COOL TO BE KIND LIMITED

DIRECTORS' AND TRUSTEES' REPORT

AND

FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31ST OCTOBER 2025

Company No. 13662109 (Registered in England and Wales)
Charity No. 1209980

COOL TO BE KIND LIMITED

CONTENTS

	Page
Officers and professional advisers	1
Director's report	2
Statement of director's responsibilities	3
Statement of Financial Activities	4
Balance sheet	5
Notes to the financial statements	6 to 8
Independent Examiner's Report	9
Statement of Financial Activities - detailed	10

COOL TO BE KIND LIMITED

OFFICERS AND PROFESSIONAL ADVISERS

Directors and Trustees	Dan Skeates Joanna Hindley
Company Secretary	
Company number	13662109 (Registered in England and Wales)
Charity number	1209980
Registered Office	31 Hamlet Road Chelmsford Essex CM2 0EU
Bankers	Metro Bank
Independent Examiner	Patricia Fox FCCA Figurefox Ltd 36 Essex Road Basingstoke RG21 7TB

COOL TO BE KIND LIMITED

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED

31ST OCTOBER 2025

The trustees, who are also directors of the charitable company for the purposes of the Companies Act 2006, present their report with the financial statements of the charitable company for the year ended 31st October 2025. The trustees have adopted the provisions of 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 (FRS102 - effective 1st January 2015).

Charity Status

On 11th September 2024 the company, Cool to be Kind Ltd, was registered with the Charity Commission. It is now designated as a Charitable Company, where previously it was solely a company limited by guarantee. Prior year figures have been restated in the correct format for a charitable company to aid comparison.

Objects of the Charity, Principal Activities and Organisation of our work

The charity is constituted as a company limited by guarantee, and is therefore governed by a memorandum and articles of association.
The charity's objects are for the alleviation and relief of people who are homeless, at risk of homelessness, experiencing financial hardship or in need by reason of other vulnerabilities in England, and especially Essex, including but not exclusively, through:

(1) providing essential items necessary to relieve or prevent their homelessness, risk of homelessness, financial hardship or other vulnerabilities
(2) providing advice, information and access to services which, directly or indirectly, relieves their homelessnes, risk of homelessness, financial hardship or other vulnerabilities
(3) educating and raising awareness of issues related to homelessness and other vulnerabilities through whatever means of publicity the charity deems fit.

The principal activities is to help and support people who are homeless, at risk of homelessness or experiencing financial hardship by providing essential items necessary for relief, provide advice, information and access to services which relieves their homelessness, risk of homelessness, financial hardship or other vulnerabilities.
We raise awareness of issues related to homelessness and other vulnerabilities.

The board of trustees, who meet at least 4 times a year are responsible for the administration of the charity. The day to day management is the responsibility of Dan Skeates.
Trustees are appointed by the existing board members and are drawn from interested members of the public.
The charity places much reliance on the services of unpaid volunteers. This includes the time provided by the Trustees.

Future Developments

We have secured funding for a storage unit and second hand van, which we are trying to find now. Essex County Council are keen for us to expand our services throughout Essex and we are currently creating a strategy to facilitate this.

Public Benefit

In setting its plans for areas of work, the Trustees of Cool to be Kind Ltd have had regard to the guidance from the Charity Commission on public statement of benefit.
Cool to be Kind Ltd's business plan and the analysis of achievements against that plan demonstrates how Cool to be Kind Ltd has set out to fulfil its principle charitable objective that is the alleviation and relief of people who are homeless, at risk of homelessness experiencing financial hardship or other vulnerabilities.

COOL TO BE KIND LIMITED

REPORT OF THE TRUSTEES (continued)

FOR THE YEAR ENDED

31ST OCTOBER 2025

Reserves Policy

The trustees have reviewed the charity's needs for its reserves in line with the guidance issued by the Charity Commission and have set aside or designated £5k to safeguard the charity's service commitment in the event of delays in receipt of grants or accrued legacies. This approximates to three months running costs plus closure costs. The Trustees believe that reserves should be at least at this level to ensure the charity can run efficiently and meet the needs of the beneficiaries.

Directors and Trustees

All directors of the company are also Trustees of the charity and there are no other trustees. The Trustees are named on page1.

STATEMENT OF DIRECTORS' RESPONSIBILITIES

The directors are responsible for preparing the financial statements in accordance with applicable law and UK Generally Accepted Accounting Practice.

The Companies Act 2006 requires the directors to prepare financial statements for each financial year which give a true and fair view of the state of the company and of its profit or loss for that period.

In preparing those financial statements the directors are required to:-

(i) Select suitable accounting policies and then apply them consistently.

(ii) Make judgements and estimates that are reasonable and prudent.

(iii) Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The directors are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the company. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Small company exemption

This report has been prepared in accordance with the provisions applicable to companies subject to the small companies regime

Signed

Director

Date: 7.5.26

Dan Skeates

COOL TO BE KIND LIMITED

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED

31ST OCTOBER 2025

	Notes	Unrestricted Funds 2025	Restricted Funds 2025	Total Funds 2025	Total Funds 2024
Total incoming resources		7,231	18,846	26,077	25,923
Total direct charitable expenditure		1,246	20,184	21,430	21,504
Total support costs		1,836	275	2,111	1,407
Total resources expended		3,082	20,459	23,541	22,911
Net incoming resources for the year		4,149	(1,613)	2,536	3,012
Balance brought forward		1,869	8,890	10,759	7,746
Balance carried forward		6,018	7,277	13,295	10,759

The notes on pages 6 to 8 form part of these financial statements.

