

THE INTER-CHURCH CARING TRUST

CHARITY NO. 292287

TRUSTEES' ANNUAL REPORT AND ACCOUNTS

1ST JANUARY TO 31ST DECEMBER 2025

THE INTER-CHURCH CARING TRUST

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THE INTER-CHURCH CARING TRUST

CHARITY INFORMATION

1ST JANUARY TO 31ST DECEMBER 2025

REGISTERED CHARITY NUMBER	292287
DECLARATION OF TRUST DATE	31 st May 1985
TRUSTEES	S L Mennell J W Bobin A S Withers K W Norman S G George C L Mitchell
CHARITY ADDRESS	89 Thorpe Bay Gardens Southend-on-Sea Essex SS1 3NW
INDEPENDENT EXAMINER	S Bailey FCCA Charter House 103-105 Leigh Road Leigh-on-Sea Essex SS9 1JL

THE INTER-CHURCH CARING TRUST

TRUSTEES' ANNUAL REPORT 2025

Trustees met 4 times in 2025, 11 grants were made totalling £32,000. A total of £30,000 was drawn down from our investments.

A preliminary payment of £50,000 was received from the estate of the late Diane Couzens. The Solicitors advise that they are dealing with the final costs attributed to the estate and any balance will be distributed in equal parts to the four Beneficiaries.

We appointed Clare Mitchell to the Board of Trustees during the year. Clare brings a wealth of experience in the Charity sector to Inter-Church having worked in community-based settings for about 8 years partnering with charities and community groups to deliver bespoke practical cookery, food education and health and wellbeing projects. She has also worked with Southend Adult Community College, Essex County Council and Southend City Council working with learners with social, emotional and mental health needs including SEND young people and adults; socially isolated older people; young and old carers; adults in drug and alcohol recovery; low-income families and disadvantaged young people. We welcome her to the Board and have benefitted from her expertise and commitment.

I regret to advise that John Davey, our former Chairman of Trustees died on the 7th April 2025 after a long illness, our Board miss his sound advice and mischievous sense of humour.

We have no debts outstanding.

THE INTER-CHURCH CARING TRUST

RECEIPTS AND PAYMENTS ACCOUNT
1ST JANUARY TO 31ST DECEMBER 2025

	Unrestricted funds £	Restricted funds £	Endowment funds £	Total funds £	Previous year £
Receipts					
Donations & legacies	50,040	-	-	50,040	-
Dividends	5,399	-	-	5,399	8,195
Minibus hire	-	-	-	-	-
Compensation	-	-	-	-	-
Deposit interest	1,329	-	-	1,329	535
	56,768	-	-	56,768	8,730
Asset & investment sales	105,290	-	-	105,290	93,624
Total receipts	162,058	-	-	162,058	102,354
Payments					
Grants paid	32,000	-	-	32,000	30,120
Minibus running costs	-	-	-	-	-
Charity insurance	929	-	-	929	902
Subscriptions	156	-	-	156	156
Bank charges	60	-	-	60	60
Computer expenses	-	-	-	-	-
Sundry expenses	26	-	-	26	94
Investment management fees	6,552	-	-	6,552	6,480
Accountancy	558	-	-	558	528
	40,281	-	-	40,281	38,340
Asset & investment purchases					
Investment purchases	126,083	-	-	126,083	70,176
Total payments	166,364	-	-	166,364	108,516
Net movement	(4,306)	-	-	(4,306)	(6,162)
Transfers between funds	-	-	-	-	-
Cash funds brought forward	18,000	-	-	18,000	24,162
Cash funds carried forward	13,694	-	-	13,694	18,000

THE INTER-CHURCH CARING TRUST

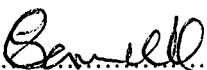
**STATEMENTS OF ASSETS AND LIABILITIES
AS AT 31ST DECEMBER 2025**

	Unrestricted funds £	Restricted funds £	Endowment funds £
Cash funds			
Portfolio bank account	7,857	-	-
Current accounts	5,837	-	-
Total cash funds	£13,694	-	-
Other monetary assets	£ -	£ -	£ -

	Fund	Cost £	Value £
Investment assets			
Investment portfolio	Unrestricted	£403,634	£490,871
Assets retained for own use		£-	£-

	Fund	Amount £	Due date
Liabilities		£-	

Signed on behalf of all the trustees



Stuart L Mennell

15/7/26

Dated

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS
TO THE TRUSTEES OF THE INTER-CHURCH CARING TRUST
CHARITY NO. 292287

I report to the Trustees on my examination of the accounts of the above charity ("The Trust") for the year ended 31st December 2025.

Responsibilities and basis of the report

As the charity Trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("The Act").

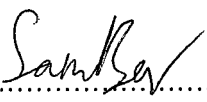
I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and, in carrying out my examination, I have followed the applicable directions given by the Charity Commission under section 145 (5) (b) of the Act.

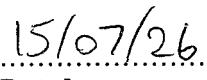
Independent examiner's statement

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

- accounting records were not kept in accordance with Section 130 of the Act or
- the accounts do not accord with the accounting records.

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


.....
Sam Bailey ACCA
Charter House
103-105 Leigh Road
Leigh on Sea
Essex, SS9 1JL


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Dated