

# WITH LOVE EMMA

England & Wales · Charity number 1204716

## Details

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**Status** Registered

**Legal form** CIO

**Registered** 2023-09-14

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

## Contact

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**Address** 7 Harvest Lane  
Loughton  
Essex  
7 Harvest Lane  
Loughton  
IG10 4PN

**Phone** 07759746996

**Email** [info@withloveemma.com](mailto:info@withloveemma.com)

## Activities

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**Objects:** THE OBJECT[S] OF THE CIO ARE:FOR THE PUBLIC BENEFIT, THE RELIEF OF THOSE IN NEED WHO HAVE BEEN DIAGNOSED WITH A BRAIN TUMOUR AND THEIR FAMILIES IN ENGLAND AND WALES, IN PARTICULAR BUT WITHOUT LIMITATION THROUGH THE PROVISIONS OF 1) GRANTS OF FINANCIAL ASSISTANCE 2) GRANTS TO HELP WITH ACCESS TO PRIVATE TREATMENTS/SPECIALIST DOCTORS AND ALTERNATIVE THERAPIES WHICH ARE RECOGNISED BY THE NHS 3) GIFTS AND ACTS OF REMEMBRANCE TO PATIENTS AND THEIR FAMILIES IN SUCH MANNER AS THE TRUSTEES THINK FIT.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 CHARITIESACT (NORTHERN IRELAND) 2008].

**Activities:** With Love Emma was created to support patients and their families affected by a Brain Tumour diagnosis within England and Wales.

## Classification

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- **How:** Makes Grants To Individuals, Other Charitable Activities
- **What:** The Advancement Of Health Or Saving Of Lives, Disability
- **Who:** Children/young People, Elderly/old People, People With Disabilities, The General Public/mankind

## Geography

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- Throughout England And Wales

## Finances

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Period end	Income	Expenditure	Assets	Employees
2025-03-14	£38,574	£18,482	-	-
2024-03-14	£97,606	£21,269	-	-

## Trustees

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Name	Role	Appointed
<b>Barclay Creasey</b>	Chair	2022-12-04
Briony Creasey		2022-12-04
Laura Lumpkin		2022-12-04
Stephen Smith		2022-12-04
Victoria Louise Bartley		2022-12-04

**WITH LOVE EMMA**

England & Wales - Charity number 1204716

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# Accounts

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**With Love Emma  
Trustees Annual Report  
For Year Ending  
15 March 2025**

# **Trustees' Annual Report (CIO)**

## **Charity Details**

With Love Emma, registration number 1204716, is a charity registered in England & Wales whose registered address is 7 Harvest Lane, Loughton, Essex IG10 4PN

## **Reporting Period**

This annual report covers from the 15 March 2024 to 14 March 2025

## **Trustees**

During the reporting period, trustees were:

Barclay Creasey  
Victoria Bartley  
Briony Creasey  
Laura Lumpkin  
Stephen Smith

## **Structure, Governance and Management**

The charity is registered as a Charitable Incorporated Organisation under the Charities Act 2006 and is governed by its constitution document signed on 12/09/2023.

### **Appointment of Trustees:**

Trustees are appointed according to the constitution and receive an induction outlining their duties.

## **Introduction**

The trustees of With Love Emma are honoured to share our annual report for this year. Everything we do is guided by one purpose: to support families whose lives have been turned upside down by a brain tumour diagnosis.

Behind every grant, every message, and every fundraiser is a family trying their best to stay strong during an unimaginably difficult time. Our aim is to ease that journey in any way we can - through practical help, emotional support, and moments of joy that bring comfort when families need it most.

## Objectives & Activites

For the public benefit, the relief of those in need who have been diagnosed with a Brain Tumour and their families in England and Wales, in particular but without limitation through the provisions of:

### 1) Everyday Grants

These grants offer practical help with day-to-day costs associated with a brain tumour diagnosis. This includes travel expenses, food costs, hospital parking, and other essential spending. The aim is to relieve some of the financial and emotional pressure families face during treatment.

