

**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS FOR THE
PERIOD 6 AUGUST 2024 TO 31 MARCH 2025
FOR
THE JOHN TERRY FOUNDATION**

GBJ Financial Limited
Sterling House
27 Hatchlands Road
Redhill
Surrey
RH1 6RW

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FOR THE PERIOD 6 AUGUST 2024 TO 31 MARCH 2025

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THE JOHN TERRY FOUNDATION

REPORT OF THE TRUSTEES FOR THE PERIOD 6 AUGUST 2024 TO 31 MARCH 2025

The trustees present their report with the financial statements of the charity for the period 6 August 2024 to 31 March 2025. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number
1209465

Principal address

Walls of Fame
62 High Street
Heathfield
TN21 8JB

Trustees

J G Terry	Chair of Trustees	- appointed 6/8/2024
H K Kisberg		- appointed 6/8/2024
P Nicholls		- appointed 6/8/2024
Mrs T Terry		- appointed 6/8/2024
P Cole		- appointed 6/8/2024

Independent examiner

GBJ Financial Limited
Sterling House
27 Hatchlands Road
Redhill
Surrey
RH1 6RW

Bankers

Barclays Bank
2 Churchill Place
London
E14 5RB

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is governed by its Trust Deed, which was adopted on 6 August 2024. This document sets out the charity's purposes and the framework for its governance and decision-making.

Trustees are appointed in line with the governing document and are selected to ensure an appropriate balance of skills, experience, and oversight. All new trustees receive an induction, which includes an introduction to the charity's aims, governance arrangements, safeguarding responsibilities, and financial management.

The trustees are collectively responsible for setting the strategic direction of the charity and ensuring that its activities further its charitable objects. They oversee the charity's finances and risk management, safeguard the interests of beneficiaries, and ensure compliance with charity law and regulatory requirements.

In carrying out these duties, the trustees have had due regard to the Charity Commission's guidance on public benefit.

**REPORT OF THE TRUSTEES
FOR THE PERIOD 6 AUGUST 2024 TO 31 MARCH 2025**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk management

The trustees have identified and reviewed the major risks facing the charity, including financial sustainability, safeguarding, reputational risk, and dependency on limited income sources.

Financial sustainability is recognised as a key risk, particularly in the Foundation's early years. The trustees mitigate this risk through regular review of income and expenditure, careful monitoring of cash flow and the adoption of a Reserves Policy to support prudent financial planning. Fundraising activity and partnership development are overseen by the trustees to ensure income generation supports long-term sustainability and is aligned with the charity's strategic priorities.

Safeguarding is a critical priority given the charity's focus on children and young people. The trustees ensure that all funded activity is delivered by organisations with appropriate safeguarding policies, procedures, and training in place. Safeguarding due diligence forms part of grant-making decisions and ongoing oversight.

Reputational risk is recognised as particularly important given the public profile of the charity's founder, which brings both opportunities and additional responsibility. While the founder's profile has supported visibility, engagement and fundraising, the trustees recognise the importance of ensuring that the charity's governance, decision-making, and delivery are robust, independent and transparent. Clear policies, trustee oversight and collective decision-making help ensure that the charity's work and reputation are protected at all times.

Dependency on limited income sources has also been identified as a risk. The trustees are actively working to diversify income streams through a range of fundraising approaches and partnerships, as set out in the charity's three-year strategy, reducing reliance on any single individual, event or source of income.

The trustees review risks on a regular basis and are satisfied that appropriate systems, policies and procedures are in place to manage risk proportionately and effectively as the charity continues to develop.

**REPORT OF THE TRUSTEES
FOR THE PERIOD 6 AUGUST 2024 TO 31 MARCH 2025**

OBJECTIVES AND ACTIVITIES

Charitable purposes

The John Terry Foundation exists to:

Prevent or relieve poverty in England by providing grants, items, and services to individuals in need and/or charities, or other organisations working to prevent or relieve poverty.

Relieve financial hardship, either generally or individually, for people living in England by making grants of money for providing or paying for items services or facilities.

Relieve the poverty of young people by the provision of grants to enable them to participate in healthy recreational activities that they could not otherwise afford.

Advance in life and relieve the needs of young people in England by providing grants, items, and services to individuals in need and/or charities, or other organisations who:

I. Provide recreational and leisure time activities in the interest of social welfare, designed to improve their conditions of life.

II. Help young people, especially but not exclusively through leisure time activities, so as to develop their capabilities that they may grow to full maturity as individuals and members of society.

III. Provide recreational and leisure time activities in the interests of social welfare for young people living in the England who have need by reason of their youth, age, infirmity or disability, poverty or social and economic circumstances with a view to improving the conditions of life of such persons.

