JADE MUTUA FOUNDATION TRUST

England & Wales · Charity number 1189627

Details

Status	Registered
Legal form	CIO
Registered	2020-05-22
Register	View on the Charity Commission register

Contact

Address	84 Kilburn Square London NW6 6PR
Phone	07507629624
Email	info@jademutuafoundationtrust.org.uk
Website	https://jademutuafoundationtrust.org.uk/

Activities

Objects: TO ADVANCE IN LIFE AND HELP SOCIALLY AND/OR ECONOMICALLY DISADVANTAGED YOUNG PEOPLE LIVING IN LONDON BY THE PROVISION OF GRANTS TO ENABLE SUCH YOUNG PEOPLE TO ACCESS EDUCATION, TRAINING AND EMPLOYMENT OPPORTUNITIES THAT WILL IMPROVE THEIR CONDITIONS OF LIFE.

Activities: The purpose of Jade Foundation is to provide sustainable livelihood intervention and opportunities to support the young people who would not typically get the financial aid that we provide. We also help the most vulnerable people in the London communities. Consequently, this will result in having access to better education, and employment opportunities which in turn will be a catalyst to creating

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, Disability, The Prevention Or Relief Of Poverty
- **Who:** Children/young People, The General Public/mankind

Geography

- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-05-31	£207,080	£213,479	-	-
2024-05-31	£79,450	£75,307	-	-
2023-05-31	£12,307	£11,682	-	-
2022-05-31	£16,567	£12,848	-	-
2021-05-31	£10,230	£10,299	-	-

Trustees

Name	Role	Appointed
Balaram Laxmidas	Chair	2019-03-20
Jeffrey Timothy Valerie		2021-09-01
Kate Doyle		2022-01-13

JADE MUTUA FOUNDATION TRUST

England & Wales - Charity number 1189627

Accounts

Annual Return

CHARITY COMMISSION
FOR ENGLAND AND WALES

Please indicate for which financial year end you are completing this form:

- [ ] Financial year end between 1 January & 31 December 2021
- [X] Financial year end between 1 January & 31 December 2024

If you need to submit forms for both years, use 2 separate forms.

Charitable Incorporated Organisations (CIOs)

- Income £0 – 25,000: part A must be completed and a PDF copy of the accounts and trustees' annual report must be submitted
- Income £25,001 – £500,000: part A and reporting serious incidents must be completed, and a PDF copy of accounts, trustees' annual report, and external scrutiny report must be submitted

Non-Charitable Incorporated Organisations

- Income £0 – £10,000: part A should be completed
- Income £10,001 – £25,000: part A must be completed

All charities

3/9/2026

- Income over £500,000: part A, reporting serious incidents and part B must be completed and a PDF copy of accounts, trustees' annual report and external scrutiny report must be submitted.

You do not need to complete pages 3 – 5. You can add this information when you update your details online.

Some of the information you give in this form will become publicly available on the register of charities. These fields are marked – P.

Charity number: **1189627**   Charity name: **JADE MUTUA FOUNDATION TRUST**

Part A – Charity information

A1- financial period

DD/MM/YYY

Financial period start:	01/ 06 / 2024
Financial period end:	31/ 05/2025

A2 – income and expenditure:

Income:	**£ 207,080**
Expenditure:	**£ 213,479**

A3 – charity contact

The contact details for your charity should be entered below

Contact name:	Balaram Laxmidas
Address	84 KILBURN SQUARE LONDON
Post code	NW6 6PR
Telephone:	
Mobile	07507629624

A4 – email for Charity Commission use

This is an address that will only be used by the Charity Commission for contacting the charity, for example when issuing a password for our online services or for mailing reminders.

Your current private email address	jadefoundationtrust@mail.com

A5 – email for public display

This is a public address that will be displayed on the register of charities.

Your current public email address	info@jademutuafoundationtrust.org.uk

A6 – charity website

If the charity has its own website and we hold the address, a hyperlink will be available for the public to access the site from the charity's entry on the register of charities.

Your current charity website	https://jademutuafoundationtrust.or.uk

A7 – corporate trustee

A corporate trustee is a body which is a separate legal entity and is identified in the charity's governing document as being its trustee. It should not be confused with an organisation identified in the governing document as having the power to appoint individual trustees.

We require a full set of details, consisting of:

- the corporate trustee's name
- the corporate trustee's full address and postcode

It would also be helpful to have a telephone number and an email address if available. We will display a corporate trustee's name on our website. No other details supplied will be made public.

A8 / A9 – current and new individual trustee

Enter below the current trustees for your charity.

Please note, the addresses given should be the trustees' home address rather than a work or the charity address. Please ensure that we have a complete set of details for each trustee.

Trustees without a complete set of details may not be recorded on our register of charities. We only publish trustee names on the register, other personal details are not made publicly available.

Trustee 1	Trustee 2
Title: Mr	Title Mr
Personal name: BALARAM	Personal name: Jeffrey Timothy
Family name: LAXMIDAS	Family name: Valerie
Suffix	Suffix
Display name: BALARAM LAXMIDAS	Display name: Jeffrey Timothy Valerie
Date of birth * 28/06/1980	Date of birth * 25/07/1964
Address * 84 KILBURN SQUARE London	Address * 4 Besant Close, Galsworthy Road, London,

Post code: NW6 6PR	Postcode: NW2 2SJ
Telephone	Telephone: +44 7878 556703
Email	Email: Jefreytvaleie@hotmail.co.uk
Date of appointment	Date of appointment: 01/09/2021
Chair of the charity	Chair of the charity

Trustee 3	Trustee 4
Title: Miss	Title
Personal name: Kate-Marri	Personal name
Family name: Doyle	Family name
Suffix	Suffix
Display name: Kate-Marrie Doyle	Display name
Date of birth: 29/11/1982	Date of birth
Address: Flat 39, Rathbone House, Brondesbury Road, London	Address
Post code: NW6 6QH	Post code
Telephone: 07724062241	Telephone
Email: K8doyle@hotmail.com	Email
Date of appointment: 13/01/2022	Date of appointment
Chair of the charity	Chair of the charity

A10 – linked charities

Some charities are treated collectively as a group for administrative or accounting reasons, with each member of the group referred to as a 'constituent'. If your charity has simply collaborated with another on a specific project, it is not 'linked'.

Please provide details of all the 'linked' charities below.

Charity name	Charity number

A11 – area of operation in England and Wales

Please state which area in England and Wales which the charity operates.

If your charity operates in specific parts of England and/or Wales, you can add local authority areas up to a combined total of 10. A local authority area is either:

- London Borough
- Unitary Authority
- Metropolitan Borough
- Non-Metropolitan County)

Local authority area	Local authority area
London Borough	

If your charity operates in more than 10 Local Authority areas within England and/or Wales please select one of the options below.

	Throughout England (more than 10 local authority areas)
	Throughout Wales (more than 10 local authority areas)
	Throughout Wales (more than 10 local authority areas)

A12 – area of operation outside England and Wales

Please state which countries outside England and Wales which your charity operates.