### 2) Medical Grants

These grants help families reach the treatments they need, whether at hospitals, specialist centres, or private clinics. This includes support for travel to appointments and access to private treatments/specialist doctors and alternative therapies.

### 3) Making Memories

We believe that even during the toughest times, families deserve moments of happiness. Our Making Memories programme arranges special trips, days out, and treats that allow families to make beautiful memories together - memories that truly matter.

## What We Achieved This Year

This year has been filled with kindness, determination, and incredible community support.

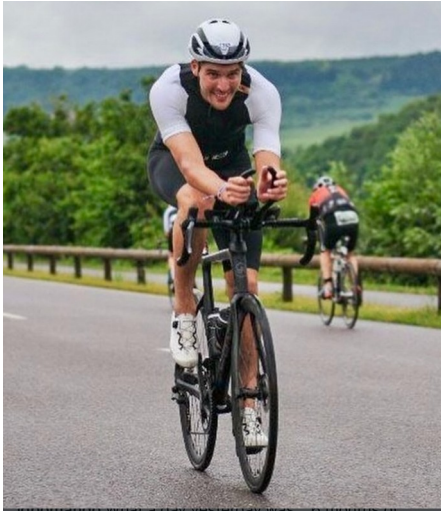
### Fundraising and Donations

We received £27,897.00 in external donations from people who organised their own fundraisers - each one done in honour of the families we support. These included:

#### The Three Peaks Challenge



**Ironman**



**Half marathons**



**Nuclear Races**



**A Sunday Roast fundraiser**



It means the world to us that people push themselves, gather their friends, or open their homes to raise money. Every single effort helps a family feel less alone.

We were also incredibly grateful to receive \$10,000 (£7914) from the BGC Charity Day. This support will allow us to reach even more families.

We want our supporters to know that every pound donated truly makes a difference. None of our trustees or volunteers receive wages, meaning all funds raised go straight to helping the families we support.

## **Growing Our Reach**

We launched a brand-new website this year - a big step forward in helping families find us quickly and easily, and in sharing our mission with more people.

## **Families We Supported**

Thanks to the generosity of our donors, we were able to help many families in meaningful and personal ways. This year we provided:

- 5 Everyday Grants to help cover the essential costs of treatment
- Access to HBOT therapy to support recovery
- Spa days, including relaxing visits to Sopwell House
- Family breaks, including Center Parcs and a special holiday to Turkey
- Other beautiful treats and experiences tailored to what each family needed most

Seeing the relief, happiness, and connection these moments bring is the reason our work matters so deeply.

## **Financial Overview**

This year's income came primarily from community fundraising. Our spending was focused directly on supporting families through grants, therapies, and memory-making experiences.

The trustees are confident that the charity remains financially stable and well-positioned to continue its work in the year ahead.

## **Risk Management**

The trustees have assessed the major risks to which the charity is exposed and are satisfied that the necessary controls are in place to mitigate exposure to the major risks.

## **Details of Organisational Structure**

The trustees are ultimately legally responsible for the charity and meet formally when necessary/yearly to discuss and agree key matters and informally when the need arises.

The charity is managed on a day-to-day basis by the trustees.

## **Looking Ahead**

In the coming year, we hope to:

Support more families through our Everyday and Medical Grants

Expand access to therapies and rehabilitation

Create even more meaningful memory-making opportunities

Grow awareness through our new website and continued community fundraising

We remain committed to bringing comfort, dignity, and moments of joy to families facing the hardest of times.

## **Thank You**

To every fundraiser, donor, volunteer, and supporter - thank you.

Your kindness becomes hope.

Your effort becomes relief.

And your generosity becomes memories that families carry forever.

We are deeply grateful for every single person who helped make this year possible.