Relieve sickness and the preservation of health among people residing permanently in England by providing: grants, items and services to individuals in need and/or charities, or other organisations working to assist in the treatment and care of persons suffering from mental or physical illness of any description or in need of rehabilitation as a result of such illness, by the provision of facilities or experiences for work and recreation.

Advance such charitable purposes (according to the law of England and Wales) as the trustees see fit from time to time.

Public benefit

The trustees confirm that they have complied with their duty under section 4 of the Charities Act 2011 to have due regard to the Charity Commission's guidance on public benefit.

The charity's activities during the year were undertaken to further these purposes for the public benefit, particularly for:

Children and young people, including those who are living with serious or life-limiting illness, as well as those who face disadvantage or barriers to opportunity. This includes children and young people who benefit from support designed to improve wellbeing, provide positive experiences, and reduce isolation during periods of significant illness or treatment.

The charity's activities also supported access to grassroots sport and positive development opportunities for children and young people, helping to promote inclusion, confidence, and wider wellbeing.

**REPORT OF THE TRUSTEES
FOR THE PERIOD 6 AUGUST 2024 TO 31 MARCH 2025**

ACHIEVEMENT AND PERFORMANCE

Context and need.

During the year, the trustees continued to recognise the significant and complex challenges facing the children and young people the charity exists to support. The context in which the Foundation operates remains one of persistent disadvantage, growing need and stretched public services.

In the UK, a substantial proportion of children live in poverty, with around 3 in 10 children (approximately 4.3 million) growing up in low-income households. Poverty is strongly associated with poorer physical and mental health outcomes, including a higher likelihood of emotional distress and reduced access to supportive activities outside school.

Mental health challenges continue to be a significant concern for young people, with around one in five children and young people aged 8 to 25 years likely to have a probable mental disorder. These mental health needs are felt more acutely among children in lower-income families, where the social and economic environment can compound emotional strain.

Broader wellbeing measures also show the UK lagging in international comparisons, with recent reports placing children's life satisfaction and wellbeing in the bottom third of wealthy nations.

Alongside general socioeconomic disadvantage, children with serious or life-limiting conditions continue to represent a group with distinct and ongoing need for emotional support, enrichment opportunities and access to positive experiences that help mitigate the isolating impacts of chronic illness, treatment, and disruption to family life.

Taken together, this evidence underscores that many children and young people in the UK are growing up with multiple pressures - economic, social, and health-related - that can limit their life chances. The John Terry Foundation's work, which focuses on broadening access to positive opportunities, wellbeing support and resilience-building activities, remains necessary to help address these gaps and support the public benefit for the populations it serves.

Strategy

The charity's strategy is set out in its three-year strategy for 2025-2028 and is focused on addressing inequality and removing barriers that prevent children, young people, and families from thriving.

During the year, the charity's strategy focused on:

- **Targeted grant-making to address disadvantage and exclusion**, prioritising funding that supports children and young people affected by poverty, physical or mental ill health, disability and serious or life-limiting conditions.
- **Strengthening grassroots and community organisations**, by investing in their capacity, skills, and sustainability so that effective local support can be delivered where it is most needed.
- **Collaboration, innovation, and learning**, working in partnership with other organisations and using evidence and insight to inform funding decisions, test new approaches and scale what works.

The trustees review the charity's strategy annually to ensure that activities remain relevant, effective, and sustainable, and that resources are directed towards achieving the greatest possible public benefit.

**REPORT OF THE TRUSTEES
FOR THE PERIOD 6 AUGUST 2024 TO 31 MARCH 2025**

ACHIEVEMENT AND PERFORMANCE

Summary of activities

During the year, the trustees recognised the importance of establishing strong foundations to support the charity's long-term effectiveness and compliance. To support this, the charity appointed an experienced freelance consultant to provide expert guidance and ensure that appropriate governance and operational frameworks were put in place from the outset.

As a result, a suite of key policies were developed and adopted, including Grant Giving, Reserves, Expenses, Privacy, Anti-Bribery and Anti-Money Laundering policies. These policies provide a clear framework for decision-making, financial oversight, transparency, and regulatory compliance.

In parallel, the trustees led the development of a three-year strategy, setting out the charity's vision, priorities, and approach for the period ahead. This strategy provides clear direction for grant-making, partnership working and organisational growth, while retaining flexibility to respond to emerging need.

While the charity did make grants during the reporting period, the trustees also placed deliberate emphasis on capacity building, including the development of the charity's website and communications channels. This work was undertaken to strengthen the Foundation's visibility, credibility, and ability to engage partners, supporters, and beneficiaries effectively, laying the groundwork for sustainable impact in future years.