Country
Not applicable

A13 – charity classification

Please indicate from the tables below, your charity classification

WHAT your charity sets out to do

X	General charitable purposes
X	Education/training
	The advancement of health or the saving of lives
X	Disability
X	The prevention or relief of poverty
	Overseas aid/famine relief
X	Accommodation/housing
	Religious activities
	Arts / culture / heritage / science
	Amateur sport
	Animals
	Environment / conservation / heritage
	Economic / community development / employment
	Armed forces / emergency service efficiency
	Human rights / religious or racial harmony / equality or diversity
	Recreation
	Other charitable purposes

WHO your charity helps

X	Children / young people
	Elderly / old people
X	People with disabilities
	People of a particular ethnic or racial origin
	Other charities or voluntary bodies
	Other defined groups
X	The general public / mankind

HOW your charity operates

X	Makes grants to individuals

X	Makes grants to organisations
	Provides other finance
	Provides human resources
	Provides buildings / facilities / open space
X	Provides services
X	Provides advocacy / advice / information
	Sponsors or undertakes research
	Acts as an umbrella or resource body
	Other charitable activities

A14 – charity activities

Please provide a brief explanation of your charity's current activities

General Charitable Purposes Education/training Disability The Prevention Or Relief Of Poverty Accommodation/housing

A15 – UK volunteers

The number of UK volunteers that the charity had during the financial year. Please give your best estimate of the actual number of individual volunteers involved during the year rather than a pro-rata or full-time equivalent number. Do not include the trustees in this figure.

If you had no volunteers then enter zero '37'	

A16 – company number

If the charity is incorporated and registered with Companies House, the company number should be entered below if it is not already shown.

If the charity is not a company, this field should be left blank.

Company number:	N/A

A17 – charity's main bank / building society account

Please provide details of your charity's main bank or building society account. Account details are not available to the public.

Bank name:	Cashplus
Sort code:	08-71-99

Account number:	00669497
Account name:	Jade Mutua Foundation Trust

A18 – Gift Aid

The Gift Aid scheme is for gifts of money by individuals who pay UK tax. Gift Aid donations are regarded as having basic rate tax deducted by the donor.

Was your charity recognised by HMRC for Gift Aid for the financial period of this Annual Return?

[ ] YES [X] NO

A20 – fundraising

Does your charity raise funds from the public?

Many charities raise funds from the public. This may be a very small part of the charity's income, or it may be the main way that the charity is funded. A charity may raise funds through donations of money or goods or by working with a company or professional fundraiser. .

Does your charity work with a commercial participator?

Commercial participation is where a company works with a charity to promote its business by advertising. A share of the profits will be donated to the charity. For example:

- a retailer agreeing to donate a percentage from the sale of certain items, such as a limited edition t-shirt or Christmas cards
- a credit card provider donating a percentage of each transaction to a charity

Any charity working with a commercial participator must have a written agreement with the company.

Does the charity raise funds from the public?

x	Yes, the charity raises funds from the public
	No, the charity does not raise funds from the public

A21 – trading

Does your charity have a trading subsidiary?

A trading subsidiary is a company owned and controlled by one or more charities which is set up in order to trade on their behalf. Its purpose is usually to create income for its parent charity or charities. The advantage of using trading subsidiaries is to reduce the restrictions on the trading activities that charities have and to protect the charity's assets from the risks of trading.

Does the charity have a trading subsidiary?

	Yes, the charity does have a Trading Subsidiary
X	No, the charity does not have a Trading Subsidiary

A22 – trustee payments

Most trustees act without payment of any kind or with only their basic expenses covered. However, some charities pay their trustees for carrying out their trustee duties. This is not the same as paying trustees for providing services to the charity, nor is it the same as reimbursing trustees for reasonable expenses they have incurred whilst carrying out their trustee duties.

Please only answer Yes to this question if you pay one or more of your trustees for carrying out trustee duties. In order to pay one or more trustees, this must be authorised either by your charity's governing document or by an Order from the Commission or the court.

Does the charity pay one or more of its trustees for acting as a trustee of the charity?

	Yes, the charity does pay one or more of its trustees for acting as a trustee of the charity.
X	No, the charity does not pay any trustees for acting as a trustee of the charity.

A23 – policies

The policies that a charity needs will depend on the charity's size and what it does. We believe that having written policies which are relevant to a charity's size and activities, which are implemented effectively and reviewed regularly, strengthens a charity's effectiveness and helps to demonstrate that trustees are taking their legal responsibilities and good governance seriously.

The Commission intends to publish details of the policies you have in place on your charity's register entry.

Please answer either Yes or No for each policy.

Does the charity have written policies in the following areas:

Type of policy	Yes	No
Risk management	x	
Investment		X
Vulnerable beneficiaries		X
Conflict of interest	X	
Volunteer management	x	
Complaints handling	x	
Paying staff		X

A24 – grant making

Many charities make grants to individuals or to organisation as a way of carrying out their charitable purposes. For some this will be a very small part of their activities, whilst for others it will be the main way they carry out their charitable purposes. Please only answer Yes to this question if making grants is the main way that your charity carries out its purposes.

Is grant making the main way your charity carries out its purposes?

	Yes, grant making is the main way that the charity carries out its purpose
X	No, grant making is not the main way that the charity carries out its purpose

A25 – other regulators

Many charities are regulated by a regulator or registered with a registrar in addition to the Commission. We recognise that there are many regulators and registrars that may apply to different charities. However, we have only listed those we deal with regularly in our regulatory work and

which we think will be of interest to the public. Please tick all from the drop down list that apply to your charity. Only those that you tick will be shown on the charity's register entry.

Is your charity regulated by any of the following regulator(s) and/or registered with any of the following registrars?

- Care and Social Services Inspectorate
- Care Quality Commission
- Financial Conduct Authority
- Healthcare Inspectorate Wales (HIW)
- HM Inspectorate of Education and Training
- Home and Communities Agency
- OFSTED
- Welsh Government (Social Landlords

	Yes, the charity is regulated or registered with one or more of the external bodies listed above
X	No, the charity is not regulated or registered with any of external bodies listed above

A26 – financial controls

A charity must confirm whether or not it has reviewed its financial controls during the reporting period. Charities should ensure that they have appropriate financial controls in place which are reviewed regularly to ensure that they are up to date and effective.

As a matter of good practice, we recommend that a charity reviews its financial controls annually.

Has your charity reviewed its financial controls during the reporting year?

X	Yes, your charity has reviewed its financial controls during the reporting year
	No, your charity has not reviewed its financial controls during the reporting year

A27 – government funding

A charity must provide a figure for how much it has received from central or local government in England or Wales during the financial period of this annual return, from

- contracts to deliver services to the public
- grants

If you have received no income please enter zero.

Government departments or their agencies or local authorities may pay charities to deliver services for them. For example, some charities provide:

- sheltered housing and care for the elderly
- sports activities for disadvantaged children
- support and advice for people looking for work
- meals on wheels services, delivering food to housebound people

During the financial period of this annual return, how much did the charity receive from:

Contracts from central or local government to deliver services	£
Grants from central or local government ******	£ **00.00**

(enter zero '0' if not applicable)

Reporting Serious Incidents

As soon as possible, you should report to the Charity Commission any incidents that cause a significant loss of funds or pose serious risks to a charity's beneficiaries, resources or reputation.

If any serious incident, including any of those listed below, have occurred since your last return, you should notify us immediately if you have not already done so.