## **Approval**

This report was approved by the charity's trustees on 01/12/2025 and signed on their behalf by Victoria Bartley (Trustee)



CHARITY COMMISSION  
FOR ENGLAND AND WALES

With Love Emma

1204716

## Receipts and payments accounts

CC16a

For the period from	15/03/2024	To	14/03/2025
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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	35,811	-	-	35,811	-
Donations from Other Charities	1,500	-	-	1,500	-
Bank Interest	1,251	-	-	1,251	-
Other	13	-	-	13	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>38,574</b>	<b>-</b>	<b>-</b>	<b>38,574</b>	<b>97,606</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>38,574</b>	<b>-</b>	<b>-</b>	<b>38,574</b>	<b>97,606</b>
<b>A3 Payments</b>					
Medical Grants	3,500	-	-	3,500	-
Everyday Grants	1,750	-	-	1,750	-
Making Memories Payments	9,868	-	-	9,868	-
Other Gifts to Families	458	-	-	458	-
Costs of Raising Funds	1,394	-	-	1,394	-
Website Costs	1,512	-	-	1,512	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>18,482</b>	<b>-</b>	<b>-</b>	<b>18,482</b>	<b>21,269</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>18,482</b>	<b>-</b>	<b>-</b>	<b>18,482</b>	<b>21,269</b>
<b>Net of receipts/(payments)</b>	<b>20,092</b>	<b>-</b>	<b>-</b>	<b>20,092</b>	<b>76,336</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>76,336</b>	<b>-</b>	<b>-</b>	<b>76,336</b>	<b>-</b>
<b>Cash funds this year end</b>	<b>96,428</b>	<b>-</b>	<b>-</b>	<b>96,428</b>	<b>76,336</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>	Natwest CA 1133	230	-	-
	Natwest BR 1141	10	-	-
	Natwest CA 0961	83	-	-
	Natwest BR 0988	96,106	-	-
	<b>Total cash funds</b>	<b>96,428</b>	<b>-</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK

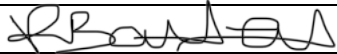
Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

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
	Victoria Bartley	01/12/2025



Section A

Independent Examiner's Report

Report to the trustees/  
members of

Charity Name  
With Love Emma

On accounts for the year  
ended

14/03/2025

Charity no  
(if any)

1204716

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 14/ 03 / 2025.

Responsibilities and  
basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent  
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

*\* Please delete the words in the brackets if they do not apply.*

Signed: *Angela Molina*

Date: 31/12/2025

Name: Angela Molina

Relevant professional  
qualification(s) or body  
(if any):

15 years' experience as finance manager and credit controller

Address: 55 Panavia Court

London

NW9 4BS

Section B

Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**

A large, empty rectangular box with a thin black border, occupying the majority of the page's width and height. It is intended for the user to provide details as requested in the text to the left.

**WITH LOVE EMMA**

England & Wales - Charity number 1204716

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# Accounts

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WITH LOVE EMMA  
Charity Number 1204716

The Trustees' Annual Report  
and Financial Statements for the year  
ended 14 March 2024

WITH LOVE EMMA  
Report and Financial Statements for  
the year ended 14 March 2024

Contents	Page
Legal and Administrative information	
Report of the Trustees	2-3
Report of the Independent Examiner	4
Statement of Financial Activities	5
Balance Sheet	6
Notes to the financial Statements	7-9

Legal and Administrative Information  
for the year ended 14 March 2024

Trustees

Barclay Creasey

Victoria Bartley

Laura Lumpkin

Stephen Smith

Briony Creasey

Office :

7 Harvest Lane

Loughton Essex

IG10 4PN

Accountants

David Kandalaft

2 Tudor Way

Waltham Abbey

Essex EN9 1PX

Bankers

Nat West

PO Box 16204

Birmingham

B2 2WP



## WITH LOVE EMMA

### Report of the Trustees For the year ended 14 March 2024

#### Report of the Trustees for the period ended 14 March 2024

The Trustees present their report with the accounts of With Love Emma for the year ended 14 March 2024. The Charity accounts comply with the statement of Recommended Practice (SORP) issued in 2015, other current statutory requirements, and the requirements of the Trust Deed.

#### Structure, Governance and Management

The charity was created as a charitable trust on 14<sup>th</sup> Sept 2023 and is controlled by its governing instrument a deed of trust.