A major highlight of the year was the Foundation's inaugural charity golf day, which marked the public launch of the John Terry Foundation. The event was a significant success, generating £300,000 in income, achieving strong engagement from supporters and partners, and establishing the Foundation's profile and credibility in its first year of operation. The trustees consider this event to be a key achievement due to both the level of funds raised and its role in building momentum and awareness for the charity's future work.

In line with its grant-making strategy, the Foundation awarded funding to a range of organisations during the reporting period, supporting children and young people facing serious illness, disadvantage, and barriers to opportunity. Grants awarded during the year included.

- Grant funding to support children living with serious and life-limiting illness, including funding awarded to Rays of Sunshine Children's Charity. This funding enabled Rays of Sunshine to support the salary of a specialist wish grantor for a 12-month period, contributing to the fulfilment of 75 wishes for children living with serious illness. Additional grant funding supported the fulfilment of a further 100 wishes for children with critical or life-limiting conditions, providing meaningful experiences and emotional support to children and their families at exceptionally challenging times.
- Funding to support children and young people experiencing bereavement, including a grant to Grief Encounter. This funding contributed to the delivery of specialist bereavement support services for children and families coping with the loss of a loved one, helping to address emotional wellbeing and reduce the long-term impact of grief on young people's lives.
- Support for inclusive disability sport, including grant funding that enabled the Amputee Lionesses to secure participation in the World Cup, supporting a squad of 22 players and ensuring continued access to elite-level international competition.
- Investment in grassroots football, including funding for kit and essential equipment for Stonecross Royals, directly supporting a team of nine boys to participate safely and confidently in organised sport.

The trustees are satisfied that all grants awarded during the year were made in furtherance of the charity's objects and delivered clear public benefit. Grant decisions were taken in line with the charity's Grant Giving Policy and subject to appropriate oversight and review.

FINANCIAL REVIEW

**REPORT OF THE TRUSTEES
FOR THE PERIOD 6 AUGUST 2024 TO 31 MARCH 2025**

FINANCIAL REVIEW

The charity's total income for the year was £396,211 and total expenditure was £292,094. During the reporting period, the charity's income was higher than typical for an early-stage organisation, reflecting the success of its inaugural fundraising activity, including a major charity golf day which generated a significant proportion of the year's income. Expenditure during the year was primarily concentrated on grant-making in line with the charity's objects, with a limited level of fundraising and support costs incurred as the trustees focused on establishing strong governance and operational foundations. The resulting surplus has been retained as unrestricted reserves, which the trustees consider reasonable and appropriate for a charity in its first year of operation, providing financial resilience and flexibility to support planned grant-making and activities in future periods.

PLANS FOR THE FUTURE

Over the coming year, the trustees plan to:

- **Increase the reach and impact of the Foundation's grant-making**, prioritising funding that supports children and young people experiencing poverty, physical or mental ill health, disability, and life-limiting conditions, while continuing to back inclusive sport and community-based activity.
- **Strengthen partnerships and collaboration**, working alongside charities, community organisations and other partners to extend the Foundation's reach, support effective local delivery and contribute to joined-up solutions to disadvantage and exclusion.
- **Build organisational sustainability and capacity**, including diversifying income streams, strengthening fundraising activity and embedding robust governance, monitoring, and evaluation frameworks to support long-term impact.

The trustees will continue to review progress against the charity's three-year strategy, ensuring that activities remain responsive to emerging need while maintaining a clear focus on delivering public benefit. The charity will continue to focus on delivering impact while strengthening long-term sustainability.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and regulations.

The trustees are required to prepare financial statements for each financial year which give a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently.-
- observe the methods and principles in the Charities Statement of Recommended Practice (SORP).
- make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011.

They are also responsible for safeguarding the assets of the charity and for taking reasonable steps to prevent and detect fraud and other irregularities.

Approved by order of the board of trustees on 27 February 2026 and signed on its behalf by:

J G Terry - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE JOHN TERRY FOUNDATION

I report on the accounts for the period 6 August 2024 to 31 March 2025, which are set out on pages eight to eleven.

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 have examined your charity's accounts as required under section 145 of the Charities Act 2011 ('the Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

My role is to state whether any material matters have come to my attention giving me cause to believe:

1. that accounting records were not kept as required by section 130 of the Act; or
2. that the accounts do not accord with those records; or
3. that the accounts do not comply with the accounting requirements of the Act; or
4. that there is further information needed for a proper understanding of the accounts.

Independent examiner's statement

I have completed my examination and have no concerns in respect of the matters (1) to (4) listed above and, in connection with following the Directions of the Charity Commission I have found no matters that require drawing to your attention.

