Docusign Envelope ID: 7D18FDB0-8474-8D7C-80FD-CA9E4795EF37

Company registration number 13877812 (England and Wales)

Charity registration number 1198833 (England and Wales)

THE JOSEPH COX CHARITY

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 SEPTEMBER 2025

Docusign Envelope ID: 7D18FDB0-8474-8D7C-80FD-CA9E4795EF37

THE JOSEPH COX CHARITY

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	P A Cox J M Doyle H M Mackenzie J V Mather A G Morgan	
Country of incorporation	United Kingdom (England and Wales)	13877812
Charity registration	England and Wales	1198833
Registered office	Mary & Joseph House 217 Palmerston street Ancoats Manchester M12 6PT	
Auditor	Royce Peeling Green Limited The Copper Room Deva City Office Park Trinity Way Manchester M3 7BG	

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THE JOSEPH COX CHARITY

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THE JOSEPH COX CHARITY

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 30 SEPTEMBER 2025

The trustees present their annual report and financial statements for the year ended 30 September 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's memorandum and articles of association, the Companies Act 2006, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Objectives and activities

The Joseph Cox Charity provides accommodation and care for the homeless at Mary and Joseph House, Palmerston Street, Ancoats, Manchester under a Management Agreement with Contour Housing Association. The Charity also assists in the operation of a house for homeless young people at 69 Palatine Road, Manchester in conjunction with The De Paul Trust. The Directors/ Trustees continue to look for opportunities for helping the homeless.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Achievements and performance

Financial review

Total operational income comprising revenue from local authorities amounted to £2,009,864 (2024: £1,941,296). In addition other income totaled £63,766 (2024: £79,069), including income from investments, giving total incoming resources of £2,073,630 (2024: £2,020,365).

Resources expended consisted of direct charitable expenditure of £1,832,495 (2024: £1,717,243), expenditure relating to raising funds of £4,487 (2024: £3,913) and governance costs of the charity of £53,728 (2024: £49,347) giving total resources expended of £1,890,710 (2024: £1,770,503) and net incoming resources for the period amounting to £182,920 (2024: £249,862).

After investment gains amounting to £7,402 (2024: £32,416) and foreign exchange losses amounting to £Nil (2024: £36) the net increase in funds for the period amounted to £190,322 (2024: £282,242).

Reserves policy

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between six month’s "normal" expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity’s current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

The Charity continues to support significant improvements to Mary and Joseph House in partnership with Onward Homes, the property’s landlord. Providing and maintaining a high-quality residential environment for the gentlemen residing at the House remains a key priority of the Trustees. The refurbishment fund enables these improvements to continue and ensures that appropriate provisions are maintained within the Charity’s reserves and financial planning.

In December 2025, the Charity was saddened by the passing of John Hubert Cox, who had served as Chair of the Board of Trustees since the 1970s. John played an instrumental role in the development and success of the Charity founded by his father in the 1960s and was a source of inspiration to all those involved with its work. The Trustees wish to formally record their gratitude for John’s outstanding contribution and dedicated service over many decades, which was recognised through the award of an OBE.

Following John’s passing, James Doyle, who has served as a Trustee for many years, has assumed the role of Chair of the Board of Trustees. The Trustees look forward to continuing the Charity’s work under his leadership.

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THE JOSEPH COX CHARITY

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 30 SEPTEMBER 2025

Structure, governance and management
The charity is a company limited by guarantee.

The objects of the charity in accordance with the charity's Articles of Association, are to relieve, in cases of need, hardship or distress, persons in need of assistance by reason of poverty or age or infirmity.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

J H Cox	(Deceased 20 December 2025)
C E Cox	(Resigned 20 February 2026)
P A Cox	
J M Doyle	
H M Mackenzie	
J V Mather	
A G Morgan	

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

Auditor
In accordance with the company's articles, a resolution proposing that Royce Peeling Green Limited be reappointed as auditor of the company will be put at a General Meeting.

The trustees' report was approved by the Board of Trustees.

