



CorfuUmbrella@icloud.com

*Registered with the Charity Commission for England & Wales
Charity Number 1189739*

Annual Report for 6/4/2023 to 5/4/2024

As at 6/4/2023 the Corfu Umbrella CIO (“CU”) had a cash balance of £29,188.

During the reporting period CU received donations of £40,000.

During the year we applied for £4,013 of Gift Aid. HMRC had not disbursed this amount before the year end and so we expect to receive it in the next reporting period and it is not included in this report. Our largest donor is not a UK tax resident, and therefore not eligible for Gift Aid.

We received some of our donations via PayPal and other “platforms” such as GoFundMe which include some Gift Aid reclaimed on our behalf by the platform operators.

We earned interest of £433 on our deposit account.

In the period CU made donations of £31,868:

- £19,007 made on behalf of the Greek registered charity The Corfiot Union for Rescuing Animals (also known as “KEPZ”) in Central Corfu. This was used primarily for the purchase of dog food which was then donated in kind, and for the construction of new kennels.
- £5,000 to the Corfu Philharmonic Society “Kapodistrias” to purchase five uniforms for cadet (child) musicians.
- £4,339 (at the time being approximately €5,000) to purchase one set of bed linen for each bed in Corfu General Hospital.
- £2,522 to purchase veterinary medicines from Merlinvet, a UK based wholesaler. These were donated in kind to KEPZ and PAWS. Our charitable status allows us to purchase these with zero rate VAT.
- £1,000 to the Czech registered charity Tlapky Z Korfu Z.S. (Company ID: 07816596) also known as “PAWS” which supports dogs and cats in NW Corfu. This was primarily used to pay veterinary bills.

During the period we closed our bank account with CashPlus (we now only bank with Cooperative Bank).

Our bank account and most of our donations are in Sterling. Many of our donations are spent in Euros, although we record them in Sterling. The most cost efficient way to exchange currencies is via the personal bank account of one of our trustees.

CU's assets as at 5/4/2024 were £37,753 consisting entirely of our bank account balances. CU has no other assets or liabilities.

We have no employees and the trustees claim no expenses.

Independent Review

Our income for the year exceeded £25,000. We therefore had this report independently reviewed by Philipp Prince, a Chartered Accountant on a *pro bono* basis.

Charitable status and objects

CU operates in England And Wales and Greece. It was registered on 01 June 2020 as a Charitable Incorporated Institution ("CIO").

The object of CU is to advance for the public benefit such charitable purposes as the trustees see fit from time to time, in particular but not exclusively on the island of Corfu, Greece.

Reserves Policy

All UK charities must include in their annual report their policy on reserves, stating the level of reserves held and why they are held. Where the charity does not have a reserves policy in place, it should include a statement to that effect.

We are a grant giving charity with no employees or long-term obligations. The trustees have therefore concluded that no reserves policy is currently necessary or appropriate.

Trustees

Name	Role	Date of appointment	Other trusteeships	
Mark Edward John Martin	Chair	1/6/2020	None	
Tobias Paul Anson Jennings	Trustee	1/6/2020	None	
Peter Willem Krens	Trustee	1/6/2020	None	

Contact information

Mark Martin
corfuumbrella@icloud.com

www.corfuumbrella.org.uk

Signed:



Mark Martin, Chair & Trustee

Date: 5/2/2025

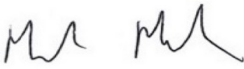


Corfu Umbrella Charitable Incorporated Organisation			1189739	CC16a
Receipts and payments accounts				
For the period from	6-Apr-23	To	5-Apr-24	

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 received	40,000	-	-	40,000	38,561
Gift Aid	-	-	-	-	2,922
Bank credit interest	433	-	-	433	16
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	40,433	-	-	40,433	41,499
A2 Asset and investment sales					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	40,433	-	-	40,433	41,499
A3 Payments					
Donations paid	31,868	-	-	31,868	20,351
Bank fees	-	-	-	-	39
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	31,868	-	-	31,868	20,390
A4 Asset and investment purchases					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	31,868	-	-	31,868	20,390
Net of receipts/(payments)	8,565	-	-	8,565	21,109
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	29,188	-	-	29,188	8,079
Cash funds this year end	37,753	-	-	37,753	29,188

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

Categories	Details	Unrestricted funds	Restricted funds	Endowment funds
		to nearest £	to nearest £	to nearest £
B1 Cash funds	Cooperative Bank	37,753	-	-
		-	-	-
		-	-	-
	Total cash funds	37,753	-	-
		Unrestricted funds	Restricted funds	Endowment funds
		to nearest £	to nearest £	to nearest £
B2 Other monetary assets	N/A	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	N/A		-	-
			-	-
			-	-
			-	-
		Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	N/A		-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
		Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	N/A		-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
		Mark Martin	2/3/2025	

