby group created by Pro Bono Economics to assist in the production of educational material for the financial planning population.

We have been further engaging with financial planners around the benefits of our DAF, helping them discuss philanthropy with their clients.

A significant new DAF has been started in the year amounting to in excess of £1.6m. Further payments will be received in due course as the estate is finalised although due to its complexities no estimate can be made accurately.

A number of grants have been facilitated for donors amounting to £16,326 of which £11,000 was accrued at the previous accounting date:

The Welfare Association £500
Al Quds Foundation £500
University of Plymouth £10,500
Oracle Head & Neck Cancer UK £2013
Rainbow Trust Children's Charity £2013
International Medical Eduvation £800.

The trustees are pleased with progress in the year.

Fundraising disclosures

We are not a fundraising charity. At a client's request to link their account to a fundraising platform, the trustees, after taking legal advice agreed, and this particular client used JustGiving. Since then, we have signed an agreement for all clients to use Enthuse.

Public benefit

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Grant making policies

1. All grant-making activity is subject to availability of funds and is entirely at the Trustees' discretion.

2. All grant-making decisions will be made by the Trustees. Donors recommend grants to the Trustees for approval.

2.1 Where grant recommendations have been received from donors, these are not binding on the Trustees; the Trustees will in each case make their own assessment of the suitability of the charity in question and will in all cases exercise their own discretion as to whether to make the grant that has been proposed.
2.2 Grants will only be made to charities that have been registered with (or that are exempt or excepted from registration with) the Charity Commission for England and Wales, the Office of the Scottish Charity Regulator, or the Charity Commission for Northern Ireland..

3. Grant-making procedures.

3.1 The Trustees have discretion to award grants at any time to any Registered Charity that will use the grant money for charitable purposes.
3.2 The usual grant-making procedure will be as follows:
3.2.1 Where grants are considered by the Trustees, they may consider such material as is considered necessary to enable them to make an informed decision;
3.2.2 The Trustees will carry out appropriate due diligence on all proposed grant recipients which may include a review of the organisation's annual report and accounts;
3.2.3 The Trustees will ensure that grants are used for exclusively charitable purposes, in furtherance of the Objects and for the public benefit;
3.2.4 The Trustees will apply such terms and conditions to each grant as they consider appropriate and, where a grant is made for a specific purpose, the terms and conditions may stipulate that funding is to be held as a restricted fund;
3.2.5 Grants will be appropriately documented, whether in the form of a letter to the recipient setting out the basis on which the grant is being made and the purposes for which it may be used or, in the case of more substantial or complex grants, a formal grant agreement.

Financial review

Until the closing weeks of the year the activity of the charity was minimal until a DAF was set up with a substantial legacy. There is further income to be received into this, the amounts which cannot be quantified.

The charity has no employees. One of the fund managers that provides investment services to TCF also provided administration time at no charge to TCF. This amounts to approximately £6,000.

Policy on reserves

The charity's operating costs are minimal and are funded by donatios and fees.At this stage in the charity's development no formal reserves policy has been prepared, althoiugh planned for the coming year.

Restricted funds are Donor Advised funds with activity on each made according to the donor's wishes.

Funds in deficit

The general fund is in deficit - amounting to £3,533. General fund income is provided by a small number of donors, administration charges for setting up new DAFs and investment income from the restricted funds as required.

Investment policy and objectives

The charity itself will develop a policy alongside its reserves policies in the coming year. DAF accounts are invested in accordance with donors' wishes and in compliance with HMRC guidance for charities.

Structure, governance and management

Governing document

The charity is a Foundation Charitable Incorporated Organisation governed by its constitution dated 11th May 2020.

Recruitment and appointment of trustees

New trustees are appointed by existing trustees as the need arises. The constitution requires a minimum of three trustees.

Caron Bradshaw resigned as a trustee on 10th March 2025. Maliya Price was appointed as a trustee on 1st October 2025.

Major risks and management of those risks

1. Lack of take-up from the financial planning industry to use TCF so no clients. We are in discussions with several financial firms.
2. Grants being given to a registered charity and the Charity does not use the funds. We have introduced a control and check system.

Statement of Trustees' Responsibilities

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

The law applicable to charities requires the trustees to prepare financial statements for each financial period which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008, and the provisions of the constitution. The trustees 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.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Disclosure of information to auditor

Each trustee has taken steps that they ought to have taken as a trustee in order to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information. The trustees confirm that there is no relevant information that they know of and of which they know the auditor is unaware.

The annual report was approved by the trustees of the charity on 16 January 2026 and signed on its behalf by:

....
Mr G Price
Trustee

Independent Auditor's Report to the Members of Together Charitable Foundation

Opinion

We have audited the financial statements of Together Charitable Foundation (the 'charity') for the period from 1 May 2024 to 31 March 2025, which comprise the Statement of Financial Activities, Balance Sheet, Cash Flow Statement, and Notes to the Financial Statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is United Kingdom Accounting Standards, comprising Charities SORP - FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and applicable law (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2025 and of its incoming resources and application of resources, including its income and expenditure, for the period then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the original financial statements were authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Report.

We have nothing to report in respect of the following matters where the Charities (Accounts and Report) Regulations 2008 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities (set out on page 5), the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor Responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor’s report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud is detailed below.

Our approach to identifying and assessing the risks of material misstatement respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- we focussed on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the charity, including the Charities Act 2011;
- we identified laws and regulations which were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.
- we identified the laws and regulations applicable to the charity through discussions with trustees and other management, and from our knowledge and experience of the charity sector;

Independent Auditor's Report to the Members of Together Charitable Foundation (continued)

We assessed the susceptibility of the charity's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures on material balances for which robust, substantive analytical procedures have been undertaken to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions; and
- investigated the rationale behind significant or unusual transactions.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of noncompliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charity trustees, as a body, in accordance with section 144 of the Charities Act 2011 and regulations made under section 154 of that Act. Our audit work has been undertaken so that we might state to the trustees those matters we are required to state to trustees in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and its trustees as a body, for our audit work, for this report, or for the opinions we have formed.

....

KM, Statutory Auditor

1st Floor, Block C
The Wharf
Manchester Road
Burnley
Lancashire
BB11 1JG

16 January 2026

Together Charitable Foundation

Statement of Financial Activities for the Period from 1 May 2024 to 31 March 2025

	Note	Unrestricted funds £	Restricted funds £	Total 2025 £	Unrestricted funds £	Restricted funds £	Total 2024 £
Income from:							
Donations	2	3,783	1,687,991	1,691,774	7,750	83,864	91,614
Other income	3	498	-	498	598	-	598
Total income		4,281	1,687,991	1,692,272	8,348	83,864	92,212
Expenditure on:							
Charitable activities		(9,047)	(5,326)	(14,373)	(9,930)	(17,503)	(27,433)
Total expenditure		(9,047)	(5,326)	(14,373)	(9,930)	(17,503)	(27,433)
Gains/losses on investment assets		-	4,832	4,832	-	7,048	7,048
Net (expenditure)/income		(4,766)	1,687,497	1,682,731	(1,582)	73,409	71,827
Gross transfers between funds		1,379	(1,379)	-	595	(595)	-
Net movement in funds		(3,387)	1,686,118	1,682,731	(987)	72,814	71,827
Reconciliation of funds							
Total funds brought forward		(146)	159,252	159,106	841	86,438	87,279
Total funds carried forward	12	(3,533)	1,845,370	1,841,837	(146)	159,252	159,106

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2024 is shown in note 12.