COOL TO BE KIND LIMITED

BALANCE SHEET

AS AT 31ST OCTOBER 2024

	Notes	2025 £	£	2024 £	£
Current Assets					
Cash at bank and in hand		14,327		19,959	
		14,327		19,959	
Creditors: amounts falling due within one year	3	(1,033)		(9,200)	
Net current assets			13,295		10,759
Net assets			13,295		10,759
Capital Funds					
Unrestricted Funds			6,018		1,869
Restricted Funds			7,277		8,890
Total funds			13,295		10,759

Approval

The directors are satisfied that the company is entitled to exemption from the provisions of the Companies Act 2006 (the Act) relating to the audit of the financial statements for the year by virtue of section 477, and that no member or members have requested an audit persuant to section 476 of the Act.

The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

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

These financial statements were approved by the directors on 7.5.26 and signed by:

Dan Skeates

Joanna Hindley

COOL TO BE KIND LIMITED

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31ST OCTOBER 2025

1 Accounting policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and in the preceding year.

a Basis of accounting

The financial statements have been prepared under the historic cost convention and in accordance with the Charities SORP (FRS102) Accounting and Reporting of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015) and the Companies Act 2006.

b Fund accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.
The Trustees are named on page1.

c Incoming resources

Voluntary income, donations and grants are accounted for on an accruals basis.

d Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT that cannot be fully recovered, and is reported as part of the expenditure to which it relates.

Direct charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support then.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the independent examiner's fees and costs linked to the strategic management of the charity.

2 Grants received - restricted funds

	2025 £	2024 £
Provide	7,646	0
Landsec Braintree	2,000	0
Essex Community Foundation	9,200	0
National Lottery	0	19,848
Magic Radio (Warm Hearts)	0	1,000
Lions Club Braintrees (Warn Hearts)	0	200
Warm Hearts for Cold Hands	0	2,098
	18,846	23,146

COOL TO BE KIND LIMITED

NOTES TO THE FINANCIAL STATEMENTS (continued)

FOR THE YEAR ENDED

31ST OCTOBER 2025

		2025 £	2024 £
3	**Creditors: amounts falling due within one year**		
	Essex Community Foundation	0	9,200
	Chelmsford City Council	1,033	0
		1,033	24,800
4	**Surplus for the year**		
	This is stated after charging:		
	Depreciation of tangible fixed assets owned by the charity	0	0
	Independent Examiner's Fees	0	0
5	**Trustees' remuneration**		

No remuneration was paid to any trustee during the year, except to re-imburse them for purchases or out of pocket expenses made on behalf of the charitable company.

6	**Governance costs**		
	Companies House fee	68	0
		68	0

7 **Reserves Policy**

The value of designated reserves are calculated as follows:

	3 months
Cost of closure	0
Three months operating costs	5,000
Designated Reserves	5,000
Unrestricted Funds	6,018
Designated reserves	(5,000)
Free Reserves	1,018

CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/directors/ members of	COOL TO BE KIND LIMITED
On accounts for the year ended	31ST OCTOBER 2025

Charity no.:	1209980	Company no.:	13662109

Set out on pages	1 TO 8

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 10 2025.

Responsibilities and basis of report

As the charity's trustees of the Company (who are also the directors of the company for the purposes of company law), you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

Having satisfied myself that the accounts of the Company are not required to be audited for this year under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ("the 2011 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.

Independent examiner's statement

~~[The company's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. Delete [ ] if not applicable.~~

I have completed my examination. I confirm that no material matters have come to my attention (~~other than that disclosed below~~ *) which gives me cause to believe that:

- accounting records were not kept in accordance with section 386 of the Companies Act 2006; or
- the accounts do not accord with such records; or
- the accounts do not comply with relevant accounting requirements under section 396 of the Companies Act 2006 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; or
- the accounts have not been prepared in accordance with the Charities SORP (FRS102).

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: [signature] **Date:** 21/4/26

Name: PATRICIA FOX

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

Address: 36, ESSEX ROAD
BASINGSTOKE
RG21 7TB

Section B Disclosure

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.

COOL TO BE KIND LIMITED

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED

31ST OCTOBER 2025

	Notes	Unrestricted Funds 2025	Restricted Funds 2025	Total Funds 2025	Total Funds 2024
Incoming resources					
Grants received	2		18,846	18,846	23,146
Donations	3	7,231	0	7,231	2,778
Total incoming resources		7,231	18,846	26,077	25,923
Resources expended					
Direct charitable expenditure					
Outreach Supplies		986	9,410	10,396	5,588
Street Support website		0	5,700	5,700	5,700
Street Support administration		0	5,074	5,074	10,216
Volunteer support		260	0	260	0
		1,246	20,184	21,430	21,504
Support costs					
Storage		316	0	316	0
Advertising/promotion		0	50	50	84
DBS Checks		0	0	0	132
Kings Award costs		912	0	912	264
Recruitment		50	0	50	0
Refreshments - meetings		43	0	43	131
Printing, stationery and postage		0	35	35	0
Insurance		367	0	367	326
IT, Software and consumables		80	190	270	60
Travel		0	0	0	320
Sundry costs		0	0	0	90
Governance costs	12	68	0	68	0
		1,836	275	2,111	1,407
Total resources expended		3,082	20,459	23,541	22,911
Net incoming resources for the year		4,149	(1,613)	2,536	3,012
Balance brought forward		1,869	8,890	10,759	7,746
Balance carried forward		6,018	7,277	13,295	10,759

The notes on pages 6 to 8 form part of these financial statements.