Account	Date	Bank reference
Coop Current	4/6/2023	
Coop Savings	4/6/2023	
Cashplus	4/6/2023	
	4/6/2023	As per YE accounts
Cashplus	4/6/2023	R RALPH KEPZ FOOD/MEDS
Coop Current	4/11/2023	Merlin Vet Export 3001 Corfu
Coop Current	4/13/2023	KEPZ donation
Coop Current	4/13/2023	Rosemary Ralph KEPZ
Cashplus	4/18/2023	Cashplus
Coop Current	4/18/2023	CU transfee
Coop Current	4/21/2023	PPWDL432J22252ZJUL
Cashplus	5/2/2023	Cashplus
Coop Current	5/2/2023	JNOLANKEPZ
Coop Current	5/2/2023	KAREN HARDING
Coop Current	5/2/2023	Marketa Mavropoulo
Coop Current	5/10/2023	KEPZ FOOD-MEDS
Coop Current	5/17/2023	CP18399
Coop Current	5/24/2023	Rosemary Ralph KEPZ
Cashplus	5/30/2023	Cashplus
Coop Current	6/1/2023	JNOLANKEPZ
Coop Current	6/1/2023	KAREN HARDING
Coop Current	6/12/2023	KEPZ FOOD-MEDS
Coop Current	6/13/2023	Mark Martin FX Corfu Hospital
Coop Current	6/19/2023	CP18399
Cashplus	6/29/2023	Cashplus
Coop Current	7/3/2023	DIANA
Coop Current	7/3/2023	JNOLANKEPZ
Coop Current	7/3/2023	KAREN HARDING
Coop Current	7/10/2023	KEPZ FOOD-MEDS
Coop Current	7/14/2023	CHASE
Coop Current	7/19/2023	CP18399
Cashplus	7/31/2023	Cashplus
Coop Current	8/1/2023	DIANA
Coop Current	8/1/2023	JNOLANKEPZ
Coop Current	8/1/2023	KAREN HARDING
Coop Current	8/8/2023	CHAPS STG R00473DX
Coop Current	8/10/2023	KEPZ FOOD-MEDS

Coop Current	8/17/2023	CP18399
Cashplus	8/29/2023	Cashplus
Coop Current	9/1/2023	DIANA
Coop Current	9/1/2023	JNOLANKEPZ
Coop Current	9/1/2023	KAREN HARDING
Cashplus	9/5/2023	Cashplus
Coop Current	9/5/2023	Abi and Dave 2023
Coop Current	9/7/2023	ANDREW
Coop Current	9/11/2023	KEPZ FOOD-MEDS
Coop Current	9/15/2023	PPWDL432J22252LETW
Coop Current	9/25/2023	Sent from Revolut
Coop Current	9/25/2023	Merlin Vet Export Invoice 45061
Cashplus	9/29/2023	Cashplus
Coop Current	9/29/2023	EP23272N1498748
Coop Savings	9/29/2023	Matching credit to savings acct
Coop Current	10/2/2023	Peter
Coop Current	10/2/2023	DIANA
Coop Current	10/2/2023	JNOLANKEPZ
Coop Current	10/2/2023	KAREN HARDING
Coop Current	10/2/2023	Peter
Coop Savings	10/5/2023	Interest
Coop Current	10/10/2023	PPWDL432J222338A8Q
Coop Current	10/10/2023	KEPZ FOOD-MEDS
Coop Current	10/18/2023	CP18399
Cashplus	10/30/2023	Cashplus
Coop Current	11/1/2023	DIANA
Coop Current	11/1/2023	JNOLANKEPZ
Coop Current	11/1/2023	KAREN HARDING
Coop Current	11/2/2023	PPWDL432J222523M7A
Coop Current	11/2/2023	Sent from Revolut
Cashplus	11/6/2023	Cashplus
Coop Current	11/6/2023	CU transfee
Coop Current	11/10/2023	KEPZ FOOD-MEDS
Coop Current	11/17/2023	CP18399
Cashplus	11/29/2023	Cashplus
Coop Current	12/1/2023	DIANA
Coop Current	12/1/2023	JNOLANKEPZ
Coop Current	12/1/2023	KAREN HARDING
Coop Current	12/5/2023	XMAS23
Coop Current	12/11/2023	KEPZ FOOD-MEDS
Coop Current	12/12/2023	XMAS23
Coop Current	12/13/2023	KEPZ XMAS23
Coop Current	12/21/2023	Mark Martin FX Gulas KEPZ
Coop Current	12/21/2023	Mark Martin FX Philharmonic
Coop Current	12/27/2023	PPWDL432J22232A2PS