The notes on pages 12 to 17 form an integral part of these financial statements.

Together Charitable Foundation

(Registration number: 1189428)
Balance Sheet as at 31 March 2025

	Note	2025 £	2024 £
Fixed assets			
Investments	10	1,845,335	159,252
Current assets			
Cash at bank and in hand		1,464	12,054
Creditors: Amounts falling due within one year	11	(4,962)	(12,200)
Net current liabilities		(3,498)	(146)
Net assets		1,841,837	159,106
Funds of the charity:			
Restricted income funds			
Restricted funds		1,845,370	159,252
Unrestricted income funds			
Unrestricted funds		(3,533)	(146)
Total funds	12	1,841,837	159,106

The financial statements on pages 9 to 17 were approved by the trustees, and authorised for issue on 16 January 2026 and signed on their behalf by:

....
Mr G Price
Trustee

Together Charitable Foundation

Cash Flow Statement for the Period from 1 May 2024 to 31 March 2025

	Note	2025 £	2024 £
Cash flows from operating activities			
Net cash income		1,682,731	71,827
Adjustments to cash flows from non-cash items			
(Gains)/losses on investments		(4,832)	(7,048)
		1,677,899	64,779
Working capital adjustments			
(Decrease)/increase in creditors	11	(7,238)	12,200
Net cash flows from operating activities		1,670,661	76,979
Cash flows from investing activities			
Purchase of investments	10	(1,686,964)	(72,439)
Sale of investments		5,713	6,685
Net cash flows from investing activities		(1,681,251)	(65,754)
Net (decrease)/increase in cash and cash equivalents		(10,590)	11,225
Cash and cash equivalents at 1 May		12,054	829
Cash and cash equivalents at 31 March		1,464	12,054

All of the cash flows are derived from continuing operations during the above two periods.

1 Accounting policies

Statement of compliance
The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Basis of preparation
Together Charitable Foundation meets the definition of a public benefit entity under FRS 102. The accounts (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.

Previously the charity was eligible to prepare accounts on the Receipts and Payments basis. As the charity is no longer eligible the previous year figures have been restated using the accruals basis.

Going concern
The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Income and endowments
Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Donations and legacies

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

Expenditure
All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset’s use. Other support costs are allocated based on the spread of staff costs.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Grant provisions

Provisions for grants are made when the intention to make a grant has been communicated to the recipient but there is uncertainty about either the timing of the grant or the amount of grant payable.

Governance costs
These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees meetings and reimbursed expenses.

Taxation
The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Fixed asset investments
Fixed asset investments, other than programme related investments, are included at market value at the balance sheet date. Realised gains and losses on investments are calculated as the difference between sales proceeds and their market value at the start of the period, or their subsequent cost, and are charged or credited to the Statement of Financial Activities in the period of disposal.

Unrealised gains and losses represent the movement in market values during the period and are credited or charged to the Statement of Financial Activities based on the market value at the period end.

Cash and cash equivalents
Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Fund structure
Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

2 Income from donations

	Unrestricted funds General £	Restricted funds £	Total 2025 £	Total 2024 £
Donations, including attributable Gift Aid	3,783	1,687,991	1,691,774	91,614
	3,783	1,687,991	1,691,774	91,614

3 Other income

	Unrestricted funds General £	Total 2025 £	Total 2024 £
Other income	498	498	598

4 Expenditure on charitable activities

	Note	Unrestricted funds General £	Restricted funds £	Total 2025 £	Total 2024 £
Charitable activities		4,247	-	4,247	8,730
Grant funding of activities		-	5,326	5,326	17,503
Governance costs	5	4,800	-	4,800	1,200
		9,047	5,326	14,373	27,433

5 Analysis of governance and support costs

Governance costs

	Unrestricted funds General £	Total 2025 £	Total 2024 £
Audit fees			
Audit of the financial statements	4,800	4,800	-
Independent examiner fees			
Examination of the financial statements	-	-	1,200
	4,800	4,800	1,200

6 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any reimbursed expenses or any other benefits from the charity during the year.

7 Independent examiner's remuneration

	2025 £	2024 £
Examination of the financial statements	-	1,200

8 Auditors' remuneration

	2025 £	2024 £
Audit of the financial statements	4,800	-

9 Taxation

The charity is a registered charity and is therefore exempt from taxation.

10 Fixed asset investments

	2025 £	2024 £
Other investments	1,845,335	159,252

Other investments

	Listed investments £	Total £
Cost or Valuation		
At 1 May 2024	159,252	159,252
Revaluation	4,832	4,832
Additions	1,686,964	1,686,964
Disposals	(5,713)	(5,713)
At 31 March 2025	1,845,335	1,845,335
Net book value		
At 31 March 2025	1,845,335	1,845,335
At 30 April 2024	159,252	159,252

11 Creditors: amounts falling due within one year

	2025 £	2024 £
Other creditors	162	11,000
Accruals	4,800	1,200
	4,962	12,200

12 Funds

	Balance at 1 May 2024 £	Incoming resources £	Resources expended £	Transfers £	Other recognised gains/(losses) £	Balance at 31 March 2025 £
Unrestricted funds						
General Funds	(146)	4,281	(9,047)	1,379	-	(3,533)
Restricted funds						
Donor Advised Funds	159,252	1,687,991	(5,326)	(1,379)	4,832	1,845,370
Total funds	159,106	1,692,272	(14,373)	-	4,832	1,841,837

	Balance at 1 May 2023 £	Incoming resources £	Resources expended £	Transfers £	Other recognised gains/(losses) £	Balance at 30 April 2024 £
Unrestricted funds						
General Funds	841	8,348	(9,930)	595	-	(146)
Restricted funds						
Donor Advised Funds	86,438	83,864	(17,503)	(595)	7,048	159,252
Total funds	87,279	92,212	(27,433)	-	7,048	159,106

13 Analysis of net assets between funds

	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2025 £
Fixed asset investments	-	1,845,335	1,845,335
Current assets	1,429	35	1,464
Current liabilities	(4,800)	(162)	(4,962)
Total net assets	(3,371)	1,845,208	1,841,837

	Unrestricted funds General £	Restricted funds £	Total funds at 30 April 2024 £
Fixed asset investments	1	159,251	159,252
Current assets	1,054	11,000	12,054
Current liabilities	(1,200)	(11,000)	(12,200)
Total net assets	(145)	159,251	159,106

14 Related party transactions

There were no related party transactions in the period.