.....
J M Doyle
Trustee
Date: 16 June 2026

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THE JOSEPH COX CHARITY

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 30 SEPTEMBER 2025

The trustees, who are also the directors of The Joseph Cox Charity for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;

- observe the methods and principles in the Charities SORP;

- make judgements and estimates that are reasonable and prudent;

- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and

- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

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

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

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THE JOSEPH COX CHARITY

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF THE JOSEPH COX CHARITY

Opinion

We have audited the financial statements of The Joseph Cox Charity (the 'charity') for the year ended 30 September 2025 which comprise the statement of financial activities, the balance sheet and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 30 September 2025 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006 and the Charities Act 2011.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

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

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

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Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

- At the planning stage of the audit we gain an understanding of the laws and regulations which apply to the company and how management seek to comply with them. This helps us to make appropriate risk assessments.
- We focus our work on relevant risk areas and review compliance with laws and regulations through making relevant enquiries and corroboration by, for example, reviewing Board Minutes and other documentation.
- We assess the risk of material misstatement in the financial statements including as a result of fraud and undertake procedures such as:
    I. Review of controls set in place by management
    I. Enquiry of management as to whether they consider fraud or other irregularities may have occurred or where such opportunity might exist
    II. Challenge of management assumptions with regard to accounting estimates
    III. Identification and testing of journal entries, particularly those which may appear to be unusual by size or nature.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements, or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we are less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

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

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THE JOSEPH COX CHARITY

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE TRUSTEES OF THE JOSEPH COX CHARITY

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Royce Peeling Green Limited

Carolyn Dutton (Senior Statutory Auditor)
for and on behalf of Royce Peeling Green Limited

17 June 2026
.....

Chartered Accountants
Statutory Auditor

The Copper Room
Deva City Office Park
Trinity Way
Manchester
M3 7BG

Royce Peeling Green Limited is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

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THE JOSEPH COX CHARITY

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 30 SEPTEMBER 2025

	Notes	Unrestricted funds general 2025 £	Unrestricted funds refurbishment fund 2025 £	Total 2025 £	Unrestricted funds general 2024 £	Unrestricted funds refurbishment fund 2024 £	Total 2024 £
Income from:							
Donations and legacies	**2**	-	-	-	23,482	-	23,482
Charitable activities	**3**	2,030,255	-	2,030,255	1,958,136	-	1,958,136
Investments	**4**	43,375	-	43,375	38,747	-	38,747
Total income		2,073,630	-	2,073,630	2,020,365	-	2,020,365
Expenditure on:							
Raising funds	**5**	4,487	-	4,487	3,913	-	3,913
Charitable activities	**6**	1,881,439	4,784	1,886,223	1,766,590	-	1,766,590
Total expenditure		1,885,926	4,784	1,890,710	1,770,503	-	1,770,503
Net gains/(losses) on investments	**11**	7,402	-	7,402	32,416	-	32,416
Net income/(expenditure)		195,106	(4,784)	190,322	282,278	-	282,278
Transfers between funds		-	-	-	(701,826)	701,826	-
Other recognised gains and losses:							
Other losses	**13**	-	-	-	(36)	-	(36)
Net movement in funds	**7**	195,106	(4,784)	190,322	(419,584)	701,826	282,242
Reconciliation of funds:							
Fund balances at 1 October 2024		850,000	701,826	1,551,826	1,269,584	-	1,269,584
Fund balances at 30 September 2025		1,045,106	697,042	1,742,148	850,000	701,826	1,551,826

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

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THE JOSEPH COX CHARITY

BALANCE SHEET

AS AT 30 SEPTEMBER 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Fixed assets					
Tangible assets	**14**		477,119		316,335
Investments	**15**		443,815		430,104
			920,934		746,439
Current assets					
Debtors	**16**	31,109		21,126	
Cash at bank and in hand		1,032,282		961,712	
		1,063,391		982,838	
Creditors: amounts falling due within one year	**17**	(242,177)		(177,451)	
Net current assets			821,214		805,387
Total assets less current liabilities			1,742,148		1,551,826
The funds of the charity					
Unrestricted funds - general	**19**		1,045,106		850,000
Unrestricted funds - refurbishment fund	**18**		697,042		701,826
			1,742,148		1,551,826

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 30 September 2025.

