



CHARITY COMMISSION
FOR ENGLAND AND WALES

Suller Family CIO

1212384

Receipts and payments accounts

CC16a

For the period
from

03/03/2025

To

31/03/2026

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Paul Suller	777.69	-	-	777.69	-
CARE International UK Charity 292506	15.00	0.59	-	15.59	-
Bank Interest	0.41	-	-	0.41	-
HMRC	32.70	-	-	32.70	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	825.80	0.59	-	826.39	-
A2 Asset and investment sales, (see table).					
CARE International UK Charity 292506	201.92	14.41	-	216.33	-
Currency Loss on Social Invest (CARE)	1.75	-	-	1.75	-
Sub total	203.67	14.41	-	218.08	-
Total receipts	1,029.47	15.00	-	1,044.47	-
A3 Payments					
Currency Loss on Social Invest (CARE)	1.75	0.59	-	2.34	-
Repaid Restricted Loan (CARE)		14.41	-	14.41	-
Donations to Emmaus UK Charity 1064470	198.00	-	-	198.00	-
Donations to CARE	4.65	-	-	4.65	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	204.40	15.00	-	219.40	-
A4 Asset and investment purchases, (see table)					
CARE International UK Charity 292506	465.00	-	-	465.00	-
	-	-	-	-	-
Sub total	465.00	-	-	465.00	-
Total payments	669.40	15.00	-	684.40	-
Net of receipts/(payments)	360.07	-	-	360.07	-
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	360.07	-	-	360.07	-

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Co-op Bank Current Account	129.83	-	-
	Co-op Bank Deposit Account	225.00	-	-
	Lendwithcare Cash Balance	5.24	-	-
	Total cash funds	360.07	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	-	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	CARE microloans additions cumulative	Unrestricted	450.00	
	CARE microloans repaid cumulative	Unrestricted	201.92	
	CARE currency losses written off to SOFA	Unrestricted	1.75	-
	Care microloans balance	Unrestricted	-	246
				-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities				
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
<i>Paul Suller</i>	Paul Suller	22-May-26

Suller Family CIO

Trustees' Annual Report for the period ended 31 March 2026

Reference and administrative details

Charity name	Suller Family CIO
Registered charity number	1212384
Principal address	Thatches, 95 Chertsey Lane, Staines-upon-Thames, Surrey, TW18 3LQ
Charity trustees	Paul Suller, Chair; Elaine Suller, Trustee; Philip Suller, Trustee
Governing document	CIO constitution
Legal form	Charitable Incorporated Organisation

Objectives and activities

The purpose of Suller Family CIO, as set out in its governing document, is the prevention or relief of poverty by making grants to UK registered charities.

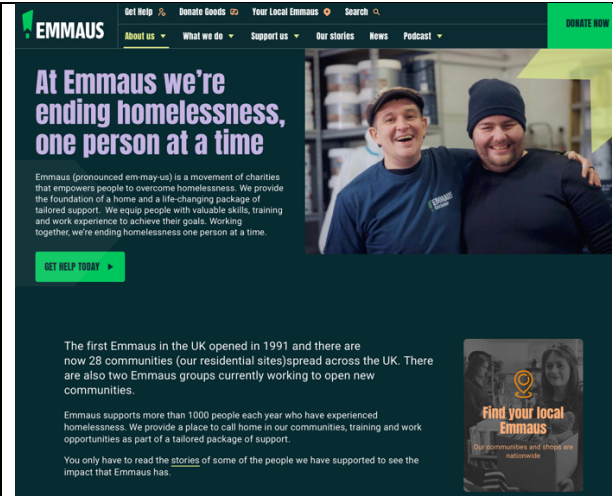
During the year, the charity continued to focus on supporting charitable activity aligned with the relief of poverty, including grant-making and social investment activity through or alongside UK registered charities. The trustees do not consider unsolicited grant approaches and prioritise opportunities that are consistent with the charity's objects and available resources.

The trustees confirm that they have had due regard to the Charity Commission's guidance on public benefit when exercising their duties and planning the charity's activities.