Cashplus	12/29/2023	Cashplus
Coop Current	1/2/2024	DIANA
Coop Current	1/2/2024	JNOLANKEPZ
Coop Current	1/2/2024	KAREN HARDING
Coop Current	1/3/2024	Kepz Food Fund
Cashplus	1/4/2024	Cashplus
Coop Current	1/4/2024	CU transfee
Coop Current	1/10/2024	KEPZ FOOD-MEDS
Coop Current	1/29/2024	KEPZ
Coop Current	1/29/2024	KEPZ
Coop Current	1/29/2024	PPWDL432J22232L9A8
Coop Current	2/1/2024	D WEBB-HOBSON DIANA
Coop Current	2/1/2024	JNOLANKEPZ
Coop Current	2/1/2024	KAREN HARDING
Coop Current	2/12/2024	R RALPH KEPZ FOOD/MEDS
Coop Current	2/19/2024	Mark Martin FX / KEPX
Coop Current	2/19/2024	PAYPAL PPWDL432J222226TZG
Coop Current	2/21/2024	MEASURES S D/RGL DOG CHARITY
Coop Current	2/27/2024	Tryfona Karen KEPZ DOG SHELTER K
Coop Current	2/29/2024	BRADLEYCJKEPZ
Coop Current	3/1/2024	HARDINGMA&KLCURKARENHARDING
Coop Current	3/1/2024	NOLANJJNOLANKEPZ
Coop Current	3/1/2024	DWEBB-HOBSONDIANA
Coop Current	3/11/2024	RRALPHKEPZFOOD/MEDS
Coop Current	3/25/2024	MEASURESSD/RGLDOGCHARITY
Coop Current	4/2/2024	HARDINGMA&KLCURKARENHARDING
Coop Current	4/2/2024	MBARRY
Coop Current	4/2/2024	SANGSTERPE+GVGWYNETH
Coop Current	4/2/2024	NOLANJJNOLANKEPZ
Coop Current	4/2/2024	BRADLEYCJKEPZ
Coop Current	4/2/2024	DWEBB-HOBSONDIANA
Coop Savings	4/5/2024	Interest

Reconciled to statements

Coop Current	4/6/2023	Cooperative Bank - Current
Coop Savings	4/6/2023	Cooperative Bank - Savings
Cashplus	4/6/2023	CashPlus Bank

Customer reference	Credit amount (GBP)	Debit amount (GBP)
Cooperative Bank - Current	£8,407.74	
Cooperative Bank - Savings	£20,016.15	
CashPlus Bank	£763.95	
Combined Opening balance		
R RALPH	£110.00	
Merlin Vet Export		-£2,512.10
R RALPH	£800.00	
R RALPH		-£1,100.00
Corfu Umbrella Transfer		-£800.00
Corfu Umbrella Cio	£800.00	
PAYPAL	£2,000.00	
Bradley	£25.00	
NOLAN J	£25.00	
HARDING MA&KL CUR	£8.00	
CU to PAWS		-£1,000.00
R RALPH	£110.00	
CHARITIES TRUST	£144.00	
Rosemary Ralph		-£1,350.00
Bradley	£25.00	
NOLAN J	£25.00	
HARDING MA&KL CUR	£8.00	
R RALPH	£110.00	
Mark Martin		-£4,339.68
CHARITIES TRUST	£614.40	
Bradley	£25.00	
D WEBB-HOBSON	£50.00	
NOLAN J	£25.00	
HARDING MA&KL CUR	£8.00	
R RALPH	£110.00	
MARK MARTIN	£9,024.00	
CHARITIES TRUST	£364.80	
Bradley	£25.00	
D WEBB-HOBSON	£50.00	
NOLAN J	£25.00	
HARDING MA&KL CUR	£8.00	
JOHN GUS GULAS	£13,000.00	
R RALPH	£110.00	

CHARITIES TRUST	£192.00	
Bradley	£25.00	
D WEBB-HOBSON	£50.00	
NOLAN J	£25.00	
HARDING MA&KL CUR	£8.00	
AYERS	£867.00	
KNIGHT DRA	£1,075.00	
HOFFMAN APS	£180.00	
R RALPH	£110.00	
PAYPAL	£2,300.00	
R RALPH	£40.00	
Merlin Vet Export		-£9.75
Bradley	£25.00	
CORFU UMBRELLA CIO		-£15,000.00
CORFU UMBRELLA CIO	£15,000.00	
KRENS PW	£999.00	
D WEBB-HOBSON	£50.00	
NOLAN J	£25.00	
HARDING MA&KL CUR	£8.00	
KRENS PW	£1.00	
Interest on savings account	£146.48	
PAYPAL	£635.00	
R RALPH	£110.00	
CHARITIES TRUST	£70.80	
Bradley	£25.00	
D WEBB-HOBSON	£50.00	
NOLAN J	£25.00	
HARDING MA&KL CUR	£8.00	
PAYPAL	£1,000.00	
R RALPH	£420.00	
Corfu Umbrella Transfer		-£1,115.95
Corfu Umbrella Cio	£1,115.95	
R RALPH	£110.00	
CHARITIES TRUST	£4.80	
Bradley	£25.00	
D WEBB-HOBSON	£50.00	
NOLAN J	£25.00	
HARDING MA&KL CUR	£8.00	
JASMIN COOPER	£20.00	
R RALPH	£110.00	
G Kleponis	£30.00	
R Ralph	£50.00	
Mark Martin		-£13,000.00
Mark Martin		-£5,000.00
PAYPAL	£1,280.48	