The current trustees are as follows:

Barclay Creasey  
Victoria Bartley  
Briony Creasey  
Laura Lumpkin  
Stephen Smith

As set out in the governing document additional Trustees can be appointed by resolution of the Trustees.

As at 14 March 2024 the Charity did not employ any staff.

#### Objectives and Activities

##### Objectives

The objects of With Love Emma are for the public benefit The relief of those in need who have been diagnosed with a brain tumour and their families in England and Wales in particular but without limitation through the provisions of 1) Grants and financial assistance 2) Grants to help with access to private treatments/specialist doctors and alternative therapies which are recognised by the NHS 3) Gifts and acts of remembrance to patients and their families in such manner as the trustees think fit.

##### Activities

This year With Love Emma has been dedicated to supporting patients diagnosed with a brain tumour and their families ,ensuring they receive the help and care they need during such challenging times

Through various fundraising events including selling Candles, we have been able to make a real difference in their lives, offering both financial and emotional support.

##### Creating Precious Memories

We believe that making memories with loved ones is invaluable and this year we have helped numerous families experience unforgettable moments. We have organised and funded special day trips to the theatre, mini breaks and even dream holidays to Florida. These trips have provided families with much needed quality time together, away from the stress of medical treatments, allowing them to create cherished memories that will last a lifetime

##### Access to Essential Medical Treatments

Our medical grants have played a vital role in helping patients access critical treatments that they would otherwise struggle to afford. We have contributed towards travel and accommodation costs for patients undergoing life-changing treatment in Germany, ensuring they receive the care they need. Additionally we have funded rehabilitation sessions to help improve the side effects caused by brain surgery and other treatments giving patients the best possible chance at recovery.

##### Supporting Everyday Costs

A brain tumour diagnosis often comes with unforeseen financial burdens. Our everyday grants have helped families manage extra costs associated with traveling to and from hospital appointments. By easing this financial strain, we have allowed families to focus on what truly matters, their health and well-being.

For 14 March 2024

#### Assessment of public benefit

The Trustees have complied with the duty in Part 1 Chapter 1 s4 of the Charities Act 2011 to have due regard to public benefit guidance published by the Commission. The Trustees have had regard for the guidelines when reviewing the Charity's aims and objectives and in planning for future activities.

Report of the Trustees the  
year ended 14 March 2024

#### Achievements and performance

During the current year The Charity has continued to support and help families on a regular basis and consider that the performance of the charity has been satisfactory.

#### Financial Review

During the financial year, £96903 was received in donations and fund raising activities.

The total expenditure for the year was £21269. The Charity ended the year with a surplus of £76337 and reserves of £76337.

#### Reserves policy

The Trustees are satisfied that the balance of the Fund is an acceptable level of reserves given the nature of revenue receipts against grants payable.

#### Plans for future periods

The trustees plan to continue raising funds for projects in line with the trust deed and pursue those objectives and projects with all the resources available to the charity

#### Statement of Trustees Responsibilities

Charity 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 surplus or deficit of the charity for that period. In preparing those financial statements, the trustees have:

- selected suitable accounting policies and then applied them consistently;
- made judgments and estimates that are reasonable and prudent;
- stated whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and prepared the financial statements on the going concern basis.

The trustees have overall responsibility for ensuring that the charity has appropriate system of controls, financial and otherwise. They are also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with Charities Act 2011. 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.

WITH LOVE EMMA

This report was approved by the board on 14 February 2025

Victoria Bartley (Trustee)

Independent Examiner's Report to the Trustees of With Love Emma

I report to the trustees on my examination of the accounts of the above charity ("the Charity") for the year ended 14 April 2024

Responsibilities and basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect: accounting records were not kept in accordance with section 130 of the Act or the accounts not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

David Kandalaft, Independent Examiner  
2 Tudor Way  
Essex EN9 1PX

WITH LOVE EMMA

Financial

Statement of Activities the year  
Ended 14 March 2024

	2024 (Unrestricted)	
Income and endowments:u		
Donations and fund raising activities	96903	
Bank Interest	703	
	<u>97606</u>	<u>          </u>
Expenditure on:		
Raising funds and Charity activities	21269	
		<u>          </u>
Note 2		
Net income	76337	
Fund Balance brought forward	0	
Fund Balance carried forward	76337	<u>          </u>

The statement of financial activities includes all gains and losses recognized in the year.  
All income and expenditure as stated above arise from continuing activities.