The trustees acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the trustees on 16 June 2026

.....

J M Doyle

Trustee

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THE JOSEPH COX CHARITY

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 SEPTEMBER 2025

1 Accounting policies

Charity information

The Joseph Cox Charity is a private company limited by guarantee incorporated in England and Wales. The registered office is Mary & Joseph House, 217 Palmerston street, Ancoats, Manchester, M12 6PT.

1.1 Basis of preparation

The financial statements have been prepared in accordance with the charity's memorandum and articles of association, the Companies Act 2006, FRS 102 “The Financial Reporting Standard applicable in the UK and Republic of Ireland” (“FRS 102”), the Charities Act 2011 and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Designated funds comprise funds which have been set aside at the discretion of the trustees for specific purposes. The purposes and uses of the designated funds are set out in the notes to the financial statements.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

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1 Accounting policies **(Continued)**

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	Not depreciated
Leasehold improvements	5% reducing balance
Equipment, fixtures and fittings	20% reducing balance
Motor vehicles	25% reducing balance

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

1.8 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.9 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.10 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

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1 Accounting policies **(Continued)**

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities are initially recognised at transaction price. Financial liabilities classified as payable within one year are not amortised.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.11 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.12 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Income from donations and legacies

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Donations and gifts	-	23,482

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3 Income from charitable activities

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Services provided under contract	2,009,864	1,941,296
Other income	20,391	16,840
	2,030,255	1,958,136

4 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Income from listed investments	13,948	11,100
Interest receivable	29,427	27,647
	43,375	38,747

5 Expenditure on raising funds

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Investment management	4,487	3,913

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6 Expenditure on charitable activities

	Unrestricted Funds 2025 £	Unrestricted Funds 2024 £
Direct costs		
Staff costs	1,307,481	1,251,617
Depreciation and impairment	28,661	25,784
Other care services	496,353	439,842
	1,832,495	1,717,243
Share of support and governance costs		
Governance	53,728	49,347
	1,886,223	1,766,590
Analysis by fund		
Unrestricted funds - general	1,881,439	1,766,590
Unrestricted funds - refurbishment fund	4,784	-
	1,886,223	1,766,590

7 Net movement in funds

	2025 £	2024 £
The net movement in funds is stated after charging/(crediting):		
Fees payable to the charity's auditor:		
- for the audit of the charity's financial statements	6,500	6,500
- for other services	1,850	1,850
Depreciation of owned tangible fixed assets	28,661	25,784

8 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

9 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
Total	41	40

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9 Employees **(Continued)**

Employment costs	2025	2024
	£	£
Wages and salaries	1,160,696	1,124,778
Social security costs	122,699	102,665
Other pension costs	24,086	24,174
	1,307,481	1,251,617

There were no employees whose annual remuneration was more than £60,000.

10 Retirement benefit schemes

	2025	2024
	£	£
Charge to profit or loss in respect of defined contribution schemes	24,086	24,174

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

11 Gains and losses on investments

	Unrestricted funds 2025	Unrestricted funds 2024
Gains/(losses) arising on:	£	£
Revaluation of investments	7,062	41,053
Sale of investments	340	(8,637)
	7,402	32,416

12 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

13 Other gains and losses

	Unrestricted funds 2025	Unrestricted funds 2024
Gains/(losses) upon:	£	£
Foreign exchange	-	36

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14 Tangible fixed assets

	Freehold land and buildings	Leasehold improvements	Equipment, fixtures and fittings	Motor vehicles	Total
	£	£	£	£	£
Cost					
At 1 October 2024	214,251	65,702	383,349	24,554	687,856
Additions	-	-	189,385	-	189,385
At 30 September 2025	214,251	65,702	572,734	24,554	877,241
Depreciation and impairment					
At 1 October 2024	24,251	48,520	277,097	21,653	371,521
Depreciation charged in the year	-	860	27,015	726	28,601
At 30 September 2025	24,251	49,380	304,112	22,379	400,122
Carrying amount					
At 30 September 2025	190,000	16,322	268,622	2,175	477,119
At 30 September 2024	190,000	17,182	106,252	2,901	316,335

Freehold land and buildings is made up of a freehold property at Palatine Road, Withington, Manchester, which was valued at a market value of £190,000 by Colliers International in July 2013. The Directors consider this valuation to be appropriate at 30 September 2025.

