



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

Period start date: 02/09/2024

Period end date: 01/09/2025

Charity name: The Accessful Foundation

Charity registration number: 1191925

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	THE PREVENTION OR RELIEF OF POVERTY OR FINANCIAL HARDSHIP OF DISABLED PEOPLE LIVING IN THE UNITED KINGDOM, IN PARTICULAR BUT NOT EXCLUSIVELY BY PROVIDING GRANTS, INFORMATION AND ADVICE TO PROVIDE THEM WITH AN OPPORTUNITY TO BUILD CAPACITY BY ESTABLISHING AND GROWING A BUSINESS, BECOMING SELF-EMPLOYED OR IMPROVING THEIR PROFESSIONAL OPPORTUNITIES TO RELIEVE THEIR NEEDS AND HELP THEM TO INTEGRATE INTO SOCIETY.

Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	The Accessful Foundation represents disabled people from all backgrounds. This is the largest minority group in the world and one that can be joined at any time, making this an incredibly diverse group of people. Following our launch in 2020, we remain committed to providing our beneficiaries (disabled people and those looking to become disabled entrepreneurs) with the services they need, despite increasingly limited resources as a micro charity. We are continually aware of the challenges disabled people continue to face when seeking to begin and maintain self employment, particularly in the current climate. As a result we remain committed to providing disabled entrepreneurs with the support they need to thrive. We remain focused on growing and nurturing our unique charity so it is able to provide: • Support and networking (providing signposting and general information/ advice via our website) • A mentoring programme • A grant giving programme to support disabled entrepreneurs to begin their journey into entrepreneurialism through the provision of equipment, services or further training. This will be managed via an application process. As a charity run entirely by volunteers, our mentoring and grant giving programme are still under development as part of our long- term strategy. These services will need to be tailored to the needs of those we support and we remain committed to spending the necessary time to establish robust processes to ensure both programmes work effectively. From September 2024 to September 2025, time has been spent amongst our very small team, driven solely by volunteers planning how we can increase the vital support and networking services we are able to provide disabled entrepreneurs. Following this we have now taken the exciting steps to redevelop our website which will become a central space for disabled entrepreneurs to visit for support, further resources and much more. We will look forward to sharing further updates across our social media channels and with our key stakeholders in due course.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit.	Para 1.18	The Trustees of the Accessful Foundation have had regard to the guidance issued by the Charity Commission on public benefit.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	Following our achievements last year, we are excited to be continuing to work with a specialist website developer whose values align with ours to develop a purpose built website that will enable us to digitalise much of our core. This includes signposting information and the hosting of support webinars including providing these in a range of accessible formats, such as BSL translation. At the time of writing this report, this exciting project is in its final stages and we will look forward to sharing key updates with our stakeholders and beneficiaries regarding how this will enhance the much needed support we provide very soon! Following on from last year's report, our website development project has taken longer to complete due to ongoing illnesses and unforeseen circumstances experienced by our small team of volunteers and board of Trustees. Despite these unforeseen challenges amongst a reduced team, valuable time has been spent working towards actioning our long term strategy to ensure we are able to remain sustainable despite the challenges that have been faced. Whilst our website development project is an exciting milestone, this has taken longer than expected to finalise due to unforeseen circumstances and illness amongst key charity members. As a result of these circumstances, time has been focused on reviewing further strengthening internal structures, whilst continuing to develop a long-term strategy that enables us to use limited resources effectively and sustainably. We remain committed to overseeing the main pillars of our strategy which focus on increasing awareness of disabled entrepreneurialism, providing targeted support to disabled entrepreneurs (through our mentoring and grant giving programmes), and providing a schools based programme.

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
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Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The charity continues to be in a financially stable position with very little outgoings, supported by the charity's operations being entirely led by the support of volunteers. Spending on our website development project has been supported in its entirety by a grant from the National Lottery, where any funds remaining from this grant are to be used to support the charities core costs.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	We look to hold a minimum of six months operating costs within the charity.
Amount of reserves held	Para 1.22	£8496.58
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	We have no current uncertainties about the charity as a going concern.

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	CIO Governing Document
How is the charity constituted? (e.g. unincorporated association, CIO)	Para 1.25	CIO- Foundation
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	As our constitution states "there must be at least three charity trustees. If the number falls below this minimum, the remaining trustee or trustees may act only to call a meeting of the charity trustees, or appoint a new charity trustee." Currently the charity operates with 5 active trustees. We decided, upon formation, to operate with a minimum number of trustees to allow us space to make external appointments of persons unknown to the founding trustees, to promote transparency, accountability and to welcome key skills and experiences. All trustees continue to gain experience individually and as a group on how to best serve the purpose of the charity and our beneficiaries and continue to work on key actions to enable the charity to continually develop and grow. The maximum number of trustees is 12. Apart from founding charity trustees, every trustee must be appointed for a term of three years by a resolution passed at a properly convened meeting of the charity trustees. This has been adhered to. In selecting individuals for appointment as charity trustees, the charity trustees must have regard to the skills, knowledge and experience needed for the effective administration of the CIO. This has been adhered to.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
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The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	The Accessful Foundation
Other name the charity uses	N/A
Registered charity number	1191925
Charity's principal address	608 Green Lane Ilford Essex England IG3 9SQ

