

# THE IONE FRAY EDUCATIONAL CHARITY

England & Wales · Charity number 1197697

## Details

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**Status** Registered

**Legal form** CIO

**Registered** 2022-01-28

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** 78 Durley Road  
London  
N16 5JS

**Phone** 07946572170

**Email** [robert.couser@gmail.com](mailto:robert.couser@gmail.com)

## Activities

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**Objects:** THE OBJECT OF THE CIO, FOR THE PUBLIC BENEFIT, IS THE ADVANCEMENT OF EDUCATION FOR STUDENTS IN THE UK AND JAMAICA FROM LOW-SOCIO-ECONOMIC BACKGROUNDS AND WITH EDUCATIONAL PERFORMANCE WORTHY OF BEING OFFERED A PLACE ON HIGHER EDUCATION COURSES OR PROGRAMMES VIA THE PROVISION OF BURSARIES AND PAYMENT OF COURSE AND RESOURCE FEES. NOTHING IN THIS CONSTITUTION SHALL AUTHORISE AN APPLICATION OF THE PROPERTY OF THE CIO FOR THE PURPOSES WHICH ARE NOT CHARITABLE IN ACCORDANCE WITH SECTION 7 OF THE CHARITIES AND TRUSTEE INVESTMENT (SCOTLAND) ACT 2005 AND SECTION 2 OF THE CHARITIES ACT (NORTHERN IRELAND) 2008.

**Activities:** The provision of bursaries and payment of course and resource fees for students in low socio-economic backgrounds in the UK and Jamaica for places on higher education courses or programmes.

## Classification

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- **How:** Makes Grants To Individuals
- **What:** General Charitable Purposes, Education/training
- **Who:** Other Defined Groups

## Geography

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- Jamaica
- Throughout England And Wales

## Finances

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Period end	Income	Expenditure	Assets	Employees
2024-12-31	£8,930	£4,726	-	-
2023-12-31	£5,939	£2,120	-	-
2022-12-31	£8,945	£149	-	-

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## Trustees

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Name	Role	Appointed
<b>DOREEN IONE FRAY</b>	Chair	2021-12-04
Doreen Green-Tyser		2021-12-04
Monica Clemence Elizabeth Bell		2022-08-25

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**THE IONE FRAY EDUCATIONAL CHARITY**

England & Wales - Charity number 1197697

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# Accounts

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## Trustees' Annual Report for the period

From 1 January 2024 To 31 December 2024

**Charity name:** THE IONE FRAY EDUCATIONAL CHARITY

**Charity registration number:** 1197697

### Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	THE OBJECT OF THE CIO, FOR THE PUBLIC BENEFIT, IS THE ADVANCEMENT OF EDUCATION FOR STUDENTS IN THE UK AND JAMAICA FROM LOW-SOCIO-ECONOMIC BACKGROUNDS AND WITH EDUCATIONAL PERFORMANCE WORTHY OF BEING OFFERED A PLACE ON HIGHER EDUCATION COURSES OR PROGRAMMES VIA THE PROVISION OF BURSARIES AND PAYMENT OF COURSE AND RESOURCE FEES. NOTHING IN THIS CONSTITUTION SHALL AUTHORISE AN APPLICATION OF THE PROPERTY OF THE CIO FOR THE PURPOSES WHICH ARE NOT CHARITABLE IN ACCORDANCE WITH SECTION 7 OF THE CHARITIES AND TRUSTEE INVESTMENT (SCOTLAND) ACT 2005 AND SECTION 2 OF THE CHARITIES ACT (NORTHERN IRELAND) 2008.
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 ADVANCEMENT OF EDUCATION FOR STUDENTS IN THE UK AND JAMAICA FROM LOW-SOCIO-ECONOMIC BACKGROUNDS AND WITH EDUCATIONAL PERFORMANCE WORTHY OF BEING OFFERED A PLACE ON HIGHER EDUCATION COURSES OR PROGRAMMES VIA THE PROVISION OF BURSARIES AND PAYMENT OF COURSE AND RESOURCE FEES.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees 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	During the year the charity received donations from the trustees to allow for the charity to pay educational fees for a student at the East London School of Music.

### Additional information (optional)

You may choose to include further statements where relevant about:

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

against objectives		
Other		

## Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The charity increased its aid provided in the year and also increased receipts. It currently has a healthy balance of reserves.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The charity will always maintain at least one month's worth of operational costs within reserves
Amount of reserves held	Para 1.22	£16,819
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	No uncertainties of the charity's going concern status.