Serious incidents:

- Fraud, theft or significant loss of funds or other property
- Significant sums of money or other property donated to the charity from an unknown or unverified source
- The charity (including any individual staff, trustees or volunteers) has any known or alleged link to a proscribed (banned) organisation or to terrorist or unlawful activity
- A person disqualified from acting as a trustee has been or is currently acting as a trustee of the charity
- The charity does not have a policy for safeguarding its vulnerable beneficiaries, for example children and young people, people with disabilities and the elderly / old people
- The charity has no vetting procedure to ensure that a trustee or member of staff is eligible to act in the position he or she is being appointed to.
- Suspicions, allegations or incidents of abuse or mistreatment of beneficiaries
- The charity has been subject to a criminal investigation, or an investigation by another regulator or agency; or sanctions have been imposed or concerns raised by another regulator or agency, for example the Health and Safety Executive, Ofsted

When you report a serious incident we will generally ask you for further details. You may not have all of these but please be prepared to provide as much relevant information as possible about the incident. We are concerned about criminal or unlawful activity, or very serious incidents about a charity that may pose a risk to its funds, property, beneficiaries or reputation.

Legal obligation

As part of the charity's Annual Return, trustees must confirm that there are no serious incidents or other matters which they should have brought to the attention of the Commission and have not done so already. Failure to do so will be regarded as a breach of legal requirements.

Processing your personal information

Our personal information charter explains how we process personal data.

Declaration

X	Trustee		Employee		Advisor		Other

Given names	BALARAM
Family name	LAXMIDAS
Telephone number	07507629624
Email	jadefoundationtrust@mail.com
Date submitted	3/9/2026

It is a criminal offence under section 60 of the Charities Act 2011 for anyone to knowingly or recklessly provide false or misleading information to the Commission; this includes suppressing, concealing or destroying documents.

X I can confirm that:

- I am authorised by the charity trustees to submit this information
- The information I have provided is to the best of my knowledge, true and correct
- I have read the Charity Commission's privacy notice

When you submit the return, we will send an acknowledgement to the charity email address.

If you enter an email address in the declaration different to the one we have recorded for the charity, we will send a copy to that email address as well.

When you have completed the form(s), email it along with (if applicable) a copy of your accounts, serious incident report, trustees' annual report and external scrutiny to:

RegistrarandAssurance@charitycommission.gov.uk

We will only accept the first version of the form that you email to us.

If you are submitting the Annual Return for 2015, please allow up to 14 days for it to be processed by the Charity Commission, before you access the annual return for 2016 online.

JADE MUTUA FOUNDATION TRUST

Trustees' Annual Report

For the year ended 31 May 2025

Charity Number: 1189627

Website: https://jademutuafoundationtrust.org.uk

Registered Address: 84 Kilburn Square, London, NW6 6PR

1. Reference and Administrative Details

Charity Name: Jade Mutua Foundation Trust

Charity Registration Number: 1189627

Principal Address:

84 Kilburn Square

London

NW6 6PR

Website:

https://jademutuafoundationtrust.org.uk

Trustees during the year:

Balaram Laxmidas

Kate Doyle

Jeffrey Valerie

2. Structure, Governance and Management

The charity is governed by its constitution and administered by its Trustees who oversee the charity's operations and ensure that its activities are carried out in accordance with charity law and its charitable objectives.

Trustees meet periodically to review financial performance, operational activity and strategic priorities. The Trustees are responsible for safeguarding the charity's assets and ensuring they are used solely to further the charity's purposes.

3. Objectives and Activities

The charity works to support vulnerable individuals and communities through housing support and community engagement programmes.

Key objectives include:

• Providing safe and affordable housing to individuals unable to access the private rental market.

• Supporting individuals with complex needs through enhanced tenancy management and support services.

• Delivering community programmes designed to promote wellbeing, social inclusion and personal development.

4. Public Benefit

The Trustees confirm that they have had regard to the Charity Commission’s guidance on public benefit when planning and delivering the charity’s activities.

The charity provides public benefit by supporting vulnerable individuals and strengthening communities through housing support and community initiatives.

5. Activities and Achievements

During the year ended 31 May 2025 the charity continued to pursue its objectives of supporting vulnerable individuals and promoting community engagement.

Activities included housing support, tenancy assistance and community initiatives designed to promote wellbeing and social inclusion.

6. Financial Review

The Receipts and Payments Accounts attached to this report summarise the financial activities of the charity for the year ended 31 May 2025.

Income for the charity is generated through donations, grants and fundraising activities which support the delivery of the charity’s programmes.

The accounts have been prepared on a Receipts and Payments basis.

7. Reserves Policy

The Trustees aim to maintain sufficient reserves to ensure the charity can continue operating effectively and meet its financial commitments.

8. Risk Management

The Trustees recognise the importance of identifying and managing risks including financial sustainability, governance and operational risks. These risks are reviewed periodically and appropriate controls are implemented where necessary.

9. Plans for Future Periods

The charity plans to continue expanding initiatives that support vulnerable individuals and strengthen communities including housing support and community programmes.

10. Trustees' Responsibilities

The Trustees are responsible for maintaining proper accounting records, preparing annual accounts, ensuring the accounts are independently examined where required and submitting required reports to the Charity Commission.

11. Independent Examination

The charity's accounts have been subject to an Independent Examination in accordance with the requirements of the Charities Act 2011.

12. Approval

This Trustees' Annual Report was approved by the Trustees and signed on their behalf.

Trustee Name: ________Balaram Laxidas_______________

Position: Trustee

Signature: ________*Balaram Laxmidas* _______________

Date: ________5th March 2026 _______________

CHARITY COMMISSION FOR ENGLAND AND WALES

JADE MUTUA FOUNDATION TRUST	1189627

Receipts and payments accounts

CC16a

For the period from	01/06/2024	To	31/05/2025

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations	0.00	-	-	-	27,250
Grants	0.00	-	-	-	15,000
Rental income	207,080	-	-	207,080	37,200
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total *(Gross income for AR)*	207,080	-	-	207,080	79,450
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	207,080	-	-	207,080	79,450
A3 Payments					
Food bank items		-	-	-	12
Rent and running costs	138,380	-	-	138,380	27,700
Activity cost	6,046	-	-	6,046	4,545
Contractor/service provider payment	64,059	-	-	64,059	42,323
Bank charges	257	-	-	257	166
Property management cost		-	-	-	250
Subscription cost	44	-	-	44	81
Advertisement	1,193	-	-	1,193	10
Other cost	3,500	-	-	3,500	220
Sub total	213,479	-	-	213,479	75,307
A4 Asset and investment purchases, (see table)					
	-	-	-	-	
	-	-	-	-	
Sub total	-	-	-	-	-
Total payments	213,479	-	-	213,479	75,307
Net of receipts/(payments)	- 6,399	-	-	- 6,399	4,143
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	- 6,399	-	-	- 6,399	4,143

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

B1 Cash funds

Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
Opening balance	4,143	-	-
Tenant Rent deposit	8,699	-	-
Deficit - Receipt & Payment	- 6,399	-	-
Total cash funds	**6,443**	**-**	**-**
(agree balances with receipts and payments account(s))	Agreement Error	OK	OK

B2 Other monetary assets

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

B3 Investment assets

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

B4 Assets retained for the charity's own use

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

B5 Liabilities

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
Tenants Rent deposit liability own	8699	-	
		-	
		-	
		-	
		-	

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

Signature	Print Name	Date of approval
Balaram Laxmidas	**Balaram Laxmidas**	

INDEPENDENT EXAMINER'S REPORT

To the Trustees of
JADE MUTUA FOUNDATION TRUST
Charity No: 1189627
For the year ended 31 May 2025

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 May 2025 which are set out on pages 1 – 2.