Accounts

Together Charitable Foundation
Charitable Incorporated Organisation

Charity Number 1189428

Annual Report and Financial Statements

Year ended 30th April 2024

Together Charitable Foundation

Year ended 30 April 2024

Reference and administrative details

Trustees	Graeme Price (Chair) Caron Bradshaw Yogita Patel Mr Paul Jackson (resigned 2nd November 2023) Professor Paul Palmar (resigned 4th Sept 2023)
Principal address	Epworth House 25 City Road London EC1Y 1AA
Bankers	Metro Bank
Registered Charity Number	1189428
Independent Examiner	M R Heaton FCCA FCIE DChA KM 1st Floor, Block C The Wharf Manchester Road Burnley BB11 1JG

Together Charitable Foundation

Year ended 30th April 2024

TRUSTEES ANNUAL REPORT

The trustees present their report with the financial statements of the charity for the year ended 30 April 2024.

OBJECTS

The objects of the charity as per the constitution are such exclusively charitable purposes for the public benefit as the trustees may from time to time see fit.

The purposes of Together Charitable Foundation (TCF) are exclusively charitable for the public benefit.

WHAT WE DO

TCF has been established to enable mass affluent clients of financial planners and wealth managers to give effectively to charity through establishing their own Donor Advised Funds (DAFs). A DAF is a very cost-effective way for an individual or corporate entity to have their own charitable trust without the expense of setting up their own charity and ongoing regulatory costs. We give grants only to registered charities.

GRANT MAKING POLICIES AND PROCEDURES

1. All grant-making activity is subject to availability of funds and is entirely at the Trustees' discretion.

2. All grant-making decisions will be made by the Trustees. Donors recommend grants to the Trustees for approval.

2.1 Where grant recommendations have been received from donors, these are not binding on the Trustees; the Trustees will in each case make their own assessment of the suitability of the charity in question and will in all cases exercise their own discretion as to whether to make the grant that has been proposed.

2.2 Grants will only be made to charities that have been registered with (or that are exempt or excepted from registration with) the Charity Commission for England and Wales, the Office of the Scottish Charity Regulator, or the Charity Commission for Northern Island (Registered Charities).

3. Grant-making procedures.

3.1 The Trustees have discretion to award grants at any time to any Registered Charity that will use the grant money for charitable purposes.

3.2 The usual grant-making procedure will be as follows:

3.2.1 Where grants are considered by the Trustees, they may consider such material as is considered necessary to enable them to make an informed decision;

3.2.2 The Trustees will carry out appropriate due diligence on all proposed grant recipients which may include a review of the organisation's annual report and accounts;

3.2.3 The Trustees will ensure that grants are used for exclusively charitable purposes, in furtherance of the Objects and for the public benefit;

3.2.4 The Trustees will apply such terms and conditions to each grant as they consider appropriate and, where a grant is made for a specific purpose, the terms and conditions may stipulate that funding is to be held as a restricted fund;

Together Charitable Foundation

TRUSTEES ANNUAL REPORT

Year ended 30th April 2024

3.2.5 Grants will be appropriately documented, whether in the form of a letter to the recipient setting out the basis on which the grant is being made and the purposes for which it may be used or, in the case of more substantial or complex grants, a formal grant agreement.

PROGRESS IN 2023/24

The progress with adding custodians has been slow but has continued. We have worked with a financial planning and philanthropy lobby group created by Pro Bono Economics to assist in the production of educational material for the financial planning population.

We have been further engaging with financial planners around the benefits of our DAF, helping them discuss philanthropy with their clients.

A number of grants have been facilitated for donors as shown in the financial summary.

FUNDRAISING ACTIVITIES

We are not a Fundraising Charity. At a client's request to link their account to a fundraising platform, the trustees, after taking legal advice agreed. This client used JustGiving. Since then, we have signed an agreement for all clients to use Enthuse.

FINANCIAL REVIEW

As shown in the accounts, during the year the charity received £68,133 (2023: £27,988) from clients who opened accounts and a small amount of administration income was generated. Founders made unrestricted donations which were applied against operating and set up expenses.

The closing bank balance of unrestricted funds amounted to £1,053. TCF aims to hold sufficient funds in reserve to cover budgeted costs for the current financial year and to maintain an appropriate budget for future years to cover longer term commitments. This is kept under constant review.

INVESTMENT POLICY

The charity itself will develop a policy alongside its reserves policies in 2023/24. DAF accounts are invested in accordance with donors' wishes and in compliance with HMRC guidance for charities.

RISKS FACING THE CHARITY

1. Lack of take-up from the financial planning industry to use TCF so no clients. We are in discussions with several financial firms.
2. Grants being given to a registered charity and the Charity does not use the funds. We have introduced a control and check system.

Together Charitable Foundation

TRUSTEES ANNUAL REPORT

Year ended 30th April 2024

GOVERNING DOCUMENT

The charity is a Foundation Charitable Incorporated Organisation governed by its constitution dated 11th May 2020.

Approved by the trustees on 21st February 2025 and signed on their behalf by:

Mr G Price – Trustee

Together Charitable Foundation

Independent Examiner's Report

Year ended 30th April 2024

Responsibilities and basis of report

As the charity's trustees 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 charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all 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 matters have come to my attention in connection with the examination giving me cause to believe:

(1) accounting records were not kept in respect of the charity as required by Section 130 of the Act; or
(2) the accounts do not accord with those records.

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

M R Heaton FCCA FCIE DChA
KM
1st Floor, Block C,
The Wharf
Burnley
Lancashire
BB11 1JG

21st February 2025

Together Charitable Foundation
Year ended 30th April 2024

	2024 Unrestricted funds £	 Restricted DAF funds £	 Total funds £	2023 All funds £
Receipts				
Donations, including attributable Gift Aid	7,750	68,133	75,883	10,000
Contribution to set up and operating fees	598	-	598	856
Withdrawals from DAF	-	17,078	17,078	-
Investment income	606	-	606	
Other donations	-	4,731	4,731	-
Total Receipts	**8,954**	**89,942**	**98,896**	**38,844**
Payments				
Grants made				
Pancreatic Cancer	-	-	-	20,000
Ukraine Appeal	-	1,000	1,000	200
YoungMinds Trust	-	1,000	1,000	200
Oracle Cancer Trust	-	1,000	1,000	200
Alzheimers Society	-	3,078	3,078	-
Total grants	-	6,078	6,078	20,600
Operating and set up costs	7,980	-	7,980	12,292
Investments		72,864	72,864	12,981
Donations	750	-	750	-
Total payments	**8,730**	**78,942**	**87,672**	**45,873**
Net receipts	224	11,000	11,224	(7,029)
Transfer between funds	(11)	11	-	-
Bank balance at 1st May 2023	840	(11)	829	7,858
Bank balance at 30th April 2024	**1,053**	**11,000**	**12,053**	**829**

Together Charitable Foundation
Year ended 30th April 2024

Statement of assets and liabilities at 30th April 2024

Cash funds

	Unrestricted Funds £	Restricted DAF Funds £	Total Funds £
Metro Bank Community Account	1,053	11,000	12,053

Investment assets – valuation

		Restricted DAF Funds	Total Funds
Total investments	-	£159,251	£159,251

Liabilities

	Unrestricted Funds £	Restricted DAF Funds £	Total Funds £
Grant payments authorised but paid after the year end		11,000	11,000
Independent examination	1,200		1,200

Approval

Approved by the trustees on 21st February 2025 and signed on their behalf by:

Mr G Price – Trustee

Together Charitable Foundation

Notes to the accounts

1 Basis of preparation

These accounts have been prepared on the Receipts and Payments basis in accordance with the Charities Act 2011.