Jonathan Hillier
FCA ACCA
GBJ Financial Limited
Sterling House
27 Hatchlands Road
Redhill
Surrey
RH1 6RW

27 February 2026

THE JOHN TERRY FOUNDATION

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE PERIOD 6 AUGUST 2024 TO 31 MARCH 2025

	Notes	Unrestricted fund £
INCOMING RESOURCES		
Incoming resources from generated funds		
Voluntary income		395,104
Investment income	2	1,107
Total incoming resources		396,211
 RESOURCES EXPENDED		
Costs of generating funds		
Costs of generating voluntary income		30,095
Charitable activities		
Grants		262,000
Governance costs		4,200
Total resources expended		296,295
 NET INCOMING RESOURCES		99,916
 TOTAL FUNDS CARRIED FORWARD		99,916

The notes form part of these financial statements

THE JOHN TERRY FOUNDATION

BALANCE SHEET
AT 31 MARCH 2025

	Notes	Unrestricted fund £
CURRENT ASSETS		
Cash at bank		104,116
CREDITORS		
Amounts falling due within one year	4	(4,200)
NET CURRENT ASSETS		<u>99,916</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>99,916</u>
NET ASSETS		<u><u>99,916</u></u>
FUNDS	5	
Unrestricted funds		<u>99,916</u>
TOTAL FUNDS		<u><u>99,916</u></u>

The financial statements were approved by the Board of Trustees on 27 February 2026 and were signed on its behalf by:

J G Terry -Trustee

The notes form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD 6 AUGUST 2024 TO 31 MARCH 2025

1. ACCOUNTING POLICIES

Accounting convention

The financial statements have been prepared under the historical cost convention, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Charities Act 2011 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

Going concern

The Trustees have reviewed the Foundation's financial position and are satisfied that the charity has adequate resources to continue in operational existence for the foreseeable future. Accordingly, the accounts have been prepared on a going concern basis.

Incoming resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy. Income is recognised when received. Income includes donations, fundraising receipts and bank interest earned during the period.

Resources expended

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. The Foundation held no restricted funds at the balance sheet date.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Reserves policy

The trustees have established a reserves policy to ensure financial stability. The policy aims to maintain free reserves equivalent to 3 months of operating costs. Operating costs are defined as core governance and support costs, excluding grant commitments.

At year end, free reserves stood at £104,116.

Financial position

The Trustees consider the charity to be financially stable and appropriately cautious in its approach to financial management. Robust financial controls are in place, and expenditure has been carefully managed in line with income received, enabling the charity to maintain sufficient reserves to support its activities.

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE PERIOD 6 AUGUST 2024 TO 31 MARCH 2025

2. INVESTMENT INCOME

	£
Deposit account interest	<u>1,107</u>

3. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the period ended 31 March 2025.

Trustees' expenses

During the period under review, expenses relating to fundraising costs totalling £18,806 were reimbursed to J G Terry and Mrs T Terry.

4. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	£
Other creditors	<u>4,200</u>

5. MOVEMENT IN FUNDS

	Net movement in funds £	At 31.3.25 £
Unrestricted funds		
General fund	99,916	99,916
	<u>99,916</u>	<u>99,916</u>
TOTAL FUNDS	<u>99,916</u>	<u>99,916</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	396,211	(296,295)	99,916
	<u>396,211</u>	<u>(296,295)</u>	<u>99,916</u>
TOTAL FUNDS	<u>396,211</u>	<u>(296,295)</u>	<u>99,916</u>

THE JOHN TERRY FOUNDATION

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE PERIOD 6 AUGUST 2024 TO 31 MARCH 2025

	£
INCOMING RESOURCES	
Voluntary income	
Donations	395,104
Investment income	
Deposit account interest	1,107
Total incoming resources	396,211
RESOURCES EXPENDED	
Costs of generating voluntary income	
Fundraising and support costs	30,095
Charitable activities	
Grants to institutions	262,000
Governance costs	
Independent examination fees	4,200
Total resources expended	296,295
Net income	99,916

This page does not form part of the statutory financial statements

THE JOHN TERRY FOUNDATION

BALANCE SHEET
AT 31 MARCH 2026

	Notes	Unrestricted fund £
CURRENT ASSETS		
Cash at bank		104,116
CREDITORS		
Amounts falling due within one year	4	(4,200)
NET CURRENT ASSETS		<u>99,916</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>99,916</u>
NET ASSETS		<u>99,916</u>
FUNDS	5	
Unrestricted funds		<u>99,916</u>
TOTAL FUNDS		<u>99,916</u>

The financial statements were approved by the Board of Trustees on 27 February 2026 and were signed on its behalf by:



J G Terry -Trustee

The notes form part of these financial statements

ACHIEVEMENT AND PERFORMANCE

Summary of activities

During the year, the trustees recognised the importance of establishing strong foundations to support the charity's long-term effectiveness and compliance. To support this, the charity appointed an experienced freelance consultant to provide expert guidance and ensure that appropriate governance and operational frameworks were put in place from the outset.

