



**CHARITY COMMISSION  
FOR ENGLAND AND WALES**

## **Trustees' Annual Report for the period**

**From 06/02/2023 TO 31/12/2023**

**Charity name: Northwest Professional and IFA charitable Trust**

**Charity registration number:1201843**

## **Objectives and Activities**

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<b>To provide under privileged people with help from the financial communities in the north west England</b>
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	<b>We are a charity of professional Ifas whos main aim is to provide equipment and venues to help underprivileged people to thrive and become a valued member of the local communities. We will initially be focusing in the northwest but we hope to go into wider communities in the future.</b>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	<b>The northwest professional and IFA charitable trust have taken regard to the guidance issued by the Charity commissions on public Benefit</b>

## **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		

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## 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	<b>We have been working in the back ground to grow the amount of companies that we want to work with. However this year has been written of because we as an industry have had to go through major changeswith the fca. We decided that we needed to focus on that as a priority. IN early 2024 we will start the building up of the firms and funds we hope to bring together</b>

### Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	<b>Please see comments above</b>
Performance of fundraising activities against objectives set	Para 1.41	<b>Please see comment on previous page</b>
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	<b>We hold no debts and have no funds at this time for period ending 20/12/2023</b>
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	<b>No reserves held</b>
Amount of reserves held	Para 1.22	<b>0</b>
Reasons for holding zero reserves	Para 1.22	<b>N/a</b>
Details of fund materially in deficit	Para 1.24	<b>N/a</b>
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	<b>No uncertainty's at this time</b>

### 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:		<b>CIO</b>
Type of governing document (trust deed, royal charter)	Para 1.25	<b>Cio</b>
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	<b>Foundation</b>
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	<b>Charity trustees appoint and elect new trustees were appropriate</b>

### 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	<b>n/a</b>
The charity's organisational structure and any wider network with which the charity works	Para 1.51	<b>n/a</b>
Relationship with any related parties	Para 1.51	<b>n/a</b>
Other		

### Reference and Administrative details

Charity name	Northwest professional and ifa charitable trust
Other name the charity uses	none
Registered charity number	
Charity's principal address	21 Hall Green Upholland Lancashire WN8 0PB

## 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	Edward Cullen			
2	Steven Lavelle			
3	Stephen wright			
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

Director name		
N/a		

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

Trustee name	Dates acted if not for whole year	
N/a		

## 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

#### 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

Please note that we have as a body of professional had to spend most of last year in preparing for consumer duties as Independent financial advisers. This is a huge body of work and as such we have had to put on hold activity's we want to do as a charity until 2025 when we will start to progress the charity's hopes in the community

## Declarations

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Edward Cullen	
Position (eg Secretary, Chair, etc)	Chair	
Date	09/10/2024	



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Northwestprofessional aandIFA charitable Trust

No (if any)

## Receipts and payments accounts

CC16a

For the period  
from

08/02/2023

To

30/12/2023

### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	-	-	-	-	-
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	-	-	-	-	-
<b>Total receipts</b>	-	-	-	-	-
<b>A3 Payments</b>					
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	-	-	-	-	-
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	-	-	-	-	-
<b>Total payments</b>	-	-	-	-	-
<b>Net of receipts/(payments)</b>	-	-	-	-	-
<b>A5 Transfers between funds</b>	-	-	-	-	-
<b>A6 Cash funds last year end</b>	-	-	-	-	-
<b>Cash funds this year end</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>		-	-	-
		-	-	-
		-	-	-
		-	-	-
	<b>Total cash funds</b>	-	-	-

(agree balances with receipts and payments account(s))

OK

OK

OK

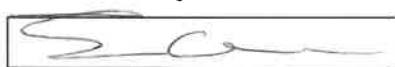
	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

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

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

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
<b>B5 Liabilities</b>		0	-	
		0	-	
		0	-	
		0	-	
		0	-	

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

Signature	Print Name	Date of approval
	Edward Cullen	09/10/2024