2 Fund Accounting

(a) Unrestricted funds are those that can be expended at the discretion of the trustees in the furtherance of the objects of the charity

(b) Restricted funds are those that may only be used for specific purposes. Restrictions arise when specified by the donor.

3 Taxation

The charity is not liable to tax on its charitable activities.

The charity is not registered for VAT. Irrecoverable VAT is included in the expense to which it relates.

4 Transactions with trustees

No remuneration nor expenses were paid to trustees, or any persons connected with them during the year or previous year.

Restricted fund:

Donor Advised Fund

Together Charitable Foundation is a Donor Advised Fund. Donors give to TCF as they might to any other charity. However, they have the reasonable expectation that they will then ‘advise’ TCF who these funds should be granted to within TCF’s charitable objects. Giving account and Partner balances are therefore held as restricted funds. The restriction is that they are held in accordance with our terms and conditions for givers and partners.

The terms and conditions confirm that grants are made at the discretion of TCF’s trustees. They also create reasonable expectations that a donor’s gift request will be approved if it meets TCF’s due diligence requirements, and that TCF will not make a grant on its own initiative from a donor’s Giving Account.

While TCF trustees have complete discretion over the funds and grants made from them, the trustees are of the view that the donors’ reasonable expectations are that we should hold these funds as restricted funds.

Accounts

Trustees' Annual Report for the period

From 1 May 2022 Period start date To 30 April 2023 Period end date

Charity name: TOGETHER CHARITABLE FOUNDATION

Charity registration number: 1189428

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The purposes of Together Charitable Foundation (TCF) are exclusively charitable for public benefit. We give grants only to registered charities.
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	We are a new Donor Advised Fund (DAF) acting as an enabler for clients of Financial Planning firms to effectively and efficiently make donations to registered charities
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	We the trustees confirm that we understand and fully comply with the guidance and best practice of the Charity Commission

Additional information (optional)
You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	1. All grant-making activity is subject to availability of funds and is entirely at the Trustees' discretion. 2. All grant-making decisions will be made by the Trustees. Donors recommend grants to the Trustees for approval. 2.1 Where grant recommendations have been received from donors, these are not binding on the Trustees; the Trustees will in each case make their own assessment of the suitability of the charity in question and will in all cases exercise their own discretion as to whether to make the grant that has been proposed. 2.2 Grants will only be made to charities that have been registered with (or that are exempt or excepted from registration with) the Charity Commission for England and Wales, the Office of the Scottish Charity

		Regulator, or the Charity Commission for Northern Ireland (Registered Charities). 3. Grant-making procedure 3.1 The Trustees have discretion to award grants at any time to any Registered Charity that will use the grant money for charitable purposes. 3.2 The usual grant-making procedure will be as follows: 3.2.1 Where grants are considered by the Trustees, they may consider such material as is considered necessary to enable them to make an informed decision; 3.2.2 The Trustees will carry out appropriate due diligence on all proposed grant recipients which may include a review of the organisation's annual report and accounts; 3.2.3 The Trustees will ensure that grants are used for exclusively charitable purposes, in furtherance of the Objects and for the public benefit; 3.2.4 The Trustees will apply such terms and conditions to each grant as they consider appropriate and, where a grant is made for a specific purpose, the terms and conditions may stipulate that funding is to be held as a restricted fund; 3.2.5 grants will be appropriately documented, whether in the form of a letter to the recipient setting out the basis on which the grant is being made and the purposes for which it may be used or, in the case of more substantial or complex grants, a formal grant agreement. 4. Safeguarding 4.1 The Charity may fund and support Registered Charities that work with children or adults at risk. Before doing so, the Trustees will ask the Registered Charity to: 4.1.1 confirm it has appropriate safeguarding policies and procedures in place; 4.1.2 confirm that it is committed to safe recruitment, selection and vetting and that it carries out appropriate checks on all members of staff, volunteers and others involved with the organisation who have contact with children or adults at risk, including (where applicable) DBS checks, checking references, requiring proof of identity and relevant qualifications and carrying out a face-to-face interview; and 4.1.3 confirm that under no circumstances will any individual who is considered to pose a risk to children or adults at risk be deployed to work with these groups. 4.2 The Charity will not support any organisation that is unable or unwilling to

		comply with these requirements to the satisfaction of the Trustees. 5. Amendment This policy may be amended, varied, added to or revoked at any time by resolution of the Trustees. 6. Review The Trustees will review the terms of this policy and its operation every two years.
Policy on social investment including program related investment	Para 1.38	This policy is in development awaiting updated guidance from CC14
Contribution made by volunteers	Para 1.38	All Trustees are unpaid and give their time voluntarily. We currently have no other volunteers.
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	This year TCF have laid the foundations for the next stage of our journey which is to grow the number of users, custodians and investment partners. All processes are now in place including knowledge of how to onboard different custodians and an upgraded website with digital application forms. We have been engaging with financial planners around the benefits of our DAF and will be publishing content to help them discuss philanthropy with their clients. TCF has been highlighted in FT Advisor and New Philanthropy Capital. We also now have an established partnership with Morningstar and are in discussions with other custodians. A number of grants have been facilitated for donors.

Additional information (optional)
You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	TCF has been able to make grants of £20,600.00. Last years: As advised in 20/21 we were ready to onboard clients and made our first grants in 2021/22.
Performance of fundraising activities against objectives set	Para 1.41	We are not a Fundraising Charity. At a client's request to link their account to a fundraising platform, the trustees, after taking legal advice agreed. This client used JustGiving. Since then, we have signed an agreement for all clients to use Enthuse.
Investment performance against objectives	Para 1.41	Not applicable
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	As shown in the accounts, during the year the charity received £27,988 from clients who opened accounts and a small amount of administration income was generated. Founders made unrestricted donations of £10,000 which were applied against operating and formation expenses. Opening Bank Balance £7,858 and closing balance at year end £829.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	TCF aims to hold sufficient funds in reserve to cover budgeted costs for the current financial year and to maintain an appropriate budget for future years to cover longer term commitments. This is kept under constant review.
Amount of reserves held	Para 1.22	£829.79
Reasons for holding zero reserves	Para 1.22	N/a
Details of fund materially in deficit	Para 1.24	N/a
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	Whilst the growth of TCF has been slower than anticipated and costs associated with the start up phase have been higher in this financial year these are one off costs. Additionally the Chair, Graeme Price, would, if necessary underwrite costs to ensure that TCF remained solvent in this phase. Whilst this is not an open ended commitment the trustees remain satisfied that into the foreseeable future the charity will be able to pay its liabilities as they fall due and will expand activities to the extent that ongoing costs of operation are met.

