

Charity registration number 1208330 (England and Wales)

Company registration number 15092368

THE JUDE HARVEY FOUNDATION
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2025

THE JUDE HARVEY FOUNDATION

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	C. Watts
	J. Watts
	G. Harvey
	J. Harvey
Charity number (England and Wales)	1208330
Company number	15092368
Registered office	112 Hamlet Court Road Westcliff on Sea Essex SS0 7LP
Independent examiner	P A Stafford FCCA Cumberland House 24-28 Baxter Avenue Southend on Sea Essex SS2 6HZ

THE JUDE HARVEY FOUNDATION

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THE JUDE HARVEY FOUNDATION

TRUSTEE'S REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 AUGUST 2025

The trustees present their annual report and financial statements for the year ended 31 August 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)".

Objectives and activities

The Jude Harvey Foundation was established to raise awareness of undiagnosed heart conditions in young people and to support screening and education initiatives that can prevent sudden cardiac deaths. The charity's objectives are to:

- the advancement of health, in particular by the provision of grants to specialist cardiac screening and treatment units, for equipment, training and patient services.
- To relieve the need of those suffering from sickness or bereavement, in particular by the provision of support services and grants.

These aims are pursued through fundraising events, partnerships with screening providers, and public engagement campaigns.

Public benefit

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Achievements and performance

Significant activities and achievements against objectives

During the year, the Foundation:

- Supported multiple cardiac screening events in Essex and surrounding areas.
- Delivered awareness campaigns through schools and local media.
- Raised funds through community events and online donations to support its mission.

The trustees are pleased with the progress made in the charity's first year and are committed to expanding its reach and impact in the coming year.

Financial review

Incoming resources in the period totals £63,302 (2024 - £51,375) whilst expenditure totals £24,247 (2024 - £19,479). This represents a surplus in the period of £39,055 (2024 - £31,896). The charity's unrestricted funds and reserves at the period end date are £70,951 (2024 - £31,896). This means the performance of the charity in the current year is comparable with that of the prior year.. The charity has no restricted or designated funds, therefore the balances of funds described represent the balance of unrestricted funds.

Going concern

It is the opinion of the trustees that the charity represents a going concern at the balance sheet date. This assessment is made on the basis of the surplus made by the charity in the period, its level of reserves and the lack of fixed overhead costs enjoyed by the charity.

THE JUDE HARVEY FOUNDATION

TRUSTEE'S REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2025

Reserves policy

The trustees consider it unnecessary to hold reserves for the charity as the charity has no fixed, overhead costs which it would need to provide for in the case of closure. The trustees consider this to be reasonable and that any unfunded costs of closure, in such an event, would be borne by the trustees.

Structure, governance and management

The charity is a company limited by guarantee and governed by its Articles of Association dated 23 August 2023. It is registered with the Charity Commission for England and Wales.

The board of trustees meets regularly to oversee the charity's operations and strategic direction. Day-to-day management is undertaken by the trustees with the limited help of volunteers.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

C. Watts

J. Watts

G. Harvey

J. Harvey

Recruitment and appointment of trustees

All trustees given their time voluntarily and receive no remuneration or benefits. Any new trustees would be proposed to the Board of Trustees formally at a trustee meeting and would be appointed after a majority vote from the existing trustees. The training of any new trustees is the responsibility of existing trustees.

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

The trustee's report was approved by the Board of Trustees.

J. Watts

Trustee

28 May 2026

THE JUDE HARVEY FOUNDATION

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF THE JUDE HARVEY FOUNDATION

I report to the trustees on my examination of the financial statements of The Jude Harvey Foundation (the charity) for the year ended 31 August 2025.

Responsibilities and basis of report

As the trustees of the charity (and also its directors for the purposes of company law), you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006.

Having satisfied myself that the financial statements of the charity are not required to be audited under Part 16 of the Companies Act 2006 and are eligible for independent examination, I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement

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

- 1 accounting records were not kept in respect of the charity as required by section 386 of the Companies Act 2006.
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting requirements of section 396 of the Companies Act 2006 other than any requirement that the financial statements give a true and fair view, which is not a matter considered as part of an independent examination; or
- 4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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

P A Stafford FCCA

Cumberland House
24-28 Baxter Avenue
Southend on Sea
Essex
SS2 6HZ
29 May 2026

THE JUDE HARVEY FOUNDATION

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 AUGUST 2025

		Unrestricted funds 2025 £	Unrestricted funds 2024 £
	Notes		
Income from:			
Donations and legacies	3	51,074	18,977
Charitable activities	4	6,373	6,825
Fundraising activities	5	5,855	25,573
Total income		<u>63,302</u>	<u>51,375</u>
Expenditure on:			
Raising funds	6	5,374	5,198
Charitable activities	7	18,872	14,281
Total expenditure		<u>24,246</u>	<u>19,479</u>
Net income and movement in funds		<u>39,056</u>	<u>31,896</u>
Reconciliation of funds:			
Fund balances at 1 September 2024		31,896	-
Fund balances at 31 August 2025		<u>70,952</u>	<u>31,896</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

THE JUDE HARVEY FOUNDATION

BALANCE SHEET

AS AT 31 AUGUST 2025

		2025		2024	
	Notes	£	£	£	£
Current assets					
Stocks	12	500		500	
Debtors	13	424		1,452	
Cash at bank and in hand		72,408		31,268	
		<u>73,332</u>		<u>33,220</u>	
Creditors: amounts falling due within one year	14	(2,380)		(1,324)	
		<u></u>		<u></u>	
Net current assets			70,952		31,896
			<u></u>		<u></u>
The funds of the charity					
Unrestricted funds	15		70,952		31,896
			<u>70,952</u>		<u>31,896</u>
			<u></u>		<u></u>

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 August 2025.

