

A Company Ltd by Guarantee No: 10768658

Registered Charity No: 1204370

**REPORT OF THE DIRECTORS AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MAY 2025
FOR
JO's HOPE LIMITED (t/a Jo's Hope for All)
(A PRIVATE COMPANY LIMITED BY GUARANTEE WITHOUT SHARE CAPITAL)**

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JO's HOPE LIMITED (t/a Jo's Hope for All)

**COMPANY INFORMATION
FOR THE YEAR ENDED 31 MAY 2025**

DIRECTORS / TRUSTEES:

A. Healey

J. Tomkin

D. Tomkin

REGISTERED OFFICE:

49 Barton Road

Bletchley

Milton Keynes

Buckinghamshire

MK2 3HU

REGISTERED CHARITY NUMBER :

1204370

INDEPENDENT EXAMINER :

Amoeba Associates Ltd

Derwent House

Broad Street

Kingswinford

West Midlands

DY6 9LP

JO'S HOPE LIMITED (t/a Jo's Hope for All)

REPORT OF THE DIRECTORS

FOR THE PERIOD ENDED 31 MAY 2025

The directors, who are also trustees for the purposes of the Charity Act, present their annual report and independently reviewed Financial Statements for the year ended 31st May 2025.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The organisation is constituted as a not-for-profit charitable organisation regulated under UK Charity Law, and is therefore not subject to Corporation Tax.

Governing document: The Memorandum & Articles of Association of Jo's Hope Ltd was formally adopted on the 12 May 2017. The organisation secured full charity registration as a CIO on 16th August 2023.

The trustees all provide their services free of charge. They have a wide range of skills and experience in management in the public, private and voluntary sectors.

The trustees set the overall policy and direction of the organisation. Day to day management responsibility is devolved to volunteers led by the founder, Ms Joanna Tomkin.

OBJECTS AND ACTIVITY

As set out in the M&A the objects of the organisation are: (i) Provide support to low income, mid income, disabled, elderly and those suffering from and effected by illness; (ii) Provide cancer patients with a non-medical form of rehabilitation; (iii) Provide disadvantaged youths with an accessible system to enhance access to music and the Arts; (iv) Provide low income, mid income, disabled, elderly and those suffering from and effected by illness, with an accessible advocacy services.

PUBLIC BENEFIT

All of the groups activities are aimed at supporting local people, in an area of high deprivation. No member of the Company, including the Directors, receives any financial benefit from their involvement with the organisations.

In developing activities and delivering services, the Directors have taken account of the guidance on public benefit published by the Charities Commission.

ACHIEVEMENTS AND PERFORMANCE – June 2024 to May 2025

Jo's Hope continued to create programmes and activities in order to forward the health and wellbeing of the local community.

We continue to develop activities that engage, support and motivate our users and the public at large. Whilst there were challenges in trading during the year, compounded by site break-ins & vehicle thefts; our volunteers continue to work with regular service users & customers to recover income and continue to create activities and health & wellbeing services. Some of the highlights of the year include:

Maintenance of our Warehouse store, providing Food for All programme to local residents. A continued increased number of regular clientele and families are being assisted during the year, and these from a broader spectrum of ages, ethnicities and post-codes. This increased exposure has caused some unwelcomed activity however. The warehouse suffered another break-in in the summer 2023, which caused significant damage and loss of stock, doors & windows, shelving and other displays. Delivery vehicles have also been targeted by thieves, in the interim of the year end and sign off.

Our Counselling Support service, offered in partnership with Blue Room, has been offered to service users. (Jo's Hope sponsors four sessions.)

Our Yoga and You programme supported by Milton Keynes University Hospital Cancer department continues to see ongoing engagement & direct referrals into the programme.

The Musical Theatre club has developed to offer those aged between 9 - 18 years the opportunity to experience new challenges & learn new skills, with grant aid being secured to this end.

The Keeping Cozy initiative continues to gain traction, in offering custom bras for women who have experienced a mastectomy.