Bradley	£25.00	
D WEBB-HOBSON	£50.00	
NOLAN J	£25.00	
HARDING MA&KL CUR	£8.00	
Stephen Hobson	£550.00	
Corfu Umbrella Transfer		-£50.00
Corfu Umbrella Cio	£50.00	
R RALPH	£110.00	
BRADLEY C J	£25.00	
BRADLEY C J		-£182.00
PAYPAL	£1,014.88	
D WEBB-HOBSON DIANA	£50.00	
NOLAN J	£25.00	
HARDING MA&KL CUR	£8.00	
R RALPH KEPZ FOOD/MEDS	£110.00	
Mark Martin		-£3,374.64
PAYPAL	£736.99	
MEASURES S D/RGL DOG CHARITY	£5.00	
Tryfona Karen KEPZ DOG SHELTER K	£40.00	
BRADLEYCJKEPZ	£25.00	
HARDINGMA&KLCURKARENHARDING	£8.00	
NOLANJJNOLANKEPZ	£25.00	
DWEBB-HOBSONDIANA	£50.00	
RRALPHKEPZFOOD/MEDS	£110.00	
MEASURESSD/RGLDOGCHARITY	£5.00	
HARDINGMA&KLCURKARENHARDING	£8.00	
MBARRY	£10.00	
SANGSTERPE+GVGWYNETH	£10.00	
NOLANJJNOLANKEPZ	£25.00	
BRADLEYCJKEPZ	£25.00	
DWEBB-HOBSONDIANA	£50.00	
Interest on savings account	£286.48	

£49,171.84 -£46,868.17

£35,449.11 £0.00

£1,965.95 -£1,965.95

balance (GBP) Note

£8,407.74 Opening balance

£28,423.89 Opening balance

£29,187.84 Opening balance

£29,187.84

£29,297.84 Donation

£26,785.74 Payment out on behalf of KEPZ

£27,585.74 Donation

£26,485.74 Payment out on behalf of KEPZ

£25,685.74 Bank transfer

£26,485.74 Bank transfer

£28,485.74 Donation

£28,510.74 Donation

£28,535.74 Donation

£28,543.74 Donation

£27,543.74 Payment out on behalf of PAWS

£27,653.74 Donation

£27,797.74 Donation

£26,447.74 Payment out on behalf of KEPZ

£26,472.74 Donation

£26,497.74 Donation

£26,505.74 Donation

£26,615.74 Donation

£22,276.06 Payment for linen for hospital

£22,890.46 Donation

£22,915.46 Donation

£22,965.46 Donation

£22,990.46 Donation

£22,998.46 Donation

£23,108.46 Donation

£32,132.46 Donation

£32,497.26 Donation

£32,522.26 Donation

£32,572.26 Donation

£32,597.26 Donation

£32,605.26 Donation

£45,605.26 Donation

£45,715.26 Donation

£45,907.26 Donation

£45,932.26 Donation

£45,982.26 Donation

£46,007.26 Donation

£46,015.26 Donation

£46,882.26 Donation

£47,957.26 Donation

£48,137.26 Donation

£48,247.26 Donation

£50,547.26 Donation

£50,587.26 Donation

£50,577.51 Merlin

£50,602.51 Donation

£35,602.51 Bank transfer

£50,602.51 Bank transfer

£51,601.51 Donation

£51,651.51 Donation

£51,676.51 Donation

£51,684.51 Donation

£51,685.51 Donation

£51,831.99 Interest income

£52,466.99 Donation

£52,576.99 Donation

£52,647.79 Donation

£52,672.79 Donation

£52,722.79 Donation

£52,747.79 Donation

£52,755.79 Donation

£53,755.79 Donation

£54,175.79 Donation

£53,059.84 Bank transfer

£54,175.79 Bank transfer

£54,285.79 Donation

£54,290.59 Donation

£54,315.59 Donation

£54,365.59 Donation

£54,390.59 Donation

£54,398.59 Donation

£54,418.59 Donation

£54,528.59 Donation

£54,558.59 Donation

£54,608.59 Donation

£41,608.59 Payment out on behalf of KEPZ

£36,608.59 Uniforms

£37,889.07 Donation

£37,914.07 Donation
£37,964.07 Donation
£37,989.07 Donation
£37,997.07 Donation
£38,547.07 Donation
£38,497.07 Bank transfer
£38,547.07 Bank transfer
£38,657.07 Donation
£38,682.07 Donation
£38,500.07 Payment out on behalf of KEPZ

£39,514.95 Donation
£39,564.95 Donation
£39,589.95 Donation
£39,597.95 Donation
£39,707.95 Donation
£36,333.31 Payment out on behalf of KEPZ
£37,070.30 Donation
£37,075.30 Donation
£37,115.30 Donation
£37,140.30 Donation