Achievements and performance

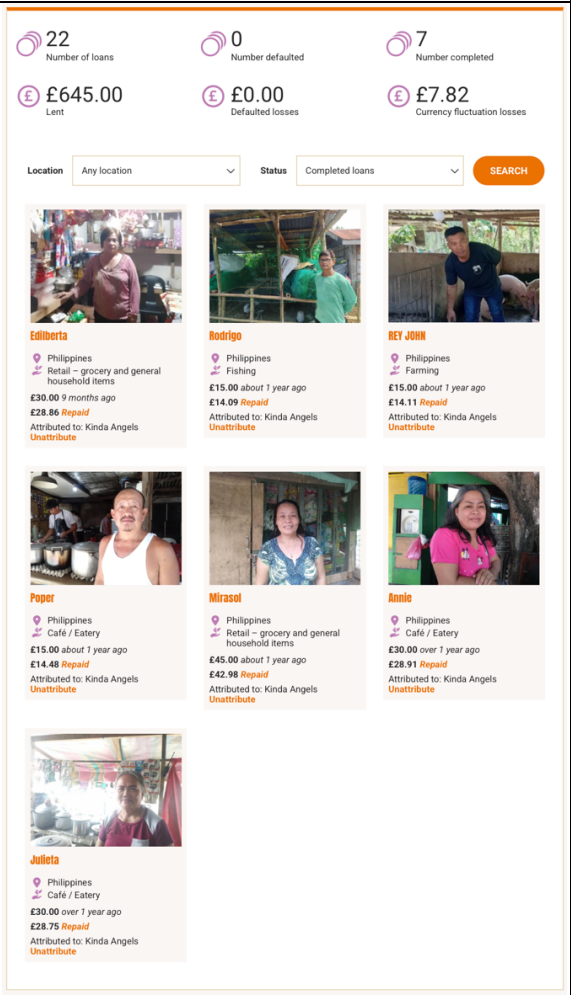
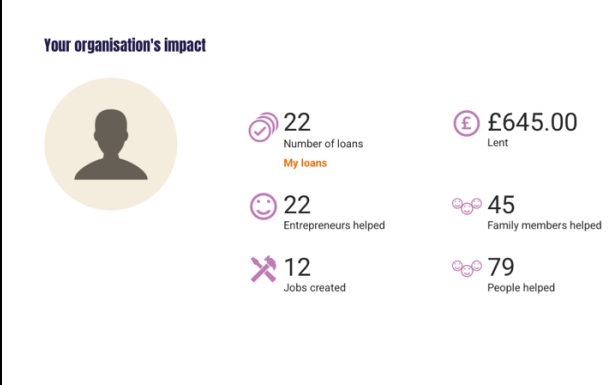
In the period ended 31 March 2026, Suller Family CIO was established to develop its charitable activity. The charity's work remained directed towards relieving poverty, with activities expected to include support for UK registered charities whose programmes assist people experiencing poverty, homelessness or financial hardship.

During the period, the charity’s financial activity included income received, charitable expenditure through grants or related support, and social investment movements set out in the accounts for the year ended 31 March 2026.



During the period, £198 was donated to Emmaus, registered charity number 1064470, to help people experiencing homelessness move back into housing and employment. This donation helps provide skills and training (£100), tailored one-to-one support (£50), and contributes to providing someone with a safe home (£48).

During the period, social investments of £450 were made to alleviate poverty in the Philippines via the charity CARE International UK, registered charity number 292506. These micro-loans enable people to build small enterprises and support their families. This had increased to £645 at the date of this report, with 79 people helped to escape poverty and improve their lives. These loans are high risk and subject to currency fluctuations, with no interest being received by the Charity.



Financial review

The charity's principal source of funds during the year was donations, with funds applied in furtherance of the charity's objects.

Financial item	Period ended 31 March 2026
Total income	£826
Total expenditure	£219
Net income / expenditure	£607
Unrestricted cash funds	£360
Designated funds (social investments)	£246
Total funds carried forward	£607

The charity's reserves policy is to maintain unrestricted cash reserves of at least six months expenditure. At year-end the balance is 19 months so that the rate of expenditure can be increased now that the Charity is established.

The trustees have considered the charity's ability to continue as a going concern based on the financial position shown in the accounts. No material uncertainties have been identified. The principal risks facing the charity remain the availability and timing of future funding, together with the inherent risks associated with social investments, including exchange rate movements, defaults and delays in repayment.

Structure, governance and management

Suller Family CIO is constituted as a Charitable Incorporated Organisation governed by its CIO constitution. Trustees are appointed by majority approval of the trustee board. The trustees give their time freely and receive no remuneration for acting as trustees.

The trustee board is responsible for setting the charity's strategic direction, ensuring that activities remain within the charity's objects, managing risk, maintaining proper accounting records, and approving the annual report and accounts.

Declarations

The trustees declare that they have approved this trustees' annual report.

Signed on behalf of the trustees	<i>Paul Suller</i>
Full name	Paul Suller
Position	Chair
Date	8 August 2026