Responsibilities and basis of report

As the charity 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 Charities Act 2011 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 material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

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; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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.

Name: Dennis & Associates Accountants
Qualification: International Financial Accountants (IFA)
Address: Workspace House, 28/29 Maxwell Road, Peterborough, PE2 7JE.
Date: 2 March 2026

Signature:

JADE MUTUA FOUNDATION TRUST

England & Wales - Charity number 1189627

Accounts

CHARITY COMMISSION FOR ENGLAND AND WALES

JADE MUTUA FOUNDATION TRUST	1189627

Receipts and payments accounts

CC16a

For the period from	01/06/2023	To	31/05/2024

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations	27,250.00	-	-	27,250	-
Grants	15,000.00	-	-	15,000	-
Rental income	37,200	-	-	37,200	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total *(Gross income for AR)*	79,450	-	-	79,450	-
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	79,450	-	-	79,450	-
A3 Payments					
Food bank items	12.00	-	-	12	-
Rent and running costs	27,700.00	-	-	27,700	-
Activity cost	4,545.00	-	-	4,545	-
Staff cost	42,323	-	-	42,323	-
Bank charges	166	-	-	166	-
Property management cost	250	-	-	250	-
Subscription cost	81	-	-	81	-
Telephone	10	-	-	10	-
Other cost	220	-	-	220	-
Sub total	75,307	-	-	75,307	-
A4 Asset and investment purchases, (see table)					
	-	-	-	-	
	-	-	-	-	
Sub total	-	-	-	-	-
Total payments	75,307	-	-	75,307	-
Net of receipts/(payments)	4,143	-	-	4,143	-
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	4,143	-	-	4,143	-

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

B1 Cash funds

Categories / Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
Cash in hand	6,844	-	-
	-	-	-
	-	-	-
Total cash funds	**6,844**	**-**	**-**
(agree balances with receipts and payments account(s))	Agreement Error	OK	OK

B2 Other monetary assets

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

B3 Investment assets

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

B4 Assets retained for the charity's own use

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

B5 Liabilities

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
Rent deposit liability	2700	-	
		-	
		-	
		-	
		-	

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

Signature	Print Name	Date of approval
	Balaram Laxmidas	

Annual Return

CHARITY COMMISSION
FOR ENGLAND AND WALES

Please indicate for which financial year end you are completing this form:

[ ] Financial year end between 1 January & 31 December 2021

[X] Financial year end between 1 January & 31 December 2024

If you need to submit forms for both years, use 2 separate forms.

Charitable Incorporated Organisations (CIOs)

- Income £0 – 25,000: part A must be completed and a PDF copy of the accounts and trustees' annual report must be submitted
- Income £25,001 – £500,000: part A and reporting serious incidents must be completed, and a PDF copy of accounts, trustees' annual report, and external scrutiny report must be submitted

Non-Charitable Incorporated Organisations

- Income £0 – £10,000: part A should be completed
- Income £10,001 – £25,000: part A must be completed

All charities

- Income over £500,000: part A, reporting serious incidents and part B must be completed and a PDF copy of accounts, trustees' annual report and external scrutiny report must be submitted.

You do not need to complete pages 3 – 5. You can add this information when you update your details online.

Some of the information you give in this form will become publicly available on the register of charities. These fields are marked – P.

Charity number: **1189627**
Charity name: **JADE MUTUA FOUNDATION TRUST**

Part A – Charity information

A1- financial period

DD/MM/YYY

Financial period start:	01/ 06 / 2023
Financial period end:	31/ 05/2024

A2 – income and expenditure:

Income:	**£ 79,450**
Expenditure:	**£ 75,307**

A3 – charity contact

The contact details for your charity should be entered below

Contact name:	Balaram Laxmidas
Address	84 KILBURN SQUARE LONDON
Post code	NW6 6PR
Telephone:	
Mobile	07507629624

A4 – email for Charity Commission use

This is an address that will only be used by the Charity Commission for contacting the charity, for example when issuing a password for our online services or for mailing reminders.

Your current private email address	jadefoundationtrust@mail.com

A5 – email for public display

This is a public address that will be displayed on the register of charities.

Your current public email address	info@jademutuafoundationtrust.org.uk

A6 – charity website

If the charity has its own website and we hold the address, a hyperlink will be available for the public to access the site from the charity's entry on the register of charities.

Your current charity website	https://jademutuafoundationtrust.or.uk

A7 – corporate trustee

A corporate trustee is a body which is a separate legal entity and is identified in the charity's governing document as being its trustee. It should not be confused with an organisation identified in the governing document as having the power to appoint individual trustees.

We require a full set of details, consisting of:

- the corporate trustee's name
- the corporate trustee's full address and postcode

It would also be helpful to have a telephone number and an email address if available. We will display a corporate trustee's name on our website. No other details supplied will be made public.

A8 / A9 – current and new individual trustee

Enter below the current trustees for your charity.

Please note, the addresses given should be the trustees' home address rather than a work or the charity address. Please ensure that we have a complete set of details for each trustee.

Trustees without a complete set of details may not be recorded on our register of charities. We only publish trustee names on the register, other personal details are not made publicly available.

Trustee 1	Trustee 2
Title: Mr	Title Mr
Personal name: BALARAM	Personal name: Jeffrey Timothy
Family name: LAXMIDAS	Family name: Valerie
Suffix	Suffix
Display name: BALARAM LAXMIDAS	Display name: Jeffrey Timothy Valerie
Date of birth * 28/06/1980	Date of birth * 25/07/1964
Address * 84 KILBURN SQUARE London	Address * 4 Besant Close, Galsworthy Road, London,

Post code: NW6 6PR	Postcode: NW2 2SJ
Telephone	Telephone: +44 7878 556703
Email	Email: Jefreytvaleie@hotmail.co.uk
Date of appointment	Date of appointment: 01/09/2021
Chair of the charity	Chair of the charity

Trustee 3	Trustee 4
Title: Miss	Title
Personal name: Kate-Marri	Personal name
Family name: Doyle	Family name
Suffix	Suffix
Display name: Kate-Marrie Doyle	Display name
Date of birth: 29/11/1982	Date of birth
Address: Flat 39, Rathbone House, Brondesbury Road, London	Address
Post code: NW6 6QH	Post code
Telephone: 07724062241	Telephone
Email: K8doyle@hotmail.com	Email
Date of appointment: 13/01/2022	Date of appointment
Chair of the charity	Chair of the charity

A10 – linked charities

Some charities are treated collectively as a group for administrative or accounting reasons, with each member of the group referred to as a 'constituent'. If your charity has simply collaborated with another on a specific project, it is not 'linked'.