### 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	Constitution
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	Board of Trustees

### Additional information (optional)

You may choose to include further statements where relevant about:

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

### Reference and Administrative details

Charity name	THE IONE FRAY EDUCATIONAL CHARITY
Other name the charity uses	
Registered charity number	1197697
Charity's principal address	78 DURLEY ROAD, LONDON, N16 5JS



## Funds held as custodian trustees on behalf of others

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

### Additional information (optional)

#### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

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## Exemptions from disclosure

Reason for non-disclosure of key personnel details

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## Other optional information

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## Declarations

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

Signed on behalf of the charity's trustees

Signature(s)	<i>Doreen Tyler</i>	
Full name(s)	Doreen lone Fray	
Position (eg Secretary, Chair, etc)	Chair	
Date	02 03 2026	



CHARITY COMMISSION  
FOR ENGLAND AND WALES

THE IONE FRAY EDUCATIONAL CHARITY

1197697

## Receipts and payments accounts

CC16a

For the period  
from

01/01/2024

To

31/12/2024

### 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 £
<b>A1 Receipts</b>					
Donations	8,930	-	-	8,930	5,939
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>8,930</b>	<b>-</b>	<b>-</b>	<b>8,930</b>	<b>5,939</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>8,930</b>	<b>-</b>	<b>-</b>	<b>8,930</b>	<b>5,939</b>
<b>A3 Payments</b>					
Tutor Fees	4,426	-	-	4,426	1,920
Accounting Fees	300	-	-	300	200
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>4,726</b>	<b>-</b>	<b>-</b>	<b>4,726</b>	<b>2,120</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>4,726</b>	<b>-</b>	<b>-</b>	<b>4,726</b>	<b>2,120</b>
<b>Net of receipts/(payments)</b>	<b>4,204</b>	<b>-</b>	<b>-</b>	<b>4,204</b>	<b>3,819</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>12,615</b>	<b>-</b>	<b>-</b>	<b>12,615</b>	<b>-</b>
<b>Cash funds this year end</b>	<b>16,819</b>	<b>-</b>	<b>-</b>	<b>16,819</b>	<b>3,819</b>

## 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 £
<b>B1 Cash funds</b>	Bank Balance	16,819	-	-
		-	-	-
		-	-	-
	<b>Total cash funds</b>	<b>16,819</b>	<b>-</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B3 Investment assets</b>			-	-
			-	-
			-	-
			-	-
			-	-

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

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
<b>B5 Liabilities</b>			-	
			-	
			-	
			-	
			-	

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

Signature	Print Name	Date of approval
<i>Monica Bell</i>	Monica Bell	02 03 26

**THE IONE FRAY EDUCATIONAL CHARITY**

England & Wales - Charity number 1197697

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# Accounts

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## Trustees' Annual Report for the period

From 1 January 2023 To 31 December 2023

**Charity name:** THE IONE FRAY EDUCATIONAL CHARITY

**Charity registration number:** 1197697

### Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	THE OBJECT OF THE CIO, FOR THE PUBLIC BENEFIT, IS THE ADVANCEMENT OF EDUCATION FOR STUDENTS IN THE UK AND JAMAICA FROM LOW-SOCIO-ECONOMIC BACKGROUNDS AND WITH EDUCATIONAL PERFORMANCE WORTHY OF BEING OFFERED A PLACE ON HIGHER EDUCATION COURSES OR PROGRAMMES VIA THE PROVISION OF BURSARIES AND PAYMENT OF COURSE AND RESOURCE FEES. NOTHING IN THIS CONSTITUTION SHALL AUTHORISE AN APPLICATION OF THE PROPERTY OF THE CIO FOR THE PURPOSES WHICH ARE NOT CHARITABLE IN ACCORDANCE WITH SECTION 7 OF THE CHARITIES AND TRUSTEE INVESTMENT (SCOTLAND) ACT 2005 AND SECTION 2 OF THE CHARITIES ACT (NORTHERN IRELAND) 2008.
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 ADVANCEMENT OF EDUCATION FOR STUDENTS IN THE UK AND JAMAICA FROM LOW-SOCIO-ECONOMIC BACKGROUNDS AND WITH EDUCATIONAL PERFORMANCE WORTHY OF BEING OFFERED A PLACE ON HIGHER EDUCATION COURSES OR PROGRAMMES VIA THE PROVISION OF BURSARIES AND PAYMENT OF COURSE AND RESOURCE FEES.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees 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	During the year the charity received donations from the trustees to allow for the charity to pay educational fees for a student at the East London School of Music.

### Additional information (optional)

You may choose to include further statements where relevant about:

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

against objectives		
Other		

## Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The charity increased its aid provided in the year and also increased receipts. It currently has a healthy balance of reserves.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The charity will always maintain at least one month's worth of operational costs within reserves
Amount of reserves held	Para 1.22	£12,615
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	No uncertainties of the charity's going concern status.