Balance Sheet

WITH LOVE EMMA

As at 14 March 2024

2024

Current assets		
Cash at bank and in hand	76337	
Net Assets	76337	<hr/>

Funds of the Trust

Unrestricted general funds	76337	<hr/>
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The financial statements on pages 5 to 9 were approved by the trustees on 14 February 2025 and signed on their behalf by Victoria Bartley Trustee

1. Accounting policies

Basis of preparation

With Love Emma is a registered charity created and governed by a deed of trust dated the 14 Sept 2023 and is registered at

7 Harvest Lane  
Loughton  
Essex IG10 4PN

The Trustees have complied with the duty in Part 1 Chapter 1 s4 of the Charities Act 2011 to have due regard to public benefit guidance published by the Commission. The Trustees have had regard for the guidelines when reviewing the Charity's aims and objectives and in planning for future activities.

The financial statements have been prepared under the historic cost convention, . The financial statements have been prepared in accordance with the Accounting and Reporting by Charities: Statement of

## WITH LOVE EMMA

### Notes to the Financial Statements

For the year ended 14 March 2024

recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland and the Charities Act 2011.

The Charity has applied Update Bulletin 1 as published on 2 February 2016.

#### Preparation of the accounts on a going concern basis

After making enquiries, the Trustees have a reasonable expectation that the charity has adequate resources to continue its activities for the foreseeable future. Accordingly, they continue to adopt the going concern basis in preparing the financial statements as outlined in the Statement of Trustees Responsibilities.

#### Estimates and Judgements

The preparation of financial statements in compliance with SORP Update Bulletin requires the use of certain critical accounting estimates. It also requires management to exercise judgement in applying the charitable trusts accounting policies. Estimates and Judgements are continually evaluated by the Trustees based on historical experience and other factors including expectations of future events that are believed to be reasonable under the circumstances.

#### Fund Structure

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

## WITH LOVE EMMA

### Notes to the Financial Statements

For the year ended 14 March 2024

#### Income and endowments:

All incoming resources are included in the SOFA when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy. For legacies, entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received.

Gifts in kind donated for distribution are included at valuation and recognised as income when they are distributed to the projects. Gifts donated for resale are included as income when they are sold. Donated facilities are included at the value to the charity where this can be quantified and a third party is bearing the cost. No amounts are included in the financial statements for services donated by volunteers.

#### Expenditure

All expenditure is accounted for on a receipts and payments basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with use of the resources. Fund-raising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities. Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management carried out at Headquarters. Management and administration costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

#### Taxation

The Charity is registered with the Charity Commission, number 1198111, and is exempt from Income Tax and Gains Tax provided its income and gains are applied for charitable purposes.

#### Financial instruments

Financial assets such as cash and debtors are measured at the present value of the amounts receivable, less an allowance for the expected level of doubtful receivables. Financial liabilities such as trade creditors and loans are measured at the present value of the obligation. An equity instrument is any contract that evidences a residual interest in the assets of the charitable trust after deducting all of its liabilities.

The charitable trust only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value

## 2. Expenditure on Raising funds and Charity activities

Event fees and associated costs		£21269
Cost of raising funds	£10566	
Medical Grants	£6000	
Everyday Grants	£500	
Making Memories and Other Gifts	£4203	

WITH LOVE EMMA

Notes to the Financial Statements  
For the year ended 14 March 2024

3. Trustees' remuneration

The trustees received nor waived any remuneration during the year and no out of pocket expenses were reimbursed to trustees.