



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 6 August 2024 Period start date To 31 August 2025 Period end date

Charity name: No Rainbows Without Rain

Charity registration number: 1209447

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	No Rainbows Without Rain's primary purpose is the prevention or relief of poverty for children, young people, Elderly or people with disabilities in Cumbria.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	To provide empathy and understanding to people in need of all levels of support, and to enhance people's quality of life by providing basic needs.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	N/A

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	Donations of household appliances, furniture and food were received during the year and was therefore able to continue to support the main activities of the charity. This will make a difference to those unable to communicate due to their disabilities, as well as being isolated from their community.

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	Fundraising events have taken place during the year, which assisted in the objectives set. More events will be looked at in the future.
Investment performance against objectives	Para 1.41	
Other		Seeking finance to enable activities to enhance the progress made so far.

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	Nothing to Report
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	No Policy
Amount of reserves held	Para 1.22	Zero
Reasons for holding zero reserves	Para 1.22	Unnecessary due to size of the charity and any funding will be required for a certain project
Details of fund materially in deficit	Para 1.24	Nothing to Report
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	There are no uncertainties

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Donations from monthly subscriptions, as well as other organisations raising money through their own raffles and events.
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	Lack of donations from local people and organisations.
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed , royal charter)	Para 1.25	Constitution
How is the charity constituted? (e.g unincorporated association , CIO)	Para 1.25	Charitable Incorporated Organisation
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Invitation

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	No Rainbows Without Rain
Other name the charity uses	
Registered charity number	1209447
Charity's principal address	Solway House Oxford Street Workington Cumbria, CA14 2AL

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Rhiannon Clark	Chairperson		
2	Paul Fullelove	Trustee		
3	Katherine Williams	Trustee		
4				
5				
6				
7				
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15				
16				
17				
18				
19				
20				

Corporate trustees – names of the directors at the date the report was approved

[illegible]

Name of trustees holding title to property belonging to the charity

[illegible]

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	Nothing to Report
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	Nothing to Report
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	Nothing to Report

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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Other optional information

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Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(
s)

Rhiannon Clark

Full
name(s)

Rhiannon Clark

Position (eg
Secretary,
Chair, etc)

Chairperson

Treasurer

Date

30/04/2026

Management Report

No Rainbows Without Rain

For the period ended 31 August 2025

Prepared on

1 May 2026

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Financial Activities

September 2024 - August 2025

	Total
INCOME	
Charitable activities	3,928.84
Donations and legacies	49,732.17
Total Income	53,661.01
COST OF SALES	
Cost of Goods Used	31.50
Donations/Gifts to help with Cost of Living	15,436.66
Total Cost of Sales	15,468.16
TOTAL	38,192.85
EXPENDITURES	
Advertising/Promotional	260.49
Other Professional Services	4,353.40
Printing, Postage and Stationery	2,348.96
Rent	8,841.87
Repairs and Maintenance	613.65
Travel and Accommodation	2,560.18
Total Expenditures	18,978.55
NET INCOME/(EXPENDITURE)	£19,214.30

Balance Sheet

As of August 31, 2025

	Total
FIXED ASSET	
Tangible assets	
Motor Vehicles Cost	1,250.00
Total Tangible assets	1,250.00
Total Fixed Asset	1,250.00
CASH AT BANK AND IN HAND	
No Rainbows Without Rain	17,964.30
Total Cash at bank and in hand	17,964.30
NET CURRENT ASSETS	17,964.30
NET CURRENT ASSETS (LIABILITIES)	17,964.30
TOTAL ASSETS LESS CURRENT LIABILITIES	19,214.30
TOTAL NET ASSETS (LIABILITIES)	£19,214.30
CHARITY FUNDS	
Retained Earnings	0.00
Surplus/(Deficit)	19,214.30
Total Charity funds	£19,214.30

Statement of Cash Flows

September 2024 - August 2025

	Total
OPERATING ACTIVITIES	
Net Income	19,214.30
Adjustments to reconcile Net Income to Net Cash provided by operations:	0.00
Net cash provided by operating activities	19,214.30
INVESTING ACTIVITIES	
Motor Vehicles Cost	-1,250.00
Net cash provided by investing activities	-1,250.00
NET CASH INCREASE FOR PERIOD	17,964.30
CASH AT END OF PERIOD	£17,964.30



Section A

Independent Examiner's Report

Report to the trustees

No Rainbows Without Rain

On accounts for the year
ended

31 August 2025

Charity no
(if any)

1209447

Set out on pages

2

(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 **31/08/2025**.

Responsibilities and
basis of report

As the charity's trustees, 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 all 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 (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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 accounts to be reached.

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

Signed:

Date:

30 April 2026

Name:

Kevin Grove

Relevant professional
qualification(s) or body

AAT

(if any):

Address:

Suite 17, Tannery House, Harraby Green Business Park
Carlisle, Cumbria, CA1 2SS

Section B	Disclosure
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Only complete if the examiner needs to highlight material 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.

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