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	Donations from Founders established the charity. Administrative fees from DAF accounts will meet the ongoing costs of the Charity in the future.
Investment policy and objectives including any social investment policy adopted.	Para 1.46	The charity itself will develop a policy in tandem with its reserves policies in 23/24. DAF accounts are invested in accordance with donors' wishes and in compliance with HMRC guidance for charities.
A description of the principal risks facing the charity	Para 1.46	1. Lack of take-up from the financial planning industry to use TCF so no clients. We are in discussions with several financial firms. 2. Grants being given to a registered charity and the Charity not using the funds. We have introduced a control and check system.

Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	CIO Foundation Constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	CIO
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	The Trustees were identified by the two founders for their knowledge of the Charity Sector, and Governance. Experience of Grant making and the understanding of financial services were also looked for. Finally, the Trustees were balanced as a diversified group. Future trustee appointments and resignations will be aligned with the sector's governance code.

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	The trustees, through their respective employed roles, are kept up to date with developments in charity commission and charity "umbrella organisations" policies and best practice. All trustees receive a copy of the trust deed on appointment.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	The Trustees met four times during the year. Four of the trustees through their paid employments are involved in wider charity networks.
Relationship with any related parties	Para 1.51	A service level agreement was signed with Jarrovian Wealth with the conflicted trustees – Graeme Price and Paul Palmer - not involved in the final decision making.
Other		

Reference and Administrative details

Charity name	Together Charitable Foundation
Other name the charity uses	
Registered charity number	1189428
Charity's principal address	Epworth House, 25 City Road, London, EC1Y 1AA

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	Graeme Price			
2	Caron Bradshaw			
3	Yogita Patel			
4	Prof Paul Palmer		Resigned Sep 2023	
5	Paul Jackson		Resigned Sep 2023	

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

Director name		
NONE		

Name of trustees holding title to property belonging to the charity

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

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	None
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

Exemptions from disclosure

Reason for non-disclosure of key personnel details

N/A

Other optional information

Declarations

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

Signed on behalf of the charity's trustees

Signature(s)	C L Bradshaw	
Full name(s)	Caron Louise Bradshaw	
Position (eg Secretary, Chair, etc)	Trustee	
Date		

CHARITY COMMISSION
FOR ENGLAND AND WALES

haritable Foundation		No (if any)	CC16a
		1189428	
Receipts and payments accounts			
For the period from	Period start date 01/05/2022	To	Period end date 30/04/2023

Section A Receipts and payments					
	Unrestricted Funds	Unrestricted Designated 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, including attributable GiftAid	**10,000**	**0**		**10,000**	**21,257**
DAF set up and operating Fees	**856**	**0**		**856**	**794**
Donor advised donations, including attributable GiftAid	**0**	**27,988**		**27,988**	**83,986**
Sub total*(Gross income for AR)*	**10,856**	**27,988**	**0**	**38,844**	**106,037**
A2 Asset and investment sales, (see table).					
	0	**0**	**0**	**0**	
	0	**0**	**0**	**0**	**0**
Sub total	**0**	**0**	**0**	**0**	**0**
Total receipts	**10,856**	**27,988**	**0**	**38,844**	**106,037**
A3 Payments					
Grants made					
Pancreatic Cancer		**20,000**		**20,000**	
Ukraine Appeal		**200**		**200**	
YoungMinds Trust		**200**		**200**	
Oracle Cancer Trust		**200**		**200**	
		20,600		**20,600**	**9,000**
Operating and set up costs					
Just giving	**223**			**223**	
Go Cardless	**683**			**683**	
Enthuse	**216**			**216**	
CRM system	**2,305**			**2,305**	

Document management system	**428**						**428**		
Domain and webhosting	**295**						**295**		
Website design, set up and maintenance	**6,180**						**6,180**		
Brochure and associated photography	**1,105**						**1,105**		
	11,436						**11,436**		**20,631**
DAF set up and operating expenses			**856**		**0**		**856**		**794**
Sub total	**11,436**		**21,456**		**0**		**32,892**		**30,425**
A4 Asset and investment purchases, (see table)									
See Table B3									
DAF movements net			**12,981**				**12,981**		**67,754**
Sub total	**0**		**12,981**		**0**		**12,981**		
Total payments	**11,436**		**34,437**		**0**		**45,873**	**0**	**98,179**
Net of receipts/(payments)	**-580**	**0**	**-6,449**		**0**		**-7,029**		**7,858**
A5 Transfers between funds	**0**		**0**		**0**		**0**		**0**
A6 Cash funds last year end	**1,420**		**6,438**		**0**		**7,858**		**0**
Cash funds this year end	**840**	**0**	**-11**		**0**		**829**		**7,858**
Section B Statement of assets and liabilities at the end of the period									
Categories									
B1 Cash funds	**Details**				**Unrestricted funds**		**Unrestricted Designated Funds**		**Endowment funds**
					to nearest £		**to nearest £**		**to nearest £**
									0
	Metro Bank Community Account				**840**		**-11**		**0**
					0		**0**		**0**
	Total cash funds				**840**		**-11**		**0**
	(agree balances with receipts and payments account(s))				OK		OK		OK

			Unrestricted funds		**Restricted funds**		**Endowment funds**
B2 Other monetary assets	**Details**		**to nearest £**		**to nearest £**		**to nearest £**
			0		**0**		**0**
			0		**0**		**0**
			0		**0**		**0**
			0		**0**		**0**
			0		**0**		**0**
			0		**0**		**0**
	Details		**Fund to which asset belongs**		**Cost (optional)**		**Current value (optional)**
B3 Investment assets	**Donor Advised Funds:**		**All Unrestricted Designated**				
	Young JSL Russell Foundation				**72,346**		**71,879**
	The Fasnakyle Foundation				**4,804**		**4,820**
	Jarrovian Staff Foundation				**3,354**		**3,367**
	Maghribi Jamaledin Foundation				**6,067**		**5,626**
	Wealth Matters Charitable Foundation				**753**		**757**
					87,323		**86,449**
	Details		**Fund to which asset belongs**		**Cost (optional)**		**Current value (optional)**
B4 Assets retained for the charity's own use					**0**		**0**
					0		**0**
					0		**0**
					0		**0**
					0		**0**
	Details		**Fund to which liability relates**		**Amount due (optional)**		**When due (optional)**
B5 Liabilities					**0**		