As a result, a suite of key policies were developed and adopted, including Grant Giving, Reserves, Expenses, Privacy, Anti-Bribery and Anti-Money Laundering policies. These policies provide a clear framework for decision-making, financial oversight, transparency, and regulatory compliance.

In parallel, the trustees led the development of a three-year strategy, setting out the charity's vision, priorities, and approach for the period ahead. This strategy provides clear direction for grant-making, partnership working and organisational growth, while retaining flexibility to respond to emerging need.

While the charity did make grants during the reporting period, the trustees also placed deliberate emphasis on capacity building, including the development of the charity's website and communications channels. This work was undertaken to strengthen the Foundation's visibility, credibility, and ability to engage partners, supporters, and beneficiaries effectively, laying the groundwork for sustainable impact in future years.

A major highlight of the year was the Foundation's inaugural charity golf day, which marked the public launch of the John Terry Foundation. The event was a significant success, generating £300,000 in income, achieving strong engagement from supporters and partners, and establishing the Foundation's profile and credibility in its first year of operation. The trustees consider this event to be a key achievement due to both the level of funds raised and its role in building momentum and awareness for the charity's future work.

In line with its grant-making strategy, the Foundation awarded funding to a range of organisations during the reporting period, supporting children and young people facing serious illness, disadvantage, and barriers to opportunity. Grants awarded during the year included:

- Grant funding to support children living with serious and life-limiting illness, including funding awarded to Rays of Sunshine Children's Charity. This funding enabled Rays of Sunshine to support the salary of a specialist wish grantor for a 12-month period, contributing to the fulfilment of 75 wishes for children living with serious illness. Additional grant funding supported the fulfilment of a further 100 wishes for children with critical or life-limiting conditions, providing meaningful experiences and emotional support to children and their families at exceptionally challenging times.
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- Investment in grassroots football, including funding for kit and essential equipment for Stonecross Royals, directly supporting a team of nine boys to participate safely and confidently in organised sport.

The trustees are satisfied that all grants awarded during the year were made in furtherance of the charity's objects and delivered clear public benefit. Grant decisions were taken in line with the charity's Grant Giving Policy and subject to appropriate oversight and review.

FINANCIAL REVIEW



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Registered Charity number
1209465

Principal address

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62 High Street
Heathfield
TN21 8JB

Trustees

J G Terry	Chair of Trustees	- appointed 6/8/2024
H K Kisberg		- appointed 6/8/2024
P Nicholls		- appointed 6/8/2024
Mrs T Terry		- appointed 6/8/2024
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The trustees are collectively responsible for setting the strategic direction of the charity and ensuring that its activities further its charitable objects. They oversee the charity's finances and risk management, safeguard the interests of beneficiaries, and ensure compliance with charity law and regulatory requirements.

In carrying out these duties, the trustees have had due regard to the Charity Commission's guidance on public benefit.

**REPORT OF THE TRUSTEES
FOR THE PERIOD 6 AUGUST 2024 TO 31 MARCH 2025**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk management

The trustees have identified and reviewed the major risks facing the charity, including financial sustainability, safeguarding, reputational risk, and dependency on limited income sources.

Financial sustainability is recognised as a key risk, particularly in the Foundation's early years. The trustees mitigate this risk through regular review of income and expenditure, careful monitoring of cash flow and the adoption of a Reserves Policy to support prudent financial planning. Fundraising activity and partnership development are overseen by the trustees to ensure income generation supports long-term sustainability and is aligned with the charity's strategic priorities.

Safeguarding is a critical priority given the charity's focus on children and young people. The trustees ensure that all funded activity is delivered by organisations with appropriate safeguarding policies, procedures, and training in place. Safeguarding due diligence forms part of grant-making decisions and ongoing oversight.

Reputational risk is recognised as particularly important given the public profile of the charity's founder, which brings both opportunities and additional responsibility. While the founder's profile has supported visibility, engagement and fundraising, the trustees recognise the importance of ensuring that the charity's governance, decision-making, and delivery are robust, independent and transparent. Clear policies, trustee oversight and collective decision-making help ensure that the charity's work and reputation are protected at all times.

Dependency on limited income sources has also been identified as a risk. The trustees are actively working to diversify income streams through a range of fundraising approaches and partnerships, as set out in the charity's three-year strategy, reducing reliance on any single individual, event or source of income.

The trustees review risks on a regular basis and are satisfied that appropriate systems, policies and procedures are in place to manage risk proportionately and effectively as the charity continues to develop.

**REPORT OF THE TRUSTEES
FOR THE PERIOD 6 AUGUST 2024 TO 31 MARCH 2025**

OBJECTIVES AND ACTIVITIES

Charitable purposes

The John Terry Foundation exists to:

Prevent or relieve poverty in England by providing grants, items, and services to individuals in need and/or charities, or other organisations working to prevent or relieve poverty.

