

JUDITH'S TRUST

Charity Number: 1204389

Date: 4 March 2026

To: The Charity Commission for England and Wales

Re: Annual Accounts Submission – Judith's Trust (Charity No. 1204389) **Financial Year**

Ending: 31 March 2025

Dear Sir/Madam,

Please find attached the annual accounts for **Judith's Trust** (Charity Number **1204389**) for the financial year ending **31 March 2025**.

We sincerely apologize for the late submission of these accounts. We acknowledge that this falls outside the statutory deadline of 10 months following the year-end (31 January 2026), as required under sections 162, 163, 164, and 169 of the Charities Act 2011.

Reasons for Late Submission

We would like to highlight that our submission was delayed due to unforeseen issues with our previous accountant, which resulted in difficulties accessing and compiling the necessary financial records on time. We are currently in the process of recruiting a new accountant to ensure this does not recur.

Additionally, one of our key trustees, Paula, has recently undergone a hospital operation, which has further impacted our administrative capacity during the reporting period. We appreciate your understanding and assure you that robust systems are now being put in place.

Corrective Measures

We take full responsibility for this oversight and confirm that we are implementing robust systems and processes to ensure timely filing in future years. This includes:

- Establishing a clear annual accounts preparation timeline
- Designating responsibility for timely submission
- Setting internal reminders and deadlines well in advance of the statutory deadline
- Recruiting a new accountant to provide professional oversight

The attached accounts comprise:

- Statement of Financial Activities (Income & Expenditure Summary)
- Balance Sheet as at 31 March 2025
- Supporting notes and transaction details

Should you require any further information, clarification, or supporting documentation, please do not hesitate to contact us.

We appreciate your understanding and look forward to resolving this matter promptly.

Yours faithfully,

Ffion Haf Hughes Director/Trustee Judith's Trust

Contact: ffion@wrenretreats.com

Phone: 01286 677608

JUDITH'S TRUST – ANNUAL ACCOUNTS

Financial Year Ending 31 March 2025

STATEMENT OF FINANCIAL ACTIVITIES

INCOME

Description	Amount
M Davies BGC (Donation)	£60.00
Julie Cartmell BGC (Donation)	£150.00
Areola Remittance (Cheque)	£347.07
Areola Remittance (Cheque)	£269.90
Areola Remittance (Cheque)	£569.05
Areola Remittance (Cheque)	£361.00
FVD Funds Transfer	£60.00
TOTAL INCOME	£1,817.02

EXPENDITURE

Description	Amount
Gillian McLuskey (Contractor Payments)	-£1,754.00
TAP Airline (Charity Travel)	-£179.70
Bank Charges & Interest	-£50.00

Description	Amount
TOTAL EXPENDITURE	-£1,983.70

NET SURPLUS / (DEFICIT) FOR THE YEAR

	Amount
Total Income	£1,817.02
Total Expenditure	-£1,983.70
Net Deficit	-£166.68

BALANCE SHEET

As at 31 March 2025

ASSETS

	Amount
Bank Balance (Barclays Account 20-51-08 00510327)	£140.52
TOTAL ASSETS	£140.52

LIABILITIES

	Amount
None reported	—
TOTAL LIABILITIES	£0.00

NET ASSETS / RESERVES

	Amount
Total Net Assets	£140.52

NOTES TO THE ACCOUNTS

1. Basis of Preparation

- These accounts have been prepared on a cash basis using bank statements and transaction records from Barclays Business Account (20-51-08 00510327).

2. Income

- Income comprises donations and remittances received during the year, primarily from individual donors and the Areola partnership.

3. Expenditure

- Expenditure includes payments to Gillian McLuskey for therapeutic/contractor services, charity travel costs, and bank charges.

4. Bank Balance

- The closing bank balance as at 31 March 2025 was £140.52. Note: The account subsequently moved into overdraft in later periods due to ongoing operational costs.

5. Deficit

- The charity operated at a deficit of £166.68 in the year ending 31 March 2025. This reflects the balance between donations received and therapeutic/operational services provided.

6. Trustees

- Ffion Haf Hughes (Director/Trustee)
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Approved by:

Ffion Haf Hughes Director/Trustee, Judith's Trust

Date: 4 March 2026

These accounts are submitted in compliance with the Charities Act 2011 and the Charity Commission's requirements.