							0		
							0		
							0		
							0		
Signed by one or two trustees on behalf of all the trustees	Signature				Print Name				Date of approval
	C Bradshaw				Caron Bradshaw				26 Feb 2023
	G Price				Graeme Price				**26. Feb 2023**

CHARITY COMMISSION FOR ENGLAND AND WALES

	No (if any)	
Together Charitable Foundation	1189428	CC16a

Receipts and payments accounts

For the period from	Period start date 5/1/2022	To	Period end date 4/1/2023

Section A Receipts and payments

	Unrestricted Funds	Unrestricted Designated 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, including attributable GiftAid	10,000	0		10,000	21,257
DAF set up and operating Fees	856	0		856	794
Donor advised donations, including attributable GiftAid	0	27,988		27,988	83,986
Sub total*(Gross income for AR)*	10,856	27,988	0	38,844	106,037
A2 Asset and investment sales, (see table).					
	0	0	0	0	
	0	0	0	0	0
Sub total	0	0	0	0	0
Total receipts	10,856	27,988	0	38,844	106,037
A3 Payments					
Grants made					
Pancreatic Cancer		20,000		20,000	
Ukraine Appeal		200		200	
YoungMinds Trust		200		200	
Oracle Cancer Trust		200		200	
		20,600		20,600	9,000
Operating and set up costs					
Just giving	223			223	
Go Cardless	683			683	
Enthuse	216			216	
CRM system	2,305			2,305	
Document management system	428			428	
Domain and webhosting	295			295	
Website design, set up and maintenance	6,180			6,180	
Brochure and associated photography	1,105			1,105	
	11,436			11,436	20,631
DAF set up and operating expenses		856	0	856	794
Sub total	11,436	21,456	0	32,892	30,425
A4 Asset and investment purchases, (see table)					
See Table B3					
DAF movements net		12,981		12,981	67,754
Sub total	0	12,981	0	12,981	
Total payments	11,436	34,437	0	45,873 #	98,179
Net of receipts/(payments)	-580 #	-6,449 #	0	-7,029 #	7,858
A5 Transfers between funds	0	0	0	0	0
A6 Cash funds last year end	1,420	6,438	0	7,858	0
Cash funds this year end	840 #	-11 #	0 #	829 #	7,858

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

Categories

B1 Cash funds

Details	Unrestricted funds to nearest £	Unrestricted Designated Funds to nearest £	Endowment funds to nearest £
			0
Metro Bank Community Account	840	-11	0
	0	0	0
Total cash funds	840	-11	0
(agree balances with receipts and payments account(s))	OK	OK	OK

B2 Other monetary assets

Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	0	0	0
	0	0	0
	0	0	0
	0	0	0
	0	0	0
	0	0	0

B3 Investment assets

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
Donor Advised Funds:	All Unrestricted Designated		
Young JSL Russell Foundation		72,346	71,879
The Fasnakyle Foundation		4,804	4,820
Jarrovian Staff Foundation		3,354	3,367
Maghribi Jamaledin Foundation		6,067	5,626
Wealth Matters Charitable Foundation		753	757
		87,323	86,449

B4 Assets retained for the charity's own use

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		0	0
		0	0
		0	0
		0	0
		0	0

B5 Liabilities

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
		0	
		0	
		0	
		0	
		0	

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

Signature	Print Name	Date of approval

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 Together Charitable Foundation
On accounts for the year ended	30th April 2023
Charity no (if any)	1189428
Set out on pages	1-2 (remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 30/04/2023

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:	27th February 2024
Name:	Nicola Silverleaf
Relevant professional qualification(s) or body (if any):	ACA
Address:	86, High St, Hinxton Saffron Walden, Essex CB10 1QY

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.

Accounts

Trustees’ Annual Report for the period

From 1 May 2021 Period start date To 30 April 2022 Period end date

Charity name: TOGETHER CHARITABLE FOUNDATION

Charity registration number: 1189428

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The purposes of Together Charitable Foundation (TCF) are exclusively charitable for public benefit. We give grants only to registered charities.
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	We are a new Donor Advised Fund (DAF) acting as an enabler for clients of Financial Planning firms to effectively and efficiently make donations to registered charities
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	We the trustees confirm that we understand and fully comply with the guidance and best practice of the Charity Commission

Additional information (optional)
You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	1. All grant-making activity is subject to availability of funds and is entirely at the Trustees' discretion. 2. All grant-making decisions will be made by the Trustees. Donors recommend grants to the Trustees for approval. 2.1 Where grant recommendations have been received from donors, these are not binding on the Trustees; the Trustees will in each case make their own assessment of the suitability of the charity in question and will in all cases exercise their own discretion as to whether to make the grant that has been proposed. 2.2 Grants will only be made to

		charities that have been registered with (or that are exempt or excepted from registration with) the Charity Commission for England and Wales, the Office of the Scottish Charity Regulator, or the Charity Commission for Northern Ireland (Registered Charities). 3. Grant-making procedure 3.1 The Trustees have discretion to award grants at any time to any Registered Charity that will use the grant money for charitable purposes. 3.2 The usual grant-making procedure will be as follows: 3.2.1 Where grants are considered by the Trustees, they may consider such material as is considered necessary to enable them to make an informed decision; 3.2.2 The Trustees will carry out appropriate due diligence on all proposed grant recipients which may include a review of the organisation's annual report and accounts; 3.2.3 The Trustees will ensure that grants are used for exclusively charitable purposes, in furtherance of the Objects and for the public benefit; 3.2.4 The Trustees will apply such terms and conditions to each grant as they consider appropriate and, where a grant is made for a specific purpose, the terms and conditions may stipulate that funding is to be held as a restricted fund; 3.2.5 grants will be appropriately documented, whether in the form of a letter to the recipient setting out the basis on which the grant is being made and the purposes for which it may be used or, in the case of more substantial or complex grants, a formal grant agreement. 4. Safeguarding 4.1 The Charity may fund and support Registered Charities that work with children or adults at risk. Before doing so, the Trustees will ask the Registered Charity to: 4.1.1 confirm it has appropriate safeguarding policies and procedures in place; 4.1.2 confirm that it is committed to safe recruitment, selection and vetting and that it carries out appropriate checks on all members of staff, volunteers and others involved with the organisation who have

		contact with children or adults at risk, including (where applicable) DBS checks, checking references, requiring proof of identity and relevant qualifications and carrying out a face-to-face interview; and 4.1.3 confirm that under no circumstances will any individual who is considered to pose a risk to children or adults at risk be deployed to work with these groups. 4.2 The Charity will not support any organisation that is unable or unwilling to comply with these requirements to the satisfaction of the Trustees. 5. Amendment This policy may be amended, varied, added to or revoked at any time by resolution of the Trustees. 6. Review The Trustees will review the terms of this policy and its operation every two years.
Policy on social investment including program related investment	Para 1.38	This policy is in development awaiting updated guidance from CC14
Contribution made by volunteers	Para 1.38	All Trustees are unpaid and give their time voluntarily. We currently have no other volunteers.
Other		

Achievements and Performance

	SORP reference	

Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	TCF was registered in May 2020. During the year 21/22 further work has been primarily devoted to establishing procedures and building the charity's infrastructure and capacity. We appointed a part time administrator received our first funds and made donations as per our grant making policy. A service level agreement was signed with Jarrovian Wealth. Discussions were successful in onboarding another financial services firm Wealth Matters whose clients will in due course open TCF accounts. Discussions are ongoing with other firms. We also entered into an agreement with Enthuse to provide clients with a fund-raising platform. Work has commenced on a new website.