Relieve financial hardship, either generally or individually, for people living in England by making grants of money for providing or paying for items services or facilities.

Relieve the poverty of young people by the provision of grants to enable them to participate in healthy recreational activities that they could not otherwise afford.

Advance in life and relieve the needs of young people in England by providing grants, items, and services to individuals in need and/or charities, or other organisations who:

I. Provide recreational and leisure time activities in the interest of social welfare, designed to improve their conditions of life.

II. Help young people, especially but not exclusively through leisure time activities, so as to develop their capabilities that they may grow to full maturity as individuals and members of society.

III. Provide recreational and leisure time activities in the interests of social welfare for young people living in the England who have need by reason of their youth, age, infirmity or disability, poverty or social and economic circumstances with a view to improving the conditions of life of such persons.

Relieve sickness and the preservation of health among people residing permanently in England by providing: grants, items and services to individuals in need and/or charities, or other organisations working to assist in the treatment and care of persons suffering from mental or physical illness of any description or in need of rehabilitation as a result of such illness, by the provision of facilities or experiences for work and recreation.

Advance such charitable purposes (according to the law of England and Wales) as the trustees see fit from time to time.

Public benefit

The trustees confirm that they have complied with their duty under section 4 of the Charities Act 2011 to have due regard to the Charity Commission's guidance on public benefit.

The charity's activities during the year were undertaken to further these purposes for the public benefit, particularly for:

Children and young people, including those who are living with serious or life-limiting illness, as well as those who face disadvantage or barriers to opportunity. This includes children and young people who benefit from support designed to improve wellbeing, provide positive experiences, and reduce isolation during periods of significant illness or treatment.

The charity's activities also supported access to grassroots sport and positive development opportunities for children and young people, helping to promote inclusion, confidence, and wider wellbeing.

**REPORT OF THE TRUSTEES
FOR THE PERIOD 6 AUGUST 2024 TO 31 MARCH 2025**

ACHIEVEMENT AND PERFORMANCE

Context and need.

During the year, the trustees continued to recognise the significant and complex challenges facing the children and young people the charity exists to support. The context in which the Foundation operates remains one of persistent disadvantage, growing need and stretched public services.

In the UK, a substantial proportion of children live in poverty, with around 3 in 10 children (approximately 4.3 million) growing up in low-income households. Poverty is strongly associated with poorer physical and mental health outcomes, including a higher likelihood of emotional distress and reduced access to supportive activities outside school.

Mental health challenges continue to be a significant concern for young people, with around one in five children and young people aged 8 to 25 years likely to have a probable mental disorder. These mental health needs are felt more acutely among children in lower-income families, where the social and economic environment can compound emotional strain.

Broader wellbeing measures also show the UK lagging in international comparisons, with recent reports placing children's life satisfaction and wellbeing in the bottom third of wealthy nations.

Alongside general socioeconomic disadvantage, children with serious or life-limiting conditions continue to represent a group with distinct and ongoing need for emotional support, enrichment opportunities and access to positive experiences that help mitigate the isolating impacts of chronic illness, treatment, and disruption to family life.

Taken together, this evidence underscores that many children and young people in the UK are growing up with multiple pressures - economic, social, and health-related - that can limit their life chances. The John Terry Foundation's work, which focuses on broadening access to positive opportunities, wellbeing support and resilience-building activities, remains necessary to help address these gaps and support the public benefit for the populations it serves.

Strategy

The charity's strategy is set out in its three-year strategy for 2025-2028 and is focused on addressing inequality and removing barriers that prevent children, young people, and families from thriving.

During the year, the charity's strategy focused on:

- **Targeted grant-making to address disadvantage and exclusion**, prioritising funding that supports children and young people affected by poverty, physical or mental ill health, disability and serious or life-limiting conditions.
- **Strengthening grassroots and community organisations**, by investing in their capacity, skills, and sustainability so that effective local support can be delivered where it is most needed.
- **Collaboration, innovation, and learning**, working in partnership with other organisations and using evidence and insight to inform funding decisions, test new approaches and scale what works.

The trustees review the charity's strategy annually to ensure that activities remain relevant, effective, and sustainable, and that resources are directed towards achieving the greatest possible public benefit.

**REPORT OF THE TRUSTEES
FOR THE PERIOD 6 AUGUST 2024 TO 31 MARCH 2025**

ACHIEVEMENT AND PERFORMANCE

Summary of activities

During the year, the trustees recognised the importance of establishing strong foundations to support the charity's long-term effectiveness and compliance. To support this, the charity appointed an experienced freelance consultant to provide expert guidance and ensure that appropriate governance and operational frameworks were put in place from the outset.