The staff and committee members continue to work towards a sustainable organization where we are not only reliant on funding and grants. This will enable us to be able to meet needs of users and the local community.

FINANCIAL REVIEW

The charity receives a variety of grants and donations for specific purposes, which are treated as Restricted Funds. The charity receives additional funds for non-specific purposes through fundraising efforts, together with notional subscriptions from users and retail item sales which are treated as Unrestricted Funds.

Overall, 2024/25 presented a number of challenges with remedying thefts from the warehouse unit and vehicles. These issues caused extensive damage and business interruptions, whilst awaiting insurance settlements. Nonetheless, the organisation remains on a steady footing, and achieved a surplus of £14,297 for the current year.

In line with the recommendations of the Charity Commission, the directors have adopted a policy on the holding of reserves. In view of the increasing retail nature of organisational funding, the Directors are seeking to achieve reserves amounting to six months' running costs. For the year being reported this amounts to around £46,300 based on the current service profile. We will continue to work towards achieving increased reserves over the coming years.

The directors are empowered to invest monies of the Charity not immediately required for the furtherance of its objects in or upon such investments, securities or property as may be thought fit, nevertheless subject to such conditions (if any) and such consents (if any) as may for the time being be imposed or required by law.

STATEMENT OF DIRECTORS' RESPONSIBILITIES

The directors are required under UK Company law to prepare financial statements for each financial year, which give a true and fair view of the company's financial activities during the year and of its financial position at the end of the year. In preparing those financial statements, the directors are required to:

- a) select suitable accounting policies and apply them consistently;
- b) make judgements and estimates that are reasonable and prudent;

- c) state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements;
- d) prepare the financial statements on a going concern basis unless it is inappropriate to presume that the company will continue in operation.

The directors are responsible for keeping accounting records, which disclose with reasonable accuracy the financial position of the company and which enable them to ensure that the financial statements comply with applicable law and regulations. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. The directors have identified the major risks to which the charity are exposed and have put adopted suitable mechanisms to manage those risks.

This report has been prepared in accordance with the special provisions of the Companies Act 2006 applicable to companies subject to the Small Companies regime.

APPROVAL

This report was approved by the directors on21st February 2026,

and signed on their behalf:


.....
Ms. J. Tomkin (Chair)

**REPORT OF THE INDEPENDENT EXAMINER TO THE TRUSTEES OF
JO'S HOPE LIMITED (t/a Jo's Hope for All)**

I report on the accounts of the Charity for the year ended 31st May 2025, which are set out on pages 3-6 and 8-14.

Respective responsibilities of Trustees and Examiner

As the Charity's trustees you are responsible for preparation of the accounts; you consider that the an audit is not required for this year under section 144(2) of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general directions given by the Charity Commission under section 145 (5)(b) of the Charities Act and
- to state whether particular matters have come to my attention

Basis of Independent Examiners statement

My examination was carried out in accordance with general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In connection with my examination, no matter has come to my attention :

1. which gives me reasonable cause to believe that in any material respect the requirements
 - To keep accounting records in accordance with section 130 of the Charities Act; and
 - To prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Acthave not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Mr Mills, EMB
Amoeba Associates Ltd
Derwent House
Broad Street
Kingswinford
DY6 9LP

Date : 21/02/2026

JO's HOPE LIMITED (t/a Jo's Hope for All)

Statement of Financial Activities (Incorporating an Income and Expenditure Account)
for the year ended 31st May 2025