Please provide details of all the 'linked' charities below.

Charity name	Charity number

A11 – area of operation in England and Wales

Please state which area in England and Wales which the charity operates.

If your charity operates in specific parts of England and/or Wales, you can add local authority areas up to a combined total of 10. A local authority area is either:

- London Borough
- Unitary Authority
- Metropolitan Borough
- Non-Metropolitan County)

Local authority area	Local authority area
London Borough	

If your charity operates in more than 10 Local Authority areas within England and/or Wales please select one of the options below.

	Throughout England (more than 10 local authority areas)
	Throughout Wales (more than 10 local authority areas)
	Throughout Wales (more than 10 local authority areas)

A12 – area of operation outside England and Wales

Please state which countries outside England and Wales which your charity operates.

Country

A13 – charity classification

Please indicate from the tables below, your charity classification

WHAT your charity sets out to do

	General charitable purposes
	Education/training
	The advancement of health or the saving of lives
	Disability
	The prevention or relief of poverty
	Overseas aid/famine relief
	Accommodation/housing
	Religious activities
	Arts / culture / heritage / science
	Amateur sport
	Animals
	Environment / conservation / heritage
	Economic / community development / employment
	Armed forces / emergency service efficiency
	Human rights / religious or racial harmony / equality or diversity
	Recreation
	Other charitable purposes

WHO your charity helps

	Children / young people
	Elderly / old people
	People with disabilities
	People of a particular ethnic or racial origin
	Other charities or voluntary bodies
	Other defined groups
	The general public / mankind

HOW your charity operates

	Makes grants to individuals

	Makes grants to organisations
	Provides other finance
	Provides human resources
	Provides buildings / facilities / open space
	Provides services
	Provides advocacy / advice / information
	Sponsors or undertakes research
	Acts as an umbrella or resource body
	Other charitable activities

A14 – charity activities

Please provide a brief explanation of your charity's current activities

General Charitable Purposes Education/training Disability The Prevention Or Relief Of Poverty

A15 – UK volunteers

The number of UK volunteers that the charity had during the financial year. Please give your best estimate of the actual number of individual volunteers involved during the year rather than a pro-rata or full-time equivalent number. Do not include the trustees in this figure.

If you had no volunteers then enter zero '0'	

A16 – company number

If the charity is incorporated and registered with Companies House, the company number should be entered below if it is not already shown.

If the charity is not a company, this field should be left blank.

Company number:	

A17 – charity's main bank / building society account

Please provide details of your charity's main bank or building society account. Account details are not available to the public.

Bank name:	Cashplus
Sort code:	08-71-99

Account number:	00669497
Account name:	Jade Mutua Foundation Trust

A18 – Gift Aid

The Gift Aid scheme is for gifts of money by individuals who pay UK tax. Gift Aid donations are regarded as having basic rate tax deducted by the donor.

Was your charity recognised by HMRC for Gift Aid for the financial period of this Annual Return?

[ ] YES

[X] NO

A20 – fundraising

Does your charity raise funds from the public?

Many charities raise funds from the public. This may be a very small part of the charity's income, or it may be the main way that the charity is funded. A charity may raise funds through donations of money or goods or by working with a company or professional fundraiser. .

Does your charity work with a commercial participator?

Commercial participation is where a company works with a charity to promote its business by advertising. A share of the profits will be donated to the charity. For example:

- a retailer agreeing to donate a percentage from the sale of certain items, such as a limited edition t-shirt or Christmas cards
- a credit card provider donating a percentage of each transaction to a charity

Any charity working with a commercial participator must have a written agreement with the company.

Does the charity raise funds from the public?

X	Yes, the charity raises funds from the public
	No, the charity does not raise funds from the public

A21 – trading

Does your charity have a trading subsidiary?

A trading subsidiary is a company owned and controlled by one or more charities which is set up in order to trade on their behalf. Its purpose is usually to create income for its parent charity or charities. The advantage of using trading subsidiaries is to reduce the restrictions on the trading activities that charities have and to protect the charity's assets from the risks of trading.

Does the charity have a trading subsidiary?

	Yes, the charity does have a Trading Subsidiary
X	No, the charity does not have a Trading Subsidiary

A22 – trustee payments

Most trustees act without payment of any kind or with only their basic expenses covered. However, some charities pay their trustees for carrying out their trustee duties. This is not the same as paying trustees for providing services to the charity, nor is it the same as reimbursing trustees for reasonable expenses they have incurred whilst carrying out their trustee duties.

Please only answer Yes to this question if you pay one or more of your trustees for carrying out trustee duties. In order to pay one or more trustees, this must be authorised either by your charity's governing document or by an Order from the Commission or the court.

Does the charity pay one or more of its trustees for acting as a trustee of the charity?

X	Yes, the charity does pay one or more of its trustees for acting as a trustee of the charity.
	No, the charity does not pay any trustees for acting as a trustee of the charity.

A23 – policies

The policies that a charity needs will depend on the charity's size and what it does. We believe that having written policies which are relevant to a charity's size and activities, which are implemented effectively and reviewed regularly, strengthens a charity's effectiveness and helps to demonstrate that trustees are taking their legal responsibilities and good governance seriously.

The Commission intends to publish details of the policies you have in place on your charity's register entry.

Please answer either Yes or No for each policy.

Does the charity have written policies in the following areas:

Type of policy	Yes	No
Risk management	x	
Investment		
Vulnerable beneficiaries	x	
Conflict of interest		
Volunteer management	x	
Complaints handling	x	
Paying staff	x	

A24 – grant making

Many charities make grants to individuals or to organisation as a way of carrying out their charitable purposes. For some this will be a very small part of their activities, whilst for others it will be the main way they carry out their charitable purposes. Please only answer Yes to this question if making grants is the main way that your charity carries out its purposes.

Is grant making the main way your charity carries out its purposes?

	Yes, grant making is the main way that the charity carries out its purpose
X	No, grant making is not the main way that the charity carries out its purpose

A25 – other regulators

Many charities are regulated by a regulator or registered with a registrar in addition to the Commission. We recognise that there are many regulators and registrars that may apply to different charities. However, we have only listed those we deal with regularly in our regulatory work and

which we think will be of interest to the public. Please tick all from the drop down list that apply to your charity. Only those that you tick will be shown on the charity's register entry.

Is your charity regulated by any of the following regulator(s) and/or registered with any of the following registrars?

- Care and Social Services Inspectorate
- Care Quality Commission
- Financial Conduct Authority
- Healthcare Inspectorate Wales (HIW)
- HM Inspectorate of Education and Training
- Home and Communities Agency
- OFSTED
- Welsh Government (Social Landlords

	Yes, the charity is regulated or registered with one or more of the external bodies listed above
X	No, the charity is not regulated or registered with any of external bodies listed above

A26 – financial controls

A charity must confirm whether or not it has reviewed its financial controls during the reporting period. Charities should ensure that they have appropriate financial controls in place which are reviewed regularly to ensure that they are up to date and effective.

As a matter of good practice, we recommend that a charity reviews its financial controls annually.

Has your charity reviewed its financial controls during the reporting year?