Additional information (optional)
You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	As advised in 20/21 we were ready to onboard clients and made our first grants in 2021/22.
Performance of fundraising activities against objectives set	Para 1.41	We are not a Fundraising Charity. At a client's request to link their account to a fundraising platform, the trustees, after taking legal advice agreed. This client used JustGiving. Since then, we have signed an agreement for all clients to use Enthuse.
Investment performance against objectives	Para 1.41	Not applicable
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	As shown in the accounts, during the year the charity received £83,986 from clients who opened accounts and a small amount of administration income was generated. Founders made unrestricted donations of £21,257 which were applied against operating and formation expenses. Opening Bank Balance £0 and closing balance at year end £7,858.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	A reserves policy will be created during 23/24 when the charity should break even before going into surplus. The Charity Founders until then are meeting all the costs of operating the charity in the form of donations.
Amount of reserves held	Para 1.22	£7,858.
Reasons for holding zero reserves	Para 1.22	N/a
Details of fund materially in deficit	Para 1.24	N/a
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	N/a

Additional information (optional)
You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Donations from Founders established the charity. Administrative fees from DAF accounts will meet the ongoing costs of the Charity in the future.
Investment policy and objectives including any social investment policy adopted.	Para 1.46	The charity itself will develop a policy in tandem with its reserves policies in 23/24. DAF accounts are invested in accordance with donors' wishes and in compliance with HMRC guidance for charities.
A description of the principal risks facing the charity	Para 1.46	1. Lack of take-up from the financial planning industry to use TCF so no clients. We are in discussions with several financial firms. 2. Grants being given to a registered charity and the Charity not using the funds. We have introduced a control and check system.
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	CIO Foundation Constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	CIO
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	The Trustees were identified by the two founders for their knowledge of the Charity Sector, and Governance. Experience of Grant making and the understanding of financial services were also looked for. Finally, the Trustees were balanced as a diversified group. Future trustee appointments and resignations will be aligned with the sector's governance code.

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	The trustees, through their respective employed roles, are kept up to date with developments in charity commission and charity "umbrella organisations" policies and best practice. All trustees receive a copy of the trust deed on appointment.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	The Trustees met four times during the year. Four of the trustees through their paid employments are involved in wider charity networks.
Relationship with any related parties	Para 1.51	A service level agreement was signed with Jarrovian Wealth with the conflicted trustees – Graeme Price and Paul Palmer -not involved in the final decision making.
Other		

Reference and Administrative details

Charity name	Together Charitable Foundation
Other name the charity uses	

Registered charity number	1189428
Charity’s principal address	Epworth House, 25 City Road, London, EC1Y 1AA

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	Professor Paul Palmer			
2	Graeme Price			
3	Caron Bradshaw			
4	Yogita Patel			
5	Paul William Jackson			
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Corporate trustees – names of the directors at the date the report was approved

Director name		
NONE		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

N/A		

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	None
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

Exemptions from disclosure

Reason for non-disclosure of key personnel details

N/A

Other optional information

Declarations

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

Signed on behalf of the charity's trustees

Signature(s)	P W Palmer	
Full name(s)	Paul William Palmer	
Position (eg Secretary, Chair, etc)	Trustee	
Date	10/2/2023	

CHARITY COMMISSION FOR ENGLAND AND WALES

Together Charitable Foundation

No (if any) 1189428

Receipts and payments accounts

For the period from	Period start date 1-May-21	To	Period end date 30-Apr-22

Section A Receipts and payments

	Unrestricted Funds	Unrestricted Designated Funds	Endowment funds	Total funds
	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts				
Donations, including attributable GiftAid	21,257	-	-	21,257
DAF set up and operating Fees	794	-	-	794
Donor advised donations, including attributable GiftAid	-	83,986	-	83,986
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
Sub total*(Gross income for AR)*	22,051	83,986	-	106,037
A2 Asset and investment sales, (see table).				
	-	-	-	-
	-	-	-	-
Sub total	-	-	-	-
Total receipts	22,051	83,986	-	106,037
A3 Payments				
Grants made:	-	-	-	-
Pancreatic Cancer UK	-	8,000	-	8,000
South of England Foundation Charlton Upbeats	-	1,000	-	1,000
			-	
DAF set up and operating expenses	-	794	-	794
Legal fees	18,762			18,762
Publications	1,008			1,008
IT Services	486			486
Just Giving Fees	374			374
				-
Sub total	20,631	9,794	-	30,425
A4 Asset and investment purchases, (see table)				
See Table B3	-	67,754	-	67,754
	-	-	-	-
Sub total	-	67,754	-	67,754
Total payments	20,631	77,548	-	98,179
Net of receipts/(payments)	1,420	6,438	-	7,858
A5 Transfers between funds	-	-	-	-
A6 Cash funds last year end	-	-	-	-
Cash funds this year end	1,420	6,438	-	7,858

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

B1 Cash funds

Categories / Details	Unrestricted funds to nearest £	Unrestricted Designated Funds to nearest £
Metro Bank Community Account	1,420	6,438
	-	-
Total cash funds	**1,420**	**6,438**
(agree balances with receipts and payments account(s))	OK	OK

B2 Other monetary assets

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

B3 Investment assets

Details	Fund to which asset belongs	Cost (optional)
Donor Advised Funds:	**All Unrestricted Designated**	-
Young JSL Russell		62,613
Fasnakyle Foundation		4,841
Jarrovian Staff		300
		67,754

B4 Assets retained for the charity's own use

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

B5 Liabilities

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

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

Signature	Print Name
P W Palmer	Professor Paul Palmer

CC16a

Last year

to the nearest £

-
-
-
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[redacted]

Endowment funds
to nearest £
-
-
-
-
OK

Endowment funds
to nearest £
-
-
-
-
-
-

Current value (optional)
-
62,910
4,836
300
68,046

Current value (optional)
-
-
-
-
-
-
-
-
-

When due (optional)

Date of approval
2/10/2023

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 Together Charitable Foundation		
On accounts for the year ended	30 April 2022	**Charity no (if any)**	1189428
Set out on pages	1-2 (remember to include the page numbers of additional sheets)		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 30/04/2022YYY.

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 give 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:	Nicola Silverleaf	**Date:**	10/02/2023
Name:	Nicola Silverleaf		
Relevant professional qualification(s) or body (if any):	ACA		
Address:	86 High St, Hinxton Saffron Walden, Essex CB10 1QY		

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.	