15 Fixed asset investments

	Listed investments
	£
Cost or valuation	
At 1 October 2024	430,104
Additions	153,737
Valuation changes	7,402
Disposals	(147,428)
At 30 September 2025	443,815
Carrying amount	
At 30 September 2025	443,815
At 30 September 2024	430,104

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16 Debtors

	2025	2024
Amounts falling due within one year:	**£**	**£**
Other debtors	3,371	453
Prepayments and accrued income	27,738	20,673
	31,109	21,126

17 Creditors: amounts falling due within one year

	2025	2024
	£	**£**
Other creditors	150,756	140,966
Accruals and deferred income	91,421	36,485
	242,177	177,451

18 Unrestricted funds - refurbishment fund

These are unrestricted funds which have been designated for a specific use by the charity.

	At 1 October 2024	Resources expended	Transfers	At 30 September 2025
	£	**£**	**£**	**£**
Refurbishment fund	701,826	(4,784)	-	697,042

Previous year:	At 1 October 2023	Resources expended	Transfers	At 30 September 2024
	£	**£**	**£**	**£**
Refurbishment fund	-	-	701,826	701,826

The Trustees are mindful that Mary and Joseph House, which is the principal site of the charity's operations, is now around 50 years old and there is an increasing need for its refurbishment to meet the charity's current and future needs. As a consequence, surplus funds above the level of unrestricted funds held for general reserves were transferred to a designated refurbishment reserve which is being used to enable the Trustees to implement their plans to invest in the site.

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19 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used.

	At 1 October 2024	Incoming resources	Resources expended	Transfers	Gains and losses	At 30 September 2025
	£	£	£	£	£	£
Refurbishment fund	701,826	-	(4,784)	-	-	697,042
General funds	148,174	2,073,630	(1,881,142)	-	7,402	348,064
	850,000	2,073,630	(1,885,926)	-	7,402	1,045,106

Previous year:	At 1 October 2023	Incoming resources	Resources expended	Transfers	Gains and losses	At 30 September 2024
	£	£	£	£	£	£
General funds	1,269,584	2,020,365	(1,770,503)	(701,826)	32,380	850,000

20 Analysis of net assets between funds

	Unrestricted funds general 2025	Designated refurbishment fund 2025	Total 2025
	£	£	£
At 30 September 2025:			
Tangible assets	302,014	175,105	477,119
Investments	443,815	-	443,815
Current assets/(liabilities)	299,277	521,937	821,214
	1,045,106	697,042	1,742,148

	Unrestricted funds general 2024	Designated refurbishment fund 2024	Total 2024
	£	£	£
At 30 September 2024:			
Tangible assets	316,335	-	316,335
Investments	430,104	-	430,104
Current assets/(liabilities)	103,561	701,826	805,387
	850,000	701,826	1,551,826

Docusign Envelope ID: 7D18FDB0-8474-8D7C-80FD-CA9E4795EF37

21 Share capital

The company is limited by guarantee, not having a share capital and consequently the liability of members is limited, subject to an undertaking by each member to contribute to the net assets or liabilities of the company on winding up such amounts as may be required not exceeding £1.

22 Related party transactions

Transactions with related parties

During the year the charity received donations from trustees amounting to £Nil (2024: £20,000).

During the year, the charity sold shares worth £2,918 and these funds were received by J H Cox personally due to him being nominated to hold the shares on behalf of the charity. At the year-end, this amount is owed from the estate of J H Cox.