X	Yes, your charity has reviewed its financial controls during the reporting year
	No, your charity has not reviewed its financial controls during the reporting year

A27 – government funding

A charity must provide a figure for how much it has received from central or local government in England or Wales during the financial period of this annual return, from

- contracts to deliver services to the public
- grants

If you have received no income please enter zero.

Government departments or their agencies or local authorities may pay charities to deliver services for them. For example, some charities provide:

- sheltered housing and care for the elderly
- sports activities for disadvantaged children
- support and advice for people looking for work
- meals on wheels services, delivering food to housebound people

During the financial period of this annual return, how much did the charity receive from:

Contracts from central or local government to deliver services	£
Grants from central or local government ******	£ **15,000.00**

(enter zero '0' if not applicable)

Reporting Serious Incidents

As soon as possible, you should report to the Charity Commission any incidents that cause a significant loss of funds or pose serious risks to a charity's beneficiaries, resources or reputation.

If any serious incident, including any of those listed below, have occurred since your last return, you should notify us immediately if you have not already done so.

Serious incidents:

- Fraud, theft or significant loss of funds or other property
- Significant sums of money or other property donated to the charity from an unknown or unverified source
- The charity (including any individual staff, trustees or volunteers) has any known or alleged link to a proscribed (banned) organisation or to terrorist or unlawful activity
- A person disqualified from acting as a trustee has been or is currently acting as a trustee of the charity
- The charity does not have a policy for safeguarding its vulnerable beneficiaries, for example children and young people, people with disabilities and the elderly / old people
- The charity has no vetting procedure to ensure that a trustee or member of staff is eligible to act in the position he or she is being appointed to.
- Suspicions, allegations or incidents of abuse or mistreatment of beneficiaries
- The charity has been subject to a criminal investigation, or an investigation by another regulator or agency; or sanctions have been imposed or concerns raised by another regulator or agency, for example the Health and Safety Executive, Ofsted

When you report a serious incident we will generally ask you for further details. You may not have all of these but please be prepared to provide as much relevant information as possible about the incident. We are concerned about criminal or unlawful activity, or very serious incidents about a charity that may pose a risk to its funds, property, beneficiaries or reputation.

Legal obligation

As part of the charity's Annual Return, trustees must confirm that there are no serious incidents or other matters which they should have brought to the attention of the Commission and have not done so already. Failure to do so will be regarded as a breach of legal requirements.

Processing your personal information

Our personal information charter explains how we process personal data.

Declaration

X Trustee	Employee	Advisor	Other

Given names	BALARAM
Family name	LAXMIDAS
Telephone number	07507629624
Email	jadefoundationtrust@mail.com
Date submitted	

It is a criminal offence under section 60 of the Charities Act 2011 for anyone to knowingly or recklessly provide false or misleading information to the Commission; this includes suppressing, concealing or destroying documents.

X I can confirm that:

- I am authorised by the charity trustees to submit this information
- The information I have provided is to the best of my knowledge, true and correct
- I have read the Charity Commission's privacy notice

When you submit the return, we will send an acknowledgement to the charity email address.

If you enter an email address in the declaration different to the one we have recorded for the charity, we will send a copy to that email address as well.

When you have completed the form(s), email it along with (if applicable) a copy of your accounts, serious incident report, trustees' annual report and external scrutiny to:

RegistrarandAssurance@charitycommission.gov.uk

We will only accept the first version of the form that you email to us.

If you are submitting the Annual Return for 2015, please allow up to 14 days for it to be processed by the Charity Commission, before you access the annual return for 2016 online.

Accounts

Annual Return

CHARITY COMMISSION
FOR ENGLAND AND WALES

Please indicate for which financial year end you are completing this form:

- [ ] Financial year end between 1 January & 31 December 2021
- [X] Financial year end between 1 January & 31 December 2023

If you need to submit forms for both years, use 2 separate forms.

Charitable Incorporated Organisations (CIOs)

- Income £0 – 25,000: part A must be completed and a PDF copy of the accounts and trustees' annual report must be submitted
- Income £25,001 – £500,000: part A and reporting serious incidents must be completed and a PDF copy of accounts, trustees' annual report, and external scrutiny report must be submitted

Non-Charitable Incorporated Organisations

- Income £0 – £10,000: part A should be completed
- Income £10,001 – £25,000: part A must be completed

All charities

- Income over £500,000: part A, reporting serious incidents and part B must be completed and a PDF copy of accounts, trustees' annual report and external scrutiny report must be submitted.

You do not need to complete pages 3 – 5. You can add this information when you update your details online.

Some of the information you give in this form will become publicly available on the register of charities. These fields are marked – P.

Charity number: **1189627**

Charity name: **JADE MUTUA FOUNDATION TRUST**

Part A – Charity information

A1- financial period

DD/MM/YYY

Financial period start:	01/ 06 / 2022
Financial period end:	31/ 05/2023

A2 – income and expenditure:

Income:	**£ 12,307**
Expenditure:	**£ 11,682**

A3 – charity contact

The contact details for your charity should be entered below

Contact name:	Balaram Laxmidas
Address	84 KILBURN SQUARE LONDON
Post code	NW6 6PR
Telephone:	
Mobile	07507629624

A4 – email for Charity Commission use

This is an address that will only be used by the Charity Commission for contacting the charity, for example when issuing a password for our online services or for mailing reminders.

Your current private email address	jadefoundationtrust@mail.com

A5 – email for public display

This is a public address that will be displayed on the register of charities.

Your current public email address	info@jademutuafoundationtrust.org.uk

A6 – charity website

If the charity has its own website and we hold the address, a hyperlink will be available for the public to access the site from the charity's entry on the register of charities.

Your current charity website	https://jademutuafoundationtrust.or.uk

A7 – corporate trustee

A corporate trustee is a body which is a separate legal entity and is identified in the charity's governing document as being its trustee. It should not be confused with an organisation identified in the governing document as having the power to appoint individual trustees.

We require a full set of details, consisting of:

- the corporate trustee's name
- the corporate trustee's full address and postcode

It would also be helpful to have a telephone number and an email address if available. We will display a corporate trustee's name on our website. No other details supplied will be made public.

A8 / A9 – current and new individual trustee

Enter below the current trustees for your charity.

Please note, the addresses given should be the trustees' home address rather than a work or the charity address. Please ensure that we have a complete set of details for each trustee.

Trustees without a complete set of details may not be recorded on our register of charities. We only publish trustee names on the register, other personal details are not made publicly available.

Trustee 1
Title: Mr
Personal name: BALARAM
Family name: LAXMIDAS
Suffix
Display name: BALARAM LAXMIDAS
Date of birth * 28/06/1980
Address * 84 KILBURN SQUARE London

Trustee 2
Title
Personal name: KINGSLEY
Family name: LAXMIDAS
Suffix
Display name: KINGSLEY LAXMIDAS
Date of birth * 13/08/1976
Address *

Post code : NW6 6PR	Post code
Telephone	Telephone
Email	Email
Date of appointment	Date of appointment
Chair of the charity	Chair of the charity

Trustee 3	Trustee 4
Title	Title
Personal name: SURESH	Personal name
Family name: LAXMIDAS	Family name
Suffix	Suffix
Display name: SURESH LAXMIDAS	Display name
Date of birth:	Date of birth
Address:	Address
Post code	Post code
Telephone	Telephone
Email	Email
Date of appointment	Date of appointment
Chair of the charity	Chair of the charity

A10 – linked charities

Some charities are treated collectively as a group for administrative or accounting reasons, with each member of the group referred to as a 'constituent'. If your charity has simply collaborated with another on a specific project, it is not 'linked'.