£37,148.30 Donation

£37,173.30 Donation

£37,223.30 Donation

£37,333.30 Donation

£37,338.30 Donation

£37,346.30 Donation

£37,356.30 Donation

£37,366.30 Donation

£37,391.30 Donation

£37,416.30 Donation

£37,466.30 Donation

£37,752.78 Interest income

£2,303.67 1

£35,449.11 1

£0.00 1

Comment

KEPZ supporter

Merlin

KEPZ supporter

Payment sent to Ralph to purchase food from
Makedonas pet shop (so she shows as donor and
recipient)

Should net out with next row

KEPZ supporter; Bradley kept using old bank
account but now switched

KEPZ supporter

KEPZ supporter

Much smaller than last year - more donations made
personally by MM

KEPZ supporter

Payment sent to Ralph to purchase food from
Makedonas pet shop

KEPZ supporter

KEPZ supporter

KEPZ supporter

KEPZ supporter

Equivalent to €5000; FX by MM. Receipt in Greek.

GoFundMe platform donation

KEPZ supporter

KEPZ supporter

KEPZ supporter

KEPZ supporter

KEPZ supporter

KEPZ supporter

KEPZ supporter

KEPZ supporter

KEPZ supporter

KEPZ supporter; Donated as approximately \$15K,
but received in GBP

KEPZ supporter

KEPZ supporter
KEPZ supporter
KEPZ supporter
KEPZ supporter
KEPZ supporter
Cashplus closure

KEPZ supporter
KEPZ supporter
Donation to allow purchase of angle grinder used to
demolish old kennels

KEPZ supporter
KEPZ supporter
KEPZ supporter
KEPZ supporter
FX-ed by MM

KEPZ supporter
KEPZ supporter
KEPZ supporter

KEPZ supporter
KEPZ supporter

KEPZ supporter

KEPZ supporter

KEPZ supporter

KEPZ supporter

KEPZ supporter

KEPZ supporter

KEPZ supporter

KEPZ supporter

KEPZ supporter

Note
Bank transfer
Donation
Merlin
Opening balance
Uniforms
Payment out on behalf of PAWS
Payment for linen for hospital
(empty)
Interest income
Payment out on behalf of KEPZ

Total Result

Net

- Analysis:*
B/fwd
Donations
Interest
Expenditure
Transfers
C/fwd

	Data	
Customer reference	Sum of Debit amount (GBP)	Sum of Credit
	-£16,965.95	£16,965.95
Corfu Umbrella Transfer	-£1,965.95	
Corfu Umbrella Cio	-£15,000.00	£16,965.95
		£40,000.15
Tryfona Karen KEPZ DOG SHELTER K		£40.00
Stephen Hobson		£550.00
R RALPH KEPZ FOOD/MEDS		£110.00
R RALPH		£2,410.00
PAYPAL		£8,967.35
NOLAN J		£250.00
MEASURES S D/RGL DOG CHARITY		£5.00
KRENS PW		£1,000.00
KNIGHT DRA		£1,075.00
JOHN GUS GULAS		£13,000.00
JASMIN COOPER		£20.00
HOFFMAN APS		£180.00
HARDING MA&KL CUR		£80.00
G Kleponis		£30.00
D WEBB-HOBSON DIANA		£50.00
D WEBB-HOBSON		£350.00
CHARITIES TRUST		£1,390.80
BRADLEY C J		£25.00
Bradley		£225.00
AYERS		£867.00
Mark Martin		£9,024.00
BRADLEYCJKEPZ		£50.00
HARDINGMA&KLCURKARENHARDING		£16.00
NOLANJJNOLANKEPZ		£50.00
DWEBB-HOBSONDIANA		£100.00
RRALPHKEPZFOOD/MEDS		£110.00
MEASURESSD/RGLDOGCHARITY		£5.00
MBARRY		£10.00
SANGSTERPE+GVGWYNETH		£10.00
	-£9.75	
Merlin Vet Export	-£9.75	
		£29,187.84
Cooperative Bank - Savings		£20,016.15
Cooperative Bank - Current		£8,407.74
CashPlus Bank		£763.95
	-£5,000.00	
Mark Martin	-£5,000.00	
	-£1,000.00	
CU to PAWS	-£1,000.00	
	-£4,339.68	
Mark Martin	-£4,339.68	
(empty)		
Combined Opening balance		
		£432.96
Interest on savings account		£432.96
	-£21,518.74	
Rosemary Ralph	-£1,350.00	

R RALPH	-£1,100.00	
Merlin Vet Export	-£2,512.10	
BRADLEY C J	-£182.00	
Mark Martin	-£16,374.64	
	-£48,834.12	£86,586.90

£37,752.78

£29,187.84

£40,000.15

£432.96

-£31,868.17

-£16,965.95

£0.00

£16,965.95

£37,752.78

amount (GBP)