As a result, a suite of key policies were developed and adopted, including Grant Giving, Reserves, Expenses, Privacy, Anti-Bribery and Anti-Money Laundering policies. These policies provide a clear framework for decision-making, financial oversight, transparency, and regulatory compliance.

In parallel, the trustees led the development of a three-year strategy, setting out the charity's vision, priorities, and approach for the period ahead. This strategy provides clear direction for grant-making, partnership working and organisational growth, while retaining flexibility to respond to emerging need.

While the charity did make grants during the reporting period, the trustees also placed deliberate emphasis on capacity building, including the development of the charity's website and communications channels. This work was undertaken to strengthen the Foundation's visibility, credibility, and ability to engage partners, supporters, and beneficiaries effectively, laying the groundwork for sustainable impact in future years.

A major highlight of the year was the Foundation's inaugural charity golf day, which marked the public launch of the John Terry Foundation. The event was a significant success, generating £300,000 in income, achieving strong engagement from supporters and partners, and establishing the Foundation's profile and credibility in its first year of operation. The trustees consider this event to be a key achievement due to both the level of funds raised and its role in building momentum and awareness for the charity's future work.

In line with its grant-making strategy, the Foundation awarded funding to a range of organisations during the reporting period, supporting children and young people facing serious illness, disadvantage, and barriers to opportunity. Grants awarded during the year included.

- Grant funding to support children living with serious and life-limiting illness, including funding awarded to Rays of Sunshine Children's Charity. This funding enabled Rays of Sunshine to support the salary of a specialist wish grantor for a 12-month period, contributing to the fulfilment of 75 wishes for children living with serious illness. Additional grant funding supported the fulfilment of a further 100 wishes for children with critical or life-limiting conditions, providing meaningful experiences and emotional support to children and their families at exceptionally challenging times.
- Funding to support children and young people experiencing bereavement, including a grant to Grief Encounter. This funding contributed to the delivery of specialist bereavement support services for children and families coping with the loss of a loved one, helping to address emotional wellbeing and reduce the long-term impact of grief on young people's lives.
- Support for inclusive disability sport, including grant funding that enabled the Amputee Lionesses to secure participation in the World Cup, supporting a squad of 22 players and ensuring continued access to elite-level international competition.
- Investment in grassroots football, including funding for kit and essential equipment for Stonecross Royals, directly supporting a team of nine boys to participate safely and confidently in organised sport.

The trustees are satisfied that all grants awarded during the year were made in furtherance of the charity's objects and delivered clear public benefit. Grant decisions were taken in line with the charity's Grant Giving Policy and subject to appropriate oversight and review.

FINANCIAL REVIEW

**REPORT OF THE TRUSTEES
FOR THE PERIOD 6 AUGUST 2024 TO 31 MARCH 2025**

FINANCIAL REVIEW

The charity's total income for the year was £396,211 and total expenditure was £292,094. During the reporting period, the charity's income was higher than typical for an early-stage organisation, reflecting the success of its inaugural fundraising activity, including a major charity golf day which generated a significant proportion of the year's income. Expenditure during the year was primarily concentrated on grant-making in line with the charity's objects, with a limited level of fundraising and support costs incurred as the trustees focused on establishing strong governance and operational foundations. The resulting surplus has been retained as unrestricted reserves, which the trustees consider reasonable and appropriate for a charity in its first year of operation, providing financial resilience and flexibility to support planned grant-making and activities in future periods.

PLANS FOR THE FUTURE

Over the coming year, the trustees plan to:

- **Increase the reach and impact of the Foundation's grant-making**, prioritising funding that supports children and young people experiencing poverty, physical or mental ill health, disability, and life-limiting conditions, while continuing to back inclusive sport and community-based activity.
- **Strengthen partnerships and collaboration**, working alongside charities, community organisations and other partners to extend the Foundation's reach, support effective local delivery and contribute to joined-up solutions to disadvantage and exclusion.
- **Build organisational sustainability and capacity**, including diversifying income streams, strengthening fundraising activity and embedding robust governance, monitoring, and evaluation frameworks to support long-term impact.

The trustees will continue to review progress against the charity's three-year strategy, ensuring that activities remain responsive to emerging need while maintaining a clear focus on delivering public benefit. The charity will continue to focus on delivering impact while strengthening long-term sustainability.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and regulations.

The trustees are required to prepare financial statements for each financial year which give a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently.-
- observe the methods and principles in the Charities Statement of Recommended Practice (SORP).
- make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011.

They are also responsible for safeguarding the assets of the charity and for taking reasonable steps to prevent and detect fraud and other irregularities.

Approved by order of the board of trustees on 27 February 2026 and signed on its behalf by:

J G Terry - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE JOHN TERRY FOUNDATION

I report on the accounts for the period 6 August 2024 to 31 March 2025, which are set out on pages eight to eleven.

