



**Jubilation Action group (JAG)
Community Incorporated Organisation (CIO)**

**Trustees Report for the year ending
Charity Number 1207215**

Charity Address Scott Hall Community Centre

Faldo Road Entrance
Bedford
Bedfordshire
MK42 0EH

Board of Trustees Shirley Claxton (Chair)
Stephanie Jacobs
Jackie Calver
Linda Large

Auditor Mr R Baxter
20 Cartmel Priory
Bedford
MK41 0WD

Bankers 34, High Street
Bedford
Bedfordshire
MK40 1SB

Governing Documents

Jubilation Action group is a constituted Charity, under Charity Number 1207215. The Charity was registered 27th February 2024.

Organisational Structure

The trustees are drawn from the volunteers that have been with the charity volunteering for more than 1 years' service.

Risk Management

Risk assessments are carried out at the Community Pantry on a regular basis to make sure that the appropriate systems are in place for the safety of both the service users and the volunteers that help to run the Pantry.

Objectives

The prevention or relief of poverty and financial hardship amongst individuals and families in need in the Kingsbrook and Cauldwell of Bedford by :

- Running a food pantry known as the “Community Food Pantry”, providing food, other essential grocery items, toiletries, clothing, and such other household items as the trustees may determine, to such individuals and families.
- Providing information and advice to individuals and families in both wards who require such support, advice or assistance including signposting them to

relevant agencies, and other advisory services or organisations for further support.

Achievements over the last year

We now have over 600 families on our books, not all of them come every week only when they are in need. We have been providing preloved school uniforms for the families but some of the families have expressed that they were finding it difficult to buy new school uniforms for the children for the start of the school year in September.

The congregation of my church “Bedford Pentecostal Church started donating money for the school uniforms. Our local Tesco’s store has also started donated school uniforms to the Community Pantry. We can provide school uniforms for the families that need the service for the second academic year running.

We have been given the use of an allotment so that we can grow our own produce. It is something that we have not done before so it is a steep leaning curve that we are more than willing to learn. We are hoping to get families from the two wards involved in the allotment so they can get more involved in the Community Food Pantry.

We are hoping that we can do more for the two wards, but it is something that we need to discuss as trustees in the very new future.

Financial Review

The pantry grants are the only thing that is keeping us functioning. We do not have any overheads i.e. hire charges, gas or electric bills. We are all volunteers nobody is paid staff. We are always looking out for funding streams. Finances are reviewed annually at the AGM.

Jubilation Action Group is a Community Food Pantry and serves two Wards in Bedford, namely Kingsbrook Ward and Cauldwell Ward. The Group operates out of Scott Hall Community Centre and serves the families in the community that are struggling with the cost-of-living crisis. The Group provides every day ambient foods, fruit and vegetables, toiletries, baby products and such other household items as the trustees may determine at a cost that is affordable for the affected families. The Group also provides information and advice to individuals and families who require such support, advice or assistance, including signposting them to relevant agencies, information and other advisory services or organisations for further support.

The charity is a limited liability company registered in England and Wales under company number 11454541. The charity is a company limited by guarantee and has no shareholders. The charity is a company limited by guarantee and has no shareholders.

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**Jubilation Action Group
Trustees' annual report
for the year ending 31st December 2024**

Accounting Policies:

The charity is a company limited by guarantee and has no shareholders.

Jubilation Action Group

Financial statements for the year ending 31st December 2024

Page	Contents
2-3	Statement of Trustees' Responsibilities, Charitable Objects and Activities
4	Accounting Policies
5	Independent Examiners report
6	Receipts & Payments account
7	Statement of Assets & Liabilities
8	Notes to the Accounts

The Charity Trustees are responsible for preparing financial statements for each financial year which give a true and fair view of the organisation and of the surplus or deficit of the organisation for the period. In preparing the financial statements the Charity is required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards or standards of accountancy have been followed, subject to any material departures disclosed and explained in the financial statements;
- present the financial statements in the proper context for the charity's purposes.

The Trustees also ensure that the accounts are prepared in accordance with the requirements of the Companies Act 2006 and the Charities Act 2011.

Charitable objects

The primary aim of the charity is to provide support and assistance to individuals and families in need in the Kingsbrook and Cardinal Words of God.

Jubilation Action Group
Trustees' report and
for the year ending 31st December 2024

**Jubilation Action Group
Trustees' annual report
for the year ending 31st March 2024**

The Trustees present the financial statements of the Jubilation Action Group for the year ended 31st December 2024. These have been prepared in the format required by the Statement of Recommended Practice for Accounting and Reporting by Charities issued by the Charity Commission in 2005.