Cooperative April 23 to March 24

Customer reference	Sum of Credit amount (GBP)
BRADLEY C J	£25.00
CHAPS STG R00473DX	£13,000.00
CHARITIES TRUST	£1,390.80
D WEBB-HOBSON	£400.00
G Kleponis	£30.00
HARDING MA&KL CUR	£80.00
HOFFMAN APS	£180.00
JASMIN COOPER	£20.00
KNIGHT DRA	£1,075.00
KRENS PW	£1,000.00
Mark Martin	£9,024.00
Marketa Mavropoulo	
Merlin Vet Export	
NOLAN J	£250.00
PAYPAL	£8,230.36
R RALPH	£2,300.00
Rosemary Ralph	
Stephen Hobson	£550.00
CORFU UMBRELLA CIO	£1,965.95
Total Result	£39,521.11

Cashplus Jan 23 to close

Calvin Bradley

212

Ayers

6

Totals for Jan 23 until March 24

Julian

Sutton

9

Rosemary

Ralph

1

Karen

Harding

1

Jenny

Nolan

1

Calvin

Bradley

212

Dominic

Ayers

6

Andrew

Hoffman

43

Dave

Knight

15

Mark

Martin

6

Peter

Krens

20

Diana

Web Hobson

170

Table shows all headings - gift aid donations extracted from it and included below

B43 5RH	5/2/2023	£225.00
BA2 6EH	9/5/2023	£867.00

SO50 6HL	12/6/2022	£560.00 Known to me personally
PL12 5JY	12/6/2022	£2,850.00 Known to me personally
ME17 2NR	1/3/2023	£112.00
DH3 3SX	1/3/2023	£350.00
B43 5RH	12/29/2022	£350.00
BA2 6EH	9/5/2023	£867.00 Known to me personally
PO11 9PH	07/09/2023	£180.00 Known to me personally
PO11 9FN	05/09/2023	£1,075.00 Known to me personally
W11 1DF	7/14/2023	£9,024.00 Known to me personally
SW18 3SW	10/2/2023	£1,000.00 Known to me personally
SK7 1QF	7/3/2023	£400.00

Total	£17,860.00 Net of 20% basic rate tax
	£4,465.00 20% Gift Aid

£4,052.11 Refund send by HMRC to old bank
£4,012.75 Refund received from HMRC (letter

Noted in report but excluded from nur

account, to be re-sent to Coop.
dated 17 June 2024).

nbars

Date	Bank reference	Customer reference
11/04/2023	3001 Corfu	Merlin Vet Export
13/04/2023	KEPZ donation	R RALPH
13/04/2023	KEPZ	R RALPH
18/04/2023	CU transfee	Corfu Umbrella Cio
21/04/2023	PPWDL432J22252ZJUL	PAYPAL
02/05/2023	JNOLANKEPZ	NOLAN J
02/05/2023	KAREN HARDING	HARDING MA&KL CUR
02/05/2023	CU to PAWS	Marketa Mavropoulo
10/05/2023	KEPZ FOOD-MEDS	R RALPH
17/05/2023	CP18399	CHARITIES TRUST
24/05/2023	KEPZ	Rosemary Ralph
01/06/2023	JNOLANKEPZ	NOLAN J
01/06/2023	KAREN HARDING	HARDING MA&KL CUR
12/06/2023	KEPZ FOOD-MEDS	R RALPH
13/06/2023	FX Corfu Hospital	Mark Martin
19/06/2023	CP18399	CHARITIES TRUST
03/07/2023	DIANA	D WEBB-HOBSON
03/07/2023	JNOLANKEPZ	NOLAN J
03/07/2023	KAREN HARDING	HARDING MA&KL CUR
10/07/2023	KEPZ FOOD-MEDS	R RALPH
14/07/2023	CHASE	MARK MARTIN
19/07/2023	CP18399	CHARITIES TRUST
01/08/2023	DIANA	D WEBB-HOBSON
01/08/2023	JNOLANKEPZ	NOLAN J
01/08/2023	KAREN HARDING	HARDING MA&KL CUR
08/08/2023	JOHN GUS GULAS	CHAPS STG R00473DX
10/08/2023	KEPZ FOOD-MEDS	R RALPH
17/08/2023	CP18399	CHARITIES TRUST
01/09/2023	DIANA	D WEBB-HOBSON
01/09/2023	JNOLANKEPZ	NOLAN J
01/09/2023	KAREN HARDING	HARDING MA&KL CUR
05/09/2023	Abi and Dave 2023	KNIGHT DRA
07/09/2023	ANDREW	HOFFMAN APS
11/09/2023	KEPZ FOOD-MEDS	R RALPH
15/09/2023	PPWDL432J22252LETW	PAYPAL
25/09/2023	Sent from Revolut	R RALPH
25/09/2023	Invoice 45061	Merlin Vet Export
29/09/2023	EP23272N1498748	CORFU UMBRELLA CIO
02/10/2023	Peter	KRENS PW
02/10/2023	DIANA	D WEBB-HOBSON
02/10/2023	JNOLANKEPZ	NOLAN J
02/10/2023	KAREN HARDING	HARDING MA&KL CUR
02/10/2023	Peter	KRENS PW
10/10/2023	PPWDL432J222338A8Q	PAYPAL
10/10/2023	KEPZ FOOD-MEDS	R RALPH
18/10/2023	CP18399	CHARITIES TRUST