### 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

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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	Board of Trustees

### Additional information (optional)

You may choose to include further statements where relevant about:

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

### Reference and Administrative details

Charity name	THE IONE FRAY EDUCATIONAL CHARITY
Other name the charity uses	
Registered charity number	1197697
Charity's principal address	78 DURLEY ROAD, LONDON, N16 5JS

**Names of the charity trustees who manage the charity**

	<b>Trustee name</b>	<b>Office (if any)</b>	<b>Dates acted if not for whole year</b>	<b>Name of person (or body) entitled to appoint trustee (if any)</b>
1	Doreen Ione Fray	Chair Trustee		
2	Monica Clemence Elizabeth Bell	Trustee		
3	Doreen Green-Tyser	Trustee		
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

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

<b>Director name</b>		

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

<b>Trustee name</b>	<b>Dates acted if not for whole year</b>	

## Funds held as custodian trustees on behalf of others

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

### Additional information (optional)

#### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
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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

<b>Signature(s)</b>		
<b>Full name(s)</b>		
<b>Position (eg Secretary, Chair, etc)</b>		
<b>Date</b>		



## Receipts and payments accounts

For the period from	Period start date 01/01/2023	To	Period end date 31/12/2023
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### 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 £
<b>A1 Receipts</b>					
Donations	5,939	-	-	5,939	8,945
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>5,939</b>	<b>-</b>	<b>-</b>	<b>5,939</b>	<b>8,945</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>5,939</b>	<b>-</b>	<b>-</b>	<b>5,939</b>	<b>8,945</b>
<b>A3 Payments</b>					
Tutor Fees	1,920	-	-	1,920	149
Accounting fees	200	-	-	200	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>2,120</b>	<b>-</b>	<b>-</b>	<b>2,120</b>	<b>149</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>2,120</b>	<b>-</b>	<b>-</b>	<b>2,120</b>	<b>149</b>
<b>Net of receipts/(payments)</b>	<b>3,819</b>	<b>-</b>	<b>-</b>	<b>3,819</b>	<b>8,796</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>8,796</b>	<b>-</b>	<b>-</b>	<b>8,796</b>	<b>-</b>
<b>Cash funds this year end</b>	<b>12,615</b>	<b>-</b>	<b>-</b>	<b>12,615</b>	<b>8,796</b>

### 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 £
<b>B1 Cash funds</b>	Cash in bank	12,615	-	-
		-	-	-
		-	-	-
		-	-	-
	<b>Total cash funds</b>	<b>12,615</b>	<b>-</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>		-	-	-
		-	-	-
CCXX R1 accounts (SS)				

	-	-	-
	-	-	-
	-	-	-
	-	-	-

**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)
		-	
		-	
		-	
		-	
		-	

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

Signature	Print Name	Date of approval

**THE IONE FRAY EDUCATIONAL CHARITY**

England & Wales - Charity number 1197697

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# Accounts

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CHARITY COMMISSION  
FOR ENGLAND AND WALES

Charity Name  
THE IONE FRAY EDUCATIONAL CHARITY

No (if any)  
1197697

### Receipts and payments accounts

CC16a

For the period from	Period start date 28/01/2022	To	Period end date 31/12/2022
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#### 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 £
<b>A1 Receipts</b>					
Donations	8,945	-	-	8,945	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>8,945</b>	<b>-</b>	<b>-</b>	<b>8,945</b>	<b>-</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>8,945</b>	<b>-</b>	<b>-</b>	<b>8,945</b>	<b>-</b>
<b>A3 Payments</b>					
Tutor Fees	149	-	-	149	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>149</b>	<b>-</b>	<b>-</b>	<b>149</b>	<b>-</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>149</b>	<b>-</b>	<b>-</b>	<b>149</b>	<b>-</b>
<b>Net of receipts/(payments)</b>	<b>8,796</b>	<b>-</b>	<b>-</b>	<b>8,796</b>	<b>-</b>
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
<b>Cash funds this year end</b>	<b>8,796</b>	<b>-</b>	<b>-</b>	<b>8,796</b>	<b>-</b>

#### 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 £
<b>B1 Cash funds</b>	Cash in bank	8,796	-	-
		-	-	-
		-	-	-
	<b>Total cash funds</b>	<b>8,796</b>	<b>-</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK
<b>B2 Other monetary assets</b>		-	-	-
		-	-	-
		-	-	-
		-	-	-

CCXX R1 accounts (SS)

13/10/2023

	-	-	-
	-	-	-
	-	-	-
	-	-	-

**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)
		-	
		-	
		-	
		-	
		-	

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

Signature	Print Name	Date of approval
<i>D. I. Fray</i>	DOREEN L FRAY	23/10/23
<i>De Wyse</i>	DOREEN GREEN-TYSEK	25/10/23

**Section E Financial review**

<b>Brief statement of the charity's policy on reserves</b>	The charity will always maintain at least one month's worth of operational costs within reserves.
<b>Details of any funds materially in deficit</b>	N/A

**Further financial review details (Optional information)**

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

**Section F Other optional information**

**Section G Declaration**

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

Signed on behalf of the charity's trustees

<b>Signature(s)</b>	D. I. Fray	D Green-Tyser
<b>Full name(s)</b>	DOREEN I. FRAY	DOREEN GREEN-TYSER
<b>Position (eg Secretary, Chair, etc)</b>	CHAIR	TRUSTEE
<b>Date</b>	23/10/2023	