Please provide details of all the ‘linked’ charities below.

Charity name	Charity number

A11 – area of operation in England and Wales

Please state which area in England and Wales which the charity operates.

If your charity operates in specific parts of England and/or Wales, you can add local authority areas up to a combined total of 10. A local authority area is either:

- London Borough
- Unitary Authority
- Metropolitan Borough
- Non-Metropolitan County)

Local authority area	Local authority area
London Borough	

If your charity operates in more than 10 Local Authority areas within England and/or Wales please select one of the options below.

	Throughout England (more than 10 local authority areas)
	Throughout Wales (more than 10 local authority areas)
	Throughout Wales (more than 10 local authority areas)

A12 – area of operation outside England and Wales

Please state which countries outside England and Wales which your charity operates.

Country

A13 – charity classification

Please indicate from the tables below, your charity classification

WHAT your charity sets out to do

	General charitable purposes
	Education/training
	The advancement of health or the saving of lives
	Disability
	The prevention or relief of poverty
	Overseas aid/famine relief
	Accommodation/housing
	Religious activities
	Arts / culture / heritage / science
	Amateur sport
	Animals
	Environment / conservation / heritage
	Economic / community development / employment
	Armed forces / emergency service efficiency
	Human rights / religious or racial harmony / equality or diversity
	Recreation
	Other charitable purposes

WHO your charity helps

	Children / young people
	Elderly / old people
	People with disabilities
	People of a particular ethnic or racial origin
	Other charities or voluntary bodies
	Other defined groups
	The general public / mankind

HOW your charity operates

	Makes grants to individuals
	Makes grants to organisations
	Provides other finance
	Provides human resources
	Provides buildings / facilities / open space
	Provides services
	Provides advocacy / advice / information
	Sponsors or undertakes research
	Acts as an umbrella or resource body
	Other charitable activities

A14 – charity activities

Please provide a brief explanation of your charity's current activities

General Charitable Purposes Education/training Disability The Prevention Or Relief Of Poverty

A15 – UK volunteers

The number of UK volunteers that the charity had during the financial year. Please give your best estimate of the actual number of individual volunteers involved during the year rather than a pro-rata or full-time equivalent number. Do not include the trustees in this figure.

If you had no volunteers then enter zero '0'	

A16 – company number

If the charity is incorporated and registered with Companies House, the company number should be entered below if it is not already shown.

If the charity is not a company, this field should be left blank.

Company number:	

A17 – charity's main bank / building society account

Please provide details of your charity's main bank or building society account. Account details are not available to the public.

Bank name:	Cashplus

Sort code:	08-71-99
Account number:	00669497
Account name:	Jade Mutua Foundation Trust

A18 – Gift Aid

The Gift Aid scheme is for gifts of money by individuals who pay UK tax. Gift Aid donations are regarded as having basic rate tax deducted by the donor.

Was your charity recognised by HMRC for Gift Aid for the financial period of this Annual Return?

[ ] YES

[X] NO

A20 – fundraising

Does your charity raise funds from the public?

Many charities raise funds from the public. This may be a very small part of the charity's income, or it may be the main way that the charity is funded. A charity may raise funds through donations of money or goods or by working with a company or professional fundraiser. .

Does your charity work with a commercial participator?

Commercial participation is where a company works with a charity to promote its business by advertising. A share of the profits will be donated to the charity. For example:

- a retailer agreeing to donate a percentage from the sale of certain items, such as a limited edition t-shirt or Christmas cards
- a credit card provider donating a percentage of each transaction to a charity

Any charity working with a commercial participator must have a written agreement with the company.

Does the charity raise funds from the public?

X	Yes, the charity raises funds from the public
	No, the charity does not raise funds from the public

A21 – trading

Does your charity have a trading subsidiary?

A trading subsidiary is a company owned and controlled by one or more charities which is set up in order to trade on their behalf. Its purpose is usually to create income for its parent charity or charities. The advantage of using trading subsidiaries is to reduce the restrictions on the trading activities that charities have and to protect the charity's assets from the risks of trading.

Does the charity have a trading subsidiary?

	Yes, the charity does have a Trading Subsidiary
X	No, the charity does not have a Trading Subsidiary

A22 – trustee payments

Most trustees act without payment of any kind, or with only their basic expenses covered. However, some charities pay their trustees for carrying out their trustee duties. This is not the same as paying trustees for providing services to the charity, nor is it the same as reimbursing trustees for reasonable expenses they have incurred whilst carrying out their trustee duties.

Please only answer Yes to this question if you pay one or more of your trustees for carrying out trustee duties. In order to pay one or more trustees, this must be authorised either by your charity's governing document or by an Order from the Commission or the court.

Does the charity pay one or more of its trustees for acting as a trustee of the charity?

X	Yes, the charity does pay one or more of its trustees for acting as a trustee of the charity
	No, the charity does not pay any trustees for acting as a trustee of the charity

A23 – policies

The policies that a charity needs will depend on the charity's size and what it does. We believe that having written policies which are relevant to a charity's size and activities, which are implemented effectively and reviewed regularly, strengthens a charity's effectiveness and helps to demonstrate that trustees are taking their legal responsibilities and good governance seriously.

The Commission intends to publish details of the policies you have in place on your charity's register entry.

Please answer either Yes or No for each policy.

Does the charity have written policies in the following areas:

Type of policy	Yes	No
Risk management		
Investment		
Vulnerable beneficiaries		
Conflict of interest		
Volunteer management		
Complaints handling		
Paying staff		

A24 – grant making

Many charities make grants to individuals or to organisation as a way of carrying out their charitable purposes. For some this will be a very small part of their activities, whilst for others it will be the main way they carry out their charitable purposes. Please only answer Yes to this question if making grants is the main way that your charity carries out its purposes.

Is grant making the main way your charity carries out its purposes?

	Yes, grant making is the main way that the charity carries out its purpose
X	No, grant making is not the main way that the charity carries out its purpose

A25 – other regulators

Many charities are regulated by a regulator or registered with a registrar in addition to the Commission. We recognise that there are many regulators and registrars that may apply to different charities. However, we have only listed those we deal with regularly in our regulatory work and

which we think will be of interest to the public. Please tick all from the drop down list that apply to your charity. Only those that you tick will be shown on the charity's register entry.

Is your charity regulated by any of the following regulator(s) and/or registered with any of the following registrars?

- Care and Social Services Inspectorate
- Care Quality Commission
- Financial Conduct Authority
- Healthcare Inspectorate Wales (HIW)
- HM Inspectorate of Education and Training
- Home and Communities Agency
- OFSTED
- Welsh Government (Social Landlords

	Yes, the charity is regulated or registered with one or more of the external bodies listed above
X	No, the charity is not regulated or registered with any of external bodies listed above

A26 – financial controls

A charity must confirm whether or not it has reviewed its financial controls during the reporting period. Charities should ensure that they have appropriate financial controls in place which are reviewed regularly to ensure that they are up to date and effective.