01/11/2023	DIANA	D WEBB-HOBSON
01/11/2023	JNOLANKEPZ	NOLAN J
01/11/2023	KAREN HARDING	HARDING MA&KL CUR
02/11/2023	PPWDL432J222523M7A	PAYPAL
02/11/2023	Sent from Revolut	R RALPH
06/11/2023	CU transfee	Corfu Umbrella Cio
10/11/2023	KEPZ FOOD-MEDS	R RALPH
17/11/2023	CP18399	CHARITIES TRUST
01/12/2023	DIANA	D WEBB-HOBSON
01/12/2023	JNOLANKEPZ	NOLAN J
01/12/2023	KAREN HARDING	HARDING MA&KL CUR
05/12/2023	XMAS23	JASMIN COOPER
11/12/2023	KEPZ FOOD-MEDS	R RALPH
12/12/2023	XMAS23	G Kleponis
13/12/2023	KEPZ XMAS23	R Ralph
21/12/2023	FX Gulas KEPZ	Mark Martin
21/12/2023	FX Philharmonic	Mark Martin
27/12/2023	PPWDL432J22232A2PS	PAYPAL
02/01/2024	DIANA	D WEBB-HOBSON
02/01/2024	JNOLANKEPZ	NOLAN J
02/01/2024	KAREN HARDING	HARDING MA&KL CUR
03/01/2024	Kepz Food Fund	Stephen Hobson
04/01/2024	CU transfee	Corfu Umbrella Cio
10/01/2024	KEPZ FOOD-MEDS	R RALPH
29/01/2024	PPWDL432J22232L9A8	PAYPAL
29/01/2024	KEPZ	BRADLEY C J
29/01/2024	KEPZ	BRADLEY C J
01/02/2024	DIANA	D WEBB-HOBSON
01/02/2024	JNOLANKEPZ	NOLAN J
01/02/2024	KAREN HARDING	HARDING MA&KL CUR
1-Feb-24	D WEBB-HOBSON DIANA	
12-Feb-24	R RALPH KEPZ FOOD/MEDS	
19-Feb-24	Mark Martin FX / KEPX	
19-Feb-24	PAYPAL PPWDL432J222226TZG	
21-Feb-24	MEASURES S D/RGL DOG CHARITY	
27-Feb-24	Tryfona Karen KEPZ DOG SHELTER K	

Credit amount (GBP)	Debit amount (GBP)	balance (GBP)	Note
	(£2,512.10)	£5,895.64	Merlin
£800.00		£5,595.64	KEPZ Donation
	(£1,100.00)	£4,795.64	KEPZ Payment
£800.00		£6,395.64	Bank transfer
£2,000.00		£8,395.64	Bank transfer
£25.00		£7,428.64	KEPZ Donation
£8.00		£7,403.64	KEPZ Donation
	(£1,000.00)	£7,395.64	PAWS
£110.00		£7,538.64	KEPZ Donation
£144.00		£7,682.64	Donation
	(£1,350.00)	£6,332.64	KEPZ Payment
£25.00		£6,365.64	KEPZ Donation
£8.00		£6,340.64	KEPZ Donation
£110.00		£6,475.64	KEPZ Donation
	(£4,339.68)	£2,135.96	Hospital
£614.40		£2,750.36	Donation
£50.00		£2,833.36	KEPZ Donation
£25.00		£2,783.36	KEPZ Donation
£8.00		£2,758.36	KEPZ Donation
£110.00		£2,943.36	KEPZ Donation
£9,024.00		£11,967.36	Donation
£364.80		£12,332.16	Donation
£50.00		£12,415.16	KEPZ Donation
£25.00		£12,365.16	KEPZ Donation
£8.00		£12,340.16	KEPZ Donation
£13,000.00		£25,415.16	KEPZ Donation
£110.00		£25,525.16	KEPZ Donation
£192.00		£25,717.16	Donation
£50.00		£25,800.16	KEPZ Donation
£25.00		£25,750.16	KEPZ Donation
£8.00		£25,725.16	KEPZ Donation
£1,075.00		£26,875.16	Donation
£180.00		£27,055.16	Donation
£110.00		£27,165.16	KEPZ Donation
£2,300.00		£29,465.16	Donation
£40.00		£29,495.41	KEPZ Donation
	(£9.75)	£29,455.41	Merlin
	(£15,000.00)	£14,495.41	Bank transfer
£999.00		£15,578.41	Donation
£50.00		£14,579.41	KEPZ Donation
£25.00		£14,529.41	KEPZ Donation
£8.00		£14,504.41	KEPZ Donation
£1.00		£14,496.41	Donation
£635.00		£16,323.41	Donation
£110.00		£15,688.41	KEPZ Donation
£70.80		£16,394.21	Donation