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	2025 Total Funds £	2024 Total Funds £
INCOMING RESOURCES:						
Incoming Resources from generated funds						
Activities for generating funds	2	57,088	0	0	57,088	79,034
Investment income	3	0	0	0	0	37
		57,088	0	0	57,088	79,071
Incoming Resources from charitable activities						
Grant Income		0	0	7,700	7,700	10,411
Fees received		0	0	0	0	0
	4	0	0	7,700	7,700	10,411
Other Incoming Resources						
Other income	5	42,156	0	0	42,156	22,312
Total Incoming Resources		99,244	0	7,700	106,944	111,794
RESOURCES EXPENDED:						
Charitable Activities		88,683	0	2,000	90,683	91,541
Governance Costs		1,964	0	0	1,964	1,964
Other Resources Expended		0	0	0	0	0
Total Resources Expended	6	90,647	0	2,000	92,647	93,505
NET INCOMING/(OUTGOING) RESOURCES						
before transfers		8,597	0	5,700	14,297	18,289
Transfers between funds		0	0	0	0	0
Net Incoming/(Outgoing) resources		8,597	0	5,700	14,297	18,289
RECONCILIATION OF FUNDS						
Total funds brought forward		47,333	4,039	0	51,372	33,456
TOTAL FUNDS CARRIED FORWARD		55,929	4,039	5,700	65,668	51,744

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

None of the charity's activities were started or discontinued during the current or previous year and all operations continue.

There are no recognized gains or losses other than those passing through the income and expenditure account.

JO's HOPE LIMITED (t/a Jo's Hope for All)

Balance Sheet as at 31st May 2025

	Notes	At 31st May 2025 £	At 31st May 2024 £
FIXED ASSETS			
Tangible	9	25,506	27,542
CURRENT ASSETS			
Debtors & prepayments	10	0	0
Cash at bank and in hand		56,317	30,774
		<u>56,317</u>	<u>30,774</u>
CREDITORS			
Amounts falling due within one year	11	9,811	600
NET CURRENT ASSETS		<u>46,506</u>	<u>30,174</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		72,013	57,716
CREDITORS			
Amounts falling due after more than one year	12	6,344	6,344
NET ASSETS		<u><u>65,668</u></u>	<u><u>51,372</u></u>
FUNDS			
Restricted funds	13	5,700	0
Unrestricted funds		55,929	33,456
Designated funds		4,039	0
TOTAL FUNDS		<u><u>65,668</u></u>	<u><u>33,456</u></u>

For the year ending 31st May 2025 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Director's responsibilities :

The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.

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

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

The accounts were approved by the Board on24th February 2025.....


Ms J. Tomkin (Chair)

The notes form part of the financial statements

Notes to the Financial statements
for the year ended 31st May 2025

Note

1 ACCOUNTING POLICIES

Accounting Convention

The financial statements have been prepared under the historical cost convention and in accordance with the Financial reporting Standard for Smaller Entities (effective April 2008), the Companies Act 2006 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

Financial Reporting Standard Number 1

Exemption has been taken from preparing a cashflow statement on the grounds that the company qualifies as a small company.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life :

Office Equipment	- 33% per annum on the fixed instalment basis
Motor Vehicles	- 10% per annum on the Straight Line method
F&F, Plant & Machinery	- 5% per annum on the Straight Line method

Incoming Resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy. Restricted incoming resources in respect of capital expenditure are carried forward as deferred capital grants and released to the fund account to match the depreciation charges.

Resources Expended

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all the costs related to the category. Where costs cannot be directly attributable to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund Accounting

Unrestricted Funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for the particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when the funds are raised for a particular restricted purpose.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Notes to the Financial statements
for the year ended 31st May 2025

Note

2 Activities for generating funds

	2025	2024
	£	£
Donations	163	1,385
Fundraising Activities	190	100
Activity Sales & Subscriptions	56,735	77,549
	<u>57,088</u>	<u>79,034</u>

Subscriptions are received from service users in 2024-25

3 Investment income

	Unrestricted funds £	Restricted funds £	Total 2025 £	Total 2024 £
Interest receivable	0	0	0	37

4 Incoming Resources from charitable activities

	Unrestricted funds £	Restricted funds £	Total 2025 £	Total 2024 £
National Grid	0	0	0	10,000
CostCo Award	0	0	0	411
Bletchley & Fenn BFSTC	0	5,000	5,000	0
Community Foundation CFFC	0	2,000	2,000	0
Great Linford Parish	0	700	700	0
	<u>0</u>	<u>7,700</u>	<u>7,700</u>	<u>10,411</u>