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Ben Nicholson	Chair		
2	Chloe Plummer	Vice Chair		
3	Olivia Bamber			
4	David Victor			
5	Kitty May Rose			
6				
7				
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9				
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11				
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13				
14				
15				
16				
17				
18				
19				
20				

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

Director name		

Name of trustees holding title to property belonging to the charity

[illegible]

Funds held as custodian trustees on behalf of others

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

Additional information (optional)

Names and addresses of advisers (Optional information)

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

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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Other optional information

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Declarations

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

Signed on behalf of the charity's trustees

Signature(s)

CPlummer



Full name(s)

Chloe Plummer

Position (eg
Secretary, Chair, etc)

Vice Chair

Date

28th June 2026



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name

The Accessful Foundation

No (if any)

1191925

Receipts and payments accounts

CC16a

For the period
from

Period start date

02/09/2024

To

Period end date

01/09/2025

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year	
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £	
A1 Receipts						
Interest received	19	-	-	19	-	
		-	-	-	-	
		-	-	-	-	
		-	-	-	-	
		-	-	-	-	
		-	-	-	-	
		-	-	-	-	
		-	-	-	-	
Sub total (Gross income for AR)	19	-	-	19	-	
A2 Asset and investment sales, (see table).						
				-		
				-		
Sub total				-		
Total receipts	19	- 0	- 0	19	- 0	
A3 Payments						
Insurance	477	-	-	477	-	
Bank account fees	60	-	-	60	-	
		-	-	-	-	
		-	-	-	-	

		-	-	-	-	
		-	-	-	-	
		-	-	-	-	
		-	-	-	-	
		-	-	-	-	
Sub total	537	-	-	537	-	
A4 Asset and investment purchases, (see table)						
				-		
				-		
Sub total				-		
Total payments	537	- 0	- 0	537	- 0	
Net of receipts/(payments)	- 518	-	-	- 518	-	
A5 Transfers between funds	- 0	-	-	-	-	
A6 Cash funds last year end	- 0	-	-	-	-	
Cash funds this year end	9,033	-	-	9,033	-	

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	9,033	-	-	
	(agree balances with receipts and payments account(s))	OK	OK	OK	

		Unrestricted funds	Restricted funds	Endowment funds	
	Details	to nearest £	to nearest £	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	
	<i>CPLUMMER</i>	CHLOE PLUMMER		28/06/2026	

Date	Debit/credit	Amount	Transaction details
	Opening balance	£9,503.60	
D/9/YYYY	Debit	-£47.74	Insurance (DD ANSVAR INSURANCE UK)
D/9/YYYY	Debit	-£5.00	Monthly Account Fee
D/9/YYYY	Credit	£4.80	Interest
D/10/YYYY	Debit	-£47.70	Insurance (DD ANSVAR INSURANCE UK)
D/10/YYYY	Debit	-£5.00	Monthly Account Fee
D/11/YYYY	Debit	-£47.70	Insurance (DD ANSVAR INSURANCE UK)
D/11/YYYY	Debit	-£5.00	Monthly Account Fee
D/12/YYYY	Debit	-£47.70	Insurance (DD ANSVAR INSURANCE UK)
D/12/YYYY	Debit	-£5.00	Monthly Account Fee
D/12/YYYY	Credit	£4.70	Interest
D/1/YYYY	Debit	-£47.70	Insurance (DD ANSVAR INSURANCE UK)
D/1/YYYY	Debit	-£5.00	Monthly Account Fee
D/2/YYYY	Debit	-£47.70	Insurance (DD ANSVAR INSURANCE UK)
D/2/YYYY	Debit	-£5.00	Monthly Account Fee
D/3/YYYY	Debit	-£47.70	Insurance (DD ANSVAR INSURANCE UK)
D/3/YYYY	Debit	-£5.00	Monthly Account Fee
D/3/YYYY	Credit	£4.57	Interest
D/4/YYYY	Debit	-£47.70	Insurance (DD ANSVAR INSURANCE UK)
D/4/YYYY	Debit	-£5.00	Monthly Account Fee
D/5/YYYY	Debit	-£47.70	Insurance (DD ANSVAR INSURANCE UK)
D/5/YYYY	Debit	-£5.00	Monthly Account Fee
D/6/YYYY	Debit	-£47.70	Insurance (DD ANSVAR INSURANCE UK)
D/6/YYYY	Debit	-£5.00	Monthly Account Fee
D/6/YYYY	Credit	£4.59	Interest
D/7/YYYY	Debit	-£5.00	Monthly Account Fee
D/8/YYYY	Debit	-£5.00	Monthly Account Fee
	Closing balance	£9,032.95	