£50.00	£16,477.21	KEPZ Donation
£25.00	£16,427.21	KEPZ Donation
£8.00	£16,402.21	KEPZ Donation
£1,000.00	£17,897.21	Donation
£420.00	£16,897.21	KEPZ Donation
£1,115.95	£19,013.16	Donation
£110.00	£19,123.16	KEPZ Donation
£4.80	£19,127.96	Donation
£50.00	£19,210.96	KEPZ Donation
£25.00	£19,160.96	KEPZ Donation
£8.00	£19,135.96	KEPZ Donation
£20.00	£19,230.96	KEPZ Donation
£110.00	£19,340.96	KEPZ Donation
£30.00	£19,370.96	KEPZ Donation
£50.00	£19,420.96	KEPZ Donation
(£13,000.00)	£1,420.96	KEPZ Payment
(£5,000.00)	£14,420.96	Uniforms
£1,280.48	£2,701.44	Donation
£50.00	£2,784.44	KEPZ Donation
£25.00	£2,734.44	KEPZ Donation
£8.00	£2,709.44	KEPZ Donation
£550.00	£3,334.44	KEPZ Donation
£50.00	£3,384.44	Bank transfer
£110.00	£3,494.44	KEPZ Donation
£1,014.88	£4,352.32	Donation
£25.00	£3,337.44	KEPZ Donation
(£182.00)	£3,312.44	KEPZ Payment
£50.00	£4,435.32	KEPZ Donation
£25.00	£4,385.32	KEPZ Donation
£8.00	£4,360.32	KEPZ Donation
50		KEPZ Donation
110		KEPZ Donation
	-3,374.64	KEPZ Payment
736.99		Donation
5		KEPZ Donation
40		KEPZ Donation

Gift Aid?

Yes

Yes

Yes

Yes

Yes

Yes

Yes

Yes

Not UK taxpayer

Yes

Yes

Transaction History

Account Details

Account number: **0892996727727450**
 Account nickname: **CU Savings Account**

Transactions list:

Date	Bank reference	Customer reference	Type of payment
05/10/2023			Bank Credit Interest
29/09/2023	EP23272N1498748	CORFU UMBRELLA CIO	Transfer In
05/04/2023			Bank Credit Interest
13/03/2023	EP23072N5614931	CORFU UMBRELLA CIO	Transfer In

Note: The dates in the report are generated based on time

ed in YE23 closing balance

ed in YE23 closing balance

4/18/2023 Corfu Umbrella Transfer		(£800.00)
5/2/2023 Bradley	£25.00	
5/30/2023 Bradley	£25.00	
6/29/2023 Bradley	£25.00	
7/31/2023 Bradley	£25.00	
8/29/2023 Bradley	£25.00	
9/5/2023 AYERS	£867.00	
9/29/2023 Bradley	£25.00	
10/30/2023 Bradley	£25.00	
11/6/2023 Corfu Umbrella Transfer		(£1,115.95)
11/29/2023 Bradley	£25.00	
12/29/2023 Bradley	£25.00	
1/4/2024 Corfu Umbrella Transfer		(£50.00)

Bank switch
KEPZ Donation
KEPZ Donation
KEPZ Donation
KEPZ Donation
KEPZ Donation
Donation
KEPZ Donation
KEPZ Donation
Bank switch
KEPZ Donation
KEPZ Donation
Bank switch **Account closed**

Private & Confidential

Corfu Umbrella CIO
6 St Lukes Mews
LONDON
W11 1DF

For the attention of Mark Martin

NAM Financial
2 Stonefield Street
LONDON
N1 0HP

My ref: 2024-COCIO

3 February 2025

Dear Trustees

Independent examiner's report to the trustees of the Corfu Umbrella CIO

I report to the trustees on my examination of the accounts of the Corfu Umbrella Charitable Incorporated Organisation (Charity Number 1189739) ('Corfu Umbrella') for the year ended 5 April 2024.

Responsibilities and basis of report

As the charity trustees of Corfu Umbrella, 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 Corfu Umbrella's accounts carried out under section 145 of the 2011 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 material matters have come to my attention in connection with the examination, other than that disclosed below, giving me cause to believe that, in any material respect:

1. accounting records were not kept in respect of Corfu Umbrella as required by section 130 of the Act; or
2. the accounts do not accord with those records.

In carrying out my examination I noted a lapse in the keeping of accounting records for certain donations made 'in-kind'. Two donations of food were made to an animal sanctuary in Corfu via a third party in April and May 2023. While the accounts show £2,450 paid to the third party and you, the trustees, confirmed that you were satisfied that two batches of food had been purchased and donated, you were unable to provide receipts to evidence these donations. You confirmed that this was a one-off lapse in obtaining adequate evidence for donations made in-kind and agreed to ensure that all such future donations would be evidenced by purchase receipts. My examination included confirmation that this had been the case for the balance of the accounting period.

I confirm that there are no other matters to which your attention should be drawn to enable a proper understanding of the accounts to be reached.

Signed



Philipp Prince
Fellow of the Institute of Chartered Accountants in England & Wales