5 Other incoming resources

	2025 £	2024 £
VAT Reclaimed	27,313	18,273
Insurance claims	14,640	4,039
Other	203	0
	<u>42,156</u>	<u>22,312</u>

Notes to the Financial statements
for the year ended 31st May 2025

Note

6 Total resources expended

	Staff costs	Depreciation	Other costs	Total 2025	Total 2024
	£	£	£	£	£
Costs of generating funds :					
Direct Costs	0	842	43,018	43,860	40,571
Charitable expenditure :					
Support Costs	0	16	46,807	46,823	40,826
Management and administration	0	1,178	787	1,964	12,481
	0	1,194	47,594	48,787	53,307
	0	2,036	90,612	92,647	93,878

7 Trustees

During the year no remuneration for services as a director/trustee and no expenses were paid or were payable, directly or indirectly, out of funds of the charity to any trustee or to any person or persons known to be connected with them.

8 Employees

	2025 Number	2024 Number
The average monthly number of employees during the year was :		
Activities in furtherance of organisation's objects	0	0
Management & Administration	0	0
	0	0
Employment costs	£	£
Wages and salaries	0	0
Social security costs	0	0
Pension costs	0	0
	0	0

There were no employees whose annual emoluments were £60,000 or more

Notes to the Financial statements
for the year ended 31st May 2025

Note

9 TANGIBLE FIXED ASSETS

	Unrestricted Funds	Restricted Funds	Total
	£	£	£
Cost			
At 31 May 2024	35,684	0	35,684
Additions	0	0	0
Disposals	0	0	0
As at 31 May 2025	35,684	0	35,684
Depreciation			
At 31 May 2024	8,142	0	8,142
Charge for the period	2,036	0	2,036
Disposals	0	0	0
As at 31 May 2025	10,178	0	10,178
Net Book Value			
At 31st May 2025	25,506	0	25,506
At 31st May 2024	27,542	0	27,542

10 Debtors

	At 31st May 2025	At 31st May 2024
	£	£
Trade Debtors	0	0
Short Term Loans	0	0
Prepayments and accrued income	0	0
Total Debtors	0	0

11 Creditors : amounts falling due within one year

	2025	2024
	£	£
Deferred Income & Creditors	9,811	0
Short term Loans	0	0
Tax and social security	0	0
Accrued expenses	0	600
	9,811	600

12 Creditors : amounts falling due after one year

	2025	2024
	£	£
Barclays Bounce-Back Loan	6,344	6,344
	6,344	6,344

Note

13 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held in trust for specific purposes:

	MOVEMENT IN FUNDS				Closing Balance £
	Balance at 1 Jun 2024 £	Incoming Resources £	Resources Expended £	Transfers £	
Bletchley & Fenn BFSTC	0	5,000	2,000	0	3,000
Community Foundation CFFC	0	2,000	0	0	2,000
Great Linford Parish	0	700	0	0	700
Other	0	0	0	0	0
	0	7,700	2,000	0	5,700

Bletchley & Fenn BFSTC Grant - towards Theatre Club project.

Community Foundation CFFC Grant - towards Theatre Club project.

Great Linford Parish Grant - towards Theatre Club project.

Transfers

Transfers may be made in situations where expenditure has exceeded available grant income or where there has been a small balance of grant remaining after the project completion.

14 Designated Funds

No funds have been set aside out of unrestricted funds by the trustees for specific purposes.

15 Commitments under operating leases

At 31 May 2025 the company had one commitment under a non-cancellable operating lease for the Unit 49 Barton Road warehouse premises. The remaining obligations are for 1 years 2 months at a cost of £25,200 (inc. VAT).

16 Reserves Policy

The directors have considered the level of reserves they wish to retain, appropriate to the charity's needs. This is based on the charity's size and the level of financial commitments held. The directors aim to ensure the charity will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The directors will endeavour not to set aside funds unnecessarily.