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 have examined your charity's accounts as required under section 145 of the Charities Act 2011 ('the Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

My role is to state whether any material matters have come to my attention giving me cause to believe:

1. that accounting records were not kept as required by section 130 of the Act; or
2. that the accounts do not accord with those records; or
3. that the accounts do not comply with the accounting requirements of the Act; or
4. that there is further information needed for a proper understanding of the accounts.

Independent examiner's statement

I have completed my examination and have no concerns in respect of the matters (1) to (4) listed above and, in connection with following the Directions of the Charity Commission I have found no matters that require drawing to your attention.

Jonathan Hillier
FCA ACCA
GBJ Financial Limited
Sterling House
27 Hatchlands Road
Redhill
Surrey
RH1 6RW

27 February 2026

THE JOHN TERRY FOUNDATION

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE PERIOD 6 AUGUST 2024 TO 31 MARCH 2025

	Notes	Unrestricted fund £
INCOMING RESOURCES		
Incoming resources from generated funds		
Voluntary income		395,104
Investment income	2	1,107
Total incoming resources		396,211
 RESOURCES EXPENDED		
Costs of generating funds		
Costs of generating voluntary income		30,095
Charitable activities		
Grants		262,000
Governance costs		4,200
Total resources expended		296,295
 NET INCOMING RESOURCES		99,916
 TOTAL FUNDS CARRIED FORWARD		99,916

The notes form part of these financial statements

THE JOHN TERRY FOUNDATION

BALANCE SHEET
AT 31 MARCH 2025

	Notes	Unrestricted fund £
CURRENT ASSETS		
Cash at bank		104,116
CREDITORS		
Amounts falling due within one year	4	(4,200)
NET CURRENT ASSETS		<u>99,916</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>99,916</u>
NET ASSETS		<u><u>99,916</u></u>
FUNDS	5	
Unrestricted funds		<u>99,916</u>
TOTAL FUNDS		<u><u>99,916</u></u>

The financial statements were approved by the Board of Trustees on 27 February 2026 and were signed on its behalf by:

J G Terry -Trustee

The notes form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD 6 AUGUST 2024 TO 31 MARCH 2025

1. ACCOUNTING POLICIES

Accounting convention

The financial statements have been prepared under the historical cost convention, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Charities Act 2011 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

Going concern

The Trustees have reviewed the Foundation's financial position and are satisfied that the charity has adequate resources to continue in operational existence for the foreseeable future. Accordingly, the accounts have been prepared on a going concern basis.

Incoming resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy. Income is recognised when received. Income includes donations, fundraising receipts and bank interest earned during the period.

Resources expended

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. The Foundation held no restricted funds at the balance sheet date.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Reserves policy

The trustees have established a reserves policy to ensure financial stability. The policy aims to maintain free reserves equivalent to 3 months of operating costs. Operating costs are defined as core governance and support costs, excluding grant commitments.

At year end, free reserves stood at £104,116.

Financial position

The Trustees consider the charity to be financially stable and appropriately cautious in its approach to financial management. Robust financial controls are in place, and expenditure has been carefully managed in line with income received, enabling the charity to maintain sufficient reserves to support its activities.

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE PERIOD 6 AUGUST 2024 TO 31 MARCH 2025

2. INVESTMENT INCOME

	£
Deposit account interest	<u>1,107</u>

3. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the period ended 31 March 2025.

Trustees' expenses

During the period under review, expenses relating to fundraising costs totalling £18,806 were reimbursed to J G Terry and Mrs T Terry.

4. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	£
Other creditors	<u>4,200</u>

5. MOVEMENT IN FUNDS

	Net movement in funds £	At 31.3.25 £
Unrestricted funds		
General fund	99,916	99,916
	<u>99,916</u>	<u>99,916</u>
TOTAL FUNDS	<u>99,916</u>	<u>99,916</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	396,211	(296,295)	99,916
	<u>396,211</u>	<u>(296,295)</u>	<u>99,916</u>
TOTAL FUNDS	<u>396,211</u>	<u>(296,295)</u>	<u>99,916</u>

THE JOHN TERRY FOUNDATION

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE PERIOD 6 AUGUST 2024 TO 31 MARCH 2025

	£
INCOMING RESOURCES	
Voluntary income	
Donations	395,104
Investment income	
Deposit account interest	1,107
Total incoming resources	396,211
RESOURCES EXPENDED	
Costs of generating voluntary income	
Fundraising and support costs	30,095
Charitable activities	
Grants to institutions	262,000
Governance costs	
Independent examination fees	4,200
Total resources expended	296,295
Net income	99,916

This page does not form part of the statutory financial statements