Accounts

Trustees’ Annual Report for the period

From 11 May 2020 Period start date To 30 April 2021 Period end date

Charity name: TOGETHER CHARITABLE FOUNDATION

Charity registration number: 1189428

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The purposes of Together Charitable Foundation (TCF) are exclusively charitable for public benefit. We give grants only to registered charities.
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	We are a new Donor Advised Fund (DAF) acting as an enabler for clients of Financial Planning firms to effectively and efficiently make donations to registered charities
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	We the trustees confirm that we understand and fully comply with the guidance and best practice of the Charity Commission

Additional information (optional)
You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	1.All grant-making activity is subject to availability of funds and is entirely at the Trustees' discretion. 2.All grant-making decisions will be made by the Trustees. As a donor-advised charity, the Charity will invite donors to provide an indication of which UK registered charities they would like to see supported, who will seek independent legal advice where needed. Donors recommend grants to the Trustees for approval. 2.1 Where grant recommendations have been received from donors, these are not binding on the Trustees; the Trustees will in each case make their own assessment of the

		suitability of the charity in question and will in all cases exercise their own discretion as to whether to make the grant that has been proposed. 2.2 Grants will only be made to charities that have been registered with (or that are exempt or excepted from registration with) the Charity Commission for England and Wales, the Office of the Scottish Charity Regulator or the Charity Commission for Northern Ireland (Registered Charities). 3. Grant-making procedure 3.1The Trustees have discretion to award grants at any time to any Registered Charity that will use the grant money for charitable purposes. 3.2 The usual grant-making procedure will be as follows: 3.2.1 Where grants are considered by the Trustees, they may consider such material as is considered necessary to enable them to make an informed decision; 3.2.2 The Trustees will carry out appropriate due diligence on all proposed grant recipients which may include a review of the organisation's annual report and accounts; 3.2.3 The Trustees will ensure that grants are used for exclusively charitable purposes, in furtherance of the Objects and for the public benefit; 3.2.4 The Trustees will apply such terms and conditions to each grant as they consider appropriate and, where a grant is made for a specific purpose, the terms and conditions may stipulate that funding is to be held as a restricted fund; 3.2.5 grants will be appropriately documented, whether in the form of a letter to the recipient setting out the basis on which the grant is being made and the purposes for which it may be used or, in the case of more substantial or complex grants, a formal grant agreement. 4. Safeguarding 4.1 The Charity may fund and support Registered Charities that work with children or adults at risk. Before doing so, the Trustees will ask the Registered Charity to: 4.1.1 confirm it has appropriate safeguarding policies and procedures in place; 4.1.2 confirm that it is committed to

		safe recruitment, selection and vetting and that it carries out appropriate checks on all members of staff, volunteers and others involved with the organisation who have contact with children or adults at risk, including (where applicable) DBS checks, checking references, requiring proof of identity and relevant qualifications and carrying out a face-to-face interview; and 4.1.3 confirm that under no circumstances will any individual who is considered to pose a risk to children or adults at risk be deployed to work with these groups. 4.2 The Charity will not support any organisation that is unable or unwilling to comply with these requirements to the satisfaction of the Trustees. 5. Amendment This policy may be amended, varied, added to or revoked at any time by resolution of the Trustees. 6. Review The Trustees will review the terms of this policy and its operation every two years.
Policy on social investment including program related investment	Para 1.38	This policy is in development awaiting updated guidance from CC14
Contribution made by volunteers	Para 1.38	All Trustees are unpaid and give their time voluntary. As a new charity in development we currently have no other volunteers.
Other		

Achievements and Performance

	SORP reference	

Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	TCF was registered in May 2020 and the year to date has been primarily devoted to establishing procedures, registrations including HMRC and finalising strategic plans and budgets. We publicly launched the Charity in October 2020, which due to COVID restrictions had to be using the Zoom platform. Guests from the financial services profession received a presentation on the objects and plans of TCF. The Trustees are very grateful to Lesley Garrett CBE who gave guests an insight into her charitable activity.

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	We have created policies, systems and procedures and launched the Charity. We are now ready to onboard clients and make our first grants in 2021/22.
Performance of fundraising activities against objectives set	Para 1.41	We are not a Fundraising Charity.
Investment performance against objectives	Para 1.41	Not applicable
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	Funds to establish the Charity were provided by the Founders. The Charity registered with HMRC for Gift Aid in October 2020. Funds held at 31 March 2021 was £0.00 as no income was received at this date.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	A reserves policy is in development. The Charity Founders until then are meeting all the costs of operating the charity.
Amount of reserves held	Para 1.22	None
Reasons for holding zero reserves	Para 1.22	We are still in development. The First funds for the charity were received in August 2021 after the submission date of this return. There was no expenditure for the charity before 30 April 2021 as all costs were paid by the Founder Trustees.
Details of fund materially in deficit	Para 1.24	None
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	No

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	Grants from Founders established the charity. Administrative fees from DAF accounts will meet the ongoing costs of the Charity in the future. This is the sustainable business plan applicable to all DAFs.
Investment policy and objectives including any social investment policy adopted	Para 1.46	In Development.
A description of the principal risks facing the charity	Para 1.46	Lack of take-up from the Financial planning industry to use TCF so no clients. Grants being given to a registered charity and the Charity not using the funds.
Other		

Structure, Governance and Management

Description of charity's trusts:		CIO Foundation
Type of governing document (trust deed, royal charter)	Para 1.25	CIO Foundation Constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	CIO
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	The Trustees were identified by the two founders for their knowledge of the Charity Sector, and Governance. Grant making and the understanding the financial services were also looked for. Finally, the trustees were balanced as a diversified group. Future trustee appointment and resignations will be aligned with the sector's governance code.

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	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Together Charitable Foundation
Other name the charity uses	
Registered charity	1189428

number	
Charity’s principal address	4 City Road London EC1Y 2AA

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	Professor Paul Palmer			
2	Graeme Price			
3	Caron Bradshaw			
4	Yogita Patel			
5	Paul William Jackson			
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Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	None
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

Exemptions from disclosure

Reason for non-disclosure of key personnel details

Other optional information

Declarations

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

Signed on behalf of the charity's trustees

Signature(s)	P W Palmer	
Full name(s)	Paul William Palmer	
Position (eg Secretary, Chair, etc)	Trustee	
Date	12 January 2022	

Together Charitable Foundation

Registered Charity Number 1189428

Financial Statement of Affairs at 30 April 2021.

Receipts and Payments account for the period 11 May 2020 to 30 April 2021.

Income (Receipts)	£0	
Expenditure (Payments)	£0	
Surplus (Deficit)		£0
Assets	£0	
Liabilities	£0	

Notes

1.The Charity was registered on 11 May 2020. All costs to 30 April 2021 have been met directly by the Founder Trustees.

2. The Charity received its first funds after the reporting date.

This statement was prepared by the Trustees and approved by them on 12 January 2022.

Paul Palmer

Trustee.