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

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

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

The financial statements were approved by the trustees on 28 May 2026

J. Watts
Trustee

Company registration number 15092368 (England and Wales)

THE JUDE HARVEY FOUNDATION

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 AUGUST 2025

1 Accounting policies

Charity information

The Jude Harvey Foundation is a private company limited by guarantee incorporated in England and Wales. The registered office is 112 Hamlet Court Road, Westcliff on Sea, Essex, SS0 7LP.

1.1 Reporting period

These financial statements represent a period longer than 1 year by a total of 8 days, running from 23rd August 2023 to 31st August 2024. This is because these financial statements run from the date of incorporation to the first financial year end. This may result in subsequent financial statement being not entirely comparable.

1.2 Basis of preparation

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a statement of cash flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.3 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.4 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.5 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

THE JUDE HARVEY FOUNDATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2025

1 Accounting policies

(Continued)

Income from the sale of merchandise is recognised when the rights and rewards of ownership is passed to the recipient, the amount of the sale can be measured reliably and the receipt of the income is probable. This is usually considered to be upon the exchange of the merchandise with the customer.

Refundable income relating to fundraising events is recognised upon completion of the event, as this is considered to be the point any ticket holder has enjoyed the rights and rewards of the event. Any income received, and related expenditure, relating to future events is deferred until the fulfillment of the event conditions. All fundraising activity in the financial statements relates to fundraising events held by the charity. The charity has no other fundraising activity, is part of no fundraising schemes and uses no external parties to manage its fundraising.

1.6 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.7 Stocks

Stocks are stated at the lower of cost and estimated selling price less costs to complete and sell. Cost comprises direct materials and, where applicable, direct labour costs and those overheads that have been incurred in bringing the stocks to their present location and condition. Items held for distribution at no or nominal consideration are measured the lower of replacement cost and cost.

Net realisable value is the estimated selling price less all estimated costs of completion and costs to be incurred in marketing, selling and distribution.

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

THE JUDE HARVEY FOUNDATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2025

1 Accounting policies

(Continued)

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Income from donations and legacies

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Donations and gifts	50,874	17,977
Membership fees	200	1,000
	<u>51,074</u>	<u>18,977</u>

The charity benefitted from an individually material donation of £25,000 (2024, £0) after being selected as the the Lord Major of Southend's charity for the year. This is individual significant and unusual in the context of the charity's normal donations. This is not expected to be repeated in subsequent years.

THE JUDE HARVEY FOUNDATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2025

4 Income from charitable activities

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Charitable activities		
Sales of merchandise	6,373	6,825
	<u> </u>	<u> </u>

5 Income from fundraising activities

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Fundraising events	5,855	25,573
	<u> </u>	<u> </u>

6 Expenditure on raising funds

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Fundraising and publicity		
Staging fundraising events	5,374	5,198
	<u> </u>	<u> </u>

7 Expenditure on charitable activities

	Charitable activities 2025 £	Charitable activities 2024 £
Direct costs		
Merchandise purchases	4,315	2,891
Charitable activity	11,040	9,940
	<u> </u>	<u> </u>
	15,355	12,831
Share of support and governance costs (see note 8)		
Support	3,517	1,450
	<u> </u>	<u> </u>
	18,872	14,281
	<u> </u>	<u> </u>
Analysis by fund		
Unrestricted funds	18,872	14,281
	<u> </u>	<u> </u>

THE JUDE HARVEY FOUNDATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2025

8 Support costs allocated to activities

	2025 £	2024 £
Insurance	650	302
Computer running costs	148	41
Bank charges	648	207
Printing, postage and stationary	226	-
Sundry	375	-
Governance costs	1,470	900
	<u>3,517</u>	<u>1,450</u>
Analysed between:		
Charitable activities	<u>3,517</u>	<u>1,450</u>

Included in governance costs above is £567 representing remuneration paid for the independent examination of the charity. Also included in governance costs is £567 representing accountancy fees paid for the preparation of the charity's financial statements.

9 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year, including the reimbursement of expenses incurred on behalf of the charity.

10 Employees

During the year the charity had no employees.

11 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

12 Stocks

	2025 £	2024 £
Finished goods and goods for resale	<u>500</u>	<u>500</u>

13 Debtors

	2025 £	2024 £
Amounts falling due within one year:		
Trade debtors	70	-
Prepayments and accrued income	354	1,452
	<u>424</u>	<u>1,452</u>

THE JUDE HARVEY FOUNDATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2025

14 Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	1,246	-
Accruals and deferred income	1,134	1,324
	<u>2,380</u>	<u>1,324</u>

15 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 September 2024 £	Incoming resources £	Resources expended £	At 31 August 2025 £
General funds	31,896	63,302	(24,246)	70,952
	<u>31,896</u>	<u>63,302</u>	<u>(24,246)</u>	<u>70,952</u>
Previous period:	At 1 September 2023 £	Incoming resources £	Resources expended £	At 31 August 2024 £
General funds	-	51,375	(19,479)	31,896
	<u>-</u>	<u>51,375</u>	<u>(19,479)</u>	<u>31,896</u>

16 Related party transactions

There were no disclosable related party transactions during the period.

This document was delivered using electronic communications and authenticated in accordance with the registrar's rules relating to electronic form, authentication and manner of delivery under section 1072 of the Companies Act 2006.