As a matter of good practice, we recommend that a charity reviews its financial controls annually.

Has your charity reviewed its financial controls during the reporting year?

X	Yes, your charity has reviewed its financial controls during the reporting year
	No, your charity has not reviewed its financial controls during the reporting year

A27 – government funding

A charity must provide a figure for how much it has received from central or local government in England or Wales during the financial period of this annual return, from

- contracts to deliver services to the public
- grants

If you have received no income please enter zero.

Government departments or their agencies or local authorities may pay charities to deliver services for them. For example, some charities provide:

- sheltered housing and care for the elderly
- sports activities for disadvantaged children
- support and advice for people looking for work
- meals on wheels services, delivering food to housebound people

During the financial period of this annual return, how much did the charity receive from:

Contracts from central or local government to deliver services	£
Grants from central or local government ******	£ **1000.00**

(enter zero '0' if not applicable)

Reporting Serious Incidents

As soon as possible, you should report to the Charity Commission any incidents that cause a significant loss of funds or pose serious risks to a charity's beneficiaries, resources or reputation.

If any serious incident, including any of those listed below, have occurred since your last return, you should notify us immediately if you have not already done so.

Serious incidents:

- Fraud, theft or significant loss of funds or other property
- Significant sums of money or other property donated to the charity from an unknown or unverified source
- The charity (including any individual staff, trustees or volunteers) has any known or alleged link to a proscribed (banned) organisation or to terrorist or unlawful activity
- A person disqualified from acting as a trustee has been or is currently acting as a trustee of the charity
- The charity does not have a policy for safeguarding its vulnerable beneficiaries, for example children and young people, people with disabilities and the elderly / old people
- The charity has no vetting procedure to ensure that a trustee or member of staff is eligible to act in the position he or she is being appointed to.
- Suspicions, allegations or incidents of abuse or mistreatment of beneficiaries
- The charity has been subject to a criminal investigation, or an investigation by another regulator or agency; or sanctions have been imposed or concerns raised by another regulator or agency, for example the Health and Safety Executive, Ofsted

When you report a serious incident we will generally ask you for further details. You may not have all of these but please be prepared to provide as much relevant information as possible about the incident. We are concerned about criminal or unlawful activity, or very serious incidents about a charity that may pose a risk to its funds, property, beneficiaries or reputation.

Legal obligation

As part of the charity's Annual Return, trustees must confirm that there are no serious incidents or other matters which they should have brought to the attention of the Commission and have not done so already. Failure to do so will be regarded as a breach of legal requirements.

Processing your personal information

Our personal information charter explains how we process personal data.

Declaration

[X] Trustee	[ ] Employee	[ ] Advisor	[ ] Other

Given names	BALARAM
Family name	LAXMIDAS
Telephone number	07507629624
Email	jadefoundationtrust@mail.com
Date submitted	

It is a criminal offence under section 60 of the Charities Act 2011 for anyone to knowingly or recklessly provide false or misleading information to the Commission; this includes suppressing, concealing or destroying documents.

[X] I can confirm that:

- I am authorised by the charity trustees to submit this information
- The information I have provided is to the best of my knowledge, true and correct
- I have read the Charity Commission's privacy notice

When you submit the return, we will send an acknowledgement to the charity email address.

If you enter an email address in the declaration different to the one we have recorded for the charity, we will send a copy to that email address as well.

When you have completed the form(s), email it along with (if applicable) a copy of your accounts, serious incident report, trustees' annual report and external scrutiny to:

RegistrarandAssurance@charitycommission.gov.uk

We will only accept the first version of the form that you email to us.

If you are submitting the Annual Return for 2015, please allow up to 14 days for it to be processed by the Charity Commission, before you access the annual return for 2016 online.

CHARITY COMMISSION FOR ENGLAND AND WALES	JADE MUTUA FOUNDATION TRUST	1189627	CC16a

Receipts and payments accounts

For the period from	01/06/2022	To	31/05/2023

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations	6,308.00	-	-	6,308	-
Grants	5,999.22	-	-	5,999	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
***Sub total** (Gross income for AR)*	12,307	-	-	12,307	-
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	12,307	-	-	12,307	-
A3 Payments					
Food bank items	1,545.00	-	-	1,545	-
Rent and running costs	10,136.52	-	-	10,137	-
Website design and social media	0.00	-	-	-	-
		-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	11,682	-	-	11,682	-
A4 Asset and investment purchases, (see table)					
	-	-	-	-	
	-	-	-	-	
Sub total	-	-	-	-	-
Total payments	11,682	-	-	11,682	-
Net of receipts/(payments)	626	-	-	626	-
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	626	-	-	626	-

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds		-	-	-
		-	-	-
		-	-	-
	Total cash funds	-	-	-
	(agree balances with receipts and payments account(s))	Agreement Error	OK	OK

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval
		Balaram Laxmidas	

Accounts

CHARITY COMMISSION FOR ENGLAND AND WALES

JADE MUTUA FOUNDATION TRUST	1189627

Receipts and payments accounts

CC16a

For the period from	01/06/2021	To	31/05/2022

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations	0.00	-	-	-	-
Grants	16,566.80	-	-	16,567	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total *(Gross income for AR)*	16,567	-	-	16,567	-
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	16,567	-	-	16,567	-
A3 Payments					
Food bank items	3,609.25	-	-	3,609	-
Rent and running costs	9,189.10	-	-	9,189	-
Website design and social media	49.63	-	-	50	-
		-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	12,848	-	-	12,848	-
A4 Asset and investment purchases, (see table)					
	-	-	-	-	
	-	-	-	-	
Sub total	-	-	-	-	-
Total payments	12,848	-	-	12,848	-
Net of receipts/(payments)	3,719	-	-	3,719	-
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	3,719	-	-	3,719	-

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds		-	-	-
		-	-	-
		-	-	-
	Total cash funds	-	-	-
	(agree balances with receipts and payments account(s))	Agreement Error	OK	OK

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval
	[signature]	Balaram Laxmidas	3/16/2023

JADE MUTUA FOUNDATION TRUST

England & Wales - Charity number 1189627

Accounts

CHARITY COMMISSION FOR ENGLAND AND WALES

JADE MUTUA FOUNDATION TRUST | 1189627

Receipts and payments accounts

CC16a

For the period from	22/05/2020	To	31/05/2021

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations	6,906.05	-	-	6,906	-
Grants	3,323.47	-	-	3,323	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
***Sub total** (Gross income for AR)*	10,230	-	-	10,230	-
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	10,230	-	-	10,230	-
A3 Payments					
Food bank items	5,447.20	-	-	5,447	-
Rent and running costs	3,292.71	-	-	3,293	-
Payment for website design and social	1,489.38	-	-	1,489	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	10,229	-	-	10,229	-
A4 Asset and investment purchases, (see table)					
	-	-	-	-	
	-	-	-	-	
Sub total	-	-	-	-	-
Total payments	10,229	-	-	10,229	-
Net of receipts/(payments)	0	-	-	0	-
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	0	-	-	0	-

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds		-	-	-
		-	-	-
		-	-	-
	Total cash funds	-	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval
		Balaram laxmidas	10/7/2021