Full name: Jubilation Action Group

Registered charity number: 1207215

Principal Address: Scott Hall Community Centre, Faldo Road entrance, Bedford,
Bedfordshire, MK42 0EH

Trustees:

Shirley Claxton (Chair)
Stephanie Elizabeth Jacobs
Thelma Irene Rogers
Linda Jane Large

Bankers: Lloyds Bank, 34, High Street, Bedford, MK40 1SB

Independent Examiner:

Rob Baxter, IPFA (retired life member)
20 Cartmel Priory, Bedford, MK41 0WD

Statement of Trustees' Responsibilities:

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- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards or statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statement;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the organisation will continue in business.

Charitable objects

The prevention or relief of poverty and financial hardship among individuals and families in need in the Kingsbrook and Cauldwell Wards of Bedford.

**Jubilation Action Group
Trustees' annual report
for the year ending 31st December 2024**

The financial statements have been prepared on the Receipts and Payments cost basis in accordance with relevant standards and the provisions of the Statement of Recommended Practice, Accounting by Charities issued by the Charity Commissioners. The principal accounting policies adopted in the preparation of the financial statements are as follows:

Grants receivable, donations and subscriptions: Grants receivable, donations and subscriptions are recognised in the period to which the income relates.

Funds: Unrestricted funds are incoming resources receivable or generated for the objects of the charity without further specified purpose and are available as general fund. Designated funds are unrestricted funds earmarked by the trustees for a particular purpose. At the decision of the trustees, previously designated funds may be transferred back to unrestricted general funds without further specified purpose.

Interest Receivable: Interest is included when received by the charity.

Resources Expended: The Charity is not registered for VAT and accordingly, where applicable, expenditure is disclosed inclusive of VAT.

Fund Accounting: The charity's unrestricted funds consist of funds which the Charity may use for its purpose at its discretion. The charity's restricted funds may only be applied to purposes specified by donors

Taxation: Jubilation Action Group is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charity for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part II Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Signed on behalf of the charity's trustees:

Signed S. Jacobs Date 29/9/25

Name: S. JACOBS Position: TRUSTEE

**Independent examiner's report to the trustees of
Jubilation Action Group
for the year ending 31st December 2024**

The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 on the accounts of the charity, which are set out on pages 5 and 6.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts, 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 Charity Act
- follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b)) of the Charities Act; and
- state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the 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 you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

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 Act

have not been met; or

(2) to which, in my opinion, attention should be drawn to enable a proper understanding of the accounts to be reached.

Rob Baxter

Signed:

Date: 5th June 2025

Rob Baxter

Chartered Institute of Public Finance and Accountancy (Retired Life Member)

Jubilation Action Group Statement of Financial Activities for the year ended 31st December 2024

	31/12/2023	31/12/2024
	£	£
INCOME		
Subscriptions	N/A	15,876.45
Grants	N/A	10,850.00

Donations	N/A	294.00
	N/A	<u>27,020.45</u>

EXPENDITURE

Rent of Premises	N/A	1,807.70
Vehicle Costs	N/A	4,224.46
Products for Distribution	N/A	18,359.29
School Uniforms	N/A	1,068.25
Security	N/A	155.85
Keys	N/A	55.00
Catering	N/A	120.00
Graphic Design	N/A	593.47
Accounts Preparation and Inspection Fee	N/A	300.00
	N/A	<u>26,684.02</u>

Net Surplus/ (Deficit)		336.43
Total Funds B/F		589.11
Total Funds C/F	<u>589.11</u>	<u>925.54</u>

**Jubilation Action Group
Statement of Financial Activities
for the year ended 31st December 2024**

31/03/2024
£

31/03/2023
£

CURRENT ASSETS

Bank Current Account	1,275.54	589.11
	1,275.54	589.11

CURRENT LIABILITIES		
Creditors	350.00	0.00
	350.00	0.00

FUNDS

Income Fund	925.54	589.11
	925.54	589.11

The trustees declare that they have approved the accounts above.

Signed on behalf of the Charity's trustees:

Signed  Dated 29/9/25

Name: SJACOBS Trustee

Jubilation Action Group Statement of Financial Activities for the year ended 31st December 2024

Notes to the Accounts

- 1) The creditors amount of £350 comprises of two items. These are a £50 payment of a loan from one of the trustees, made to assist with cash flow, and the payment of £300 for accountancy and financial inspection services.

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