

# LOB'S CHARITY

England & Wales · Charity number 294101

## Details

---

**Status** Registered

**Legal form** Trust

**Registered** 1986-05-01

**Register** [View on the Charity Commission register](#)

## Contact

---

**Address** Jordans  
Eashing Lane  
Godalming  
GU7 2QA

**Phone** 01483416457

**Email** [aandji@talktalk.net](mailto:aandji@talktalk.net)

## Activities

---

**Objects:** FOR SUCH PURPOSES RECOGNISED BY THE LAW OF ENGLAND AND WALES AS CHARITABLE AS THE TRUSTEES SHALL FROM TIME TO TIME SELECT.

**Activities:** The charity makes donations to other charities and occasionally to individuals on each case chosen by the Trustees.

## Classification

---

- **How:** Makes Grants To Individuals, Makes Grants To Organisations
- **What:** General Charitable Purposes
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies

## Geography

---

- Throughout England And Wales

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£145,200	£145,200	-	-
2024-12-31	£252,522	£252,521	-	-
2023-12-31	£296,509	£315,212	-	-
2022-12-31	£55,306	£269,857	-	-
2021-12-31	£38,578	£310,592	-	-
2020-12-31	£17,714	£323,508	-	-

## Trustees

Name	Role	Appointed
ANTHONY HYMAN ISAACS		1985-12-18
Matthew Francis Anthony Isaacs		2015-07-06
Penny Jerram		2015-12-08

**LOB'S CHARITY**

England & Wales - Charity number 294101

---

# Accounts

---

**LOB'S CHARITY**

**ACCOUNTS & TRUSTEES' REPORT**

**FOR THE YEAR ENDED**

**31 DECEMBER 2025**

## **LOB'S CHARITY**

### **TRUST INFORMATION**

#### **TRUSTEES**

Matthew Isaacs  
Anthony Isaacs MBE  
Penny Jerram

#### **CORRESPONDENCE ADDRESS**

Jordans  
Eashing Lane  
Godalming  
GU7 2QA

#### **CHARITY COMMISSION NUMBER**

294101

#### **BANKERS**

Barclays Bank  
Leicester  
Soho Square  
Leicestershire LS87 2BB

#### **INDEPENDENT EXAMINERS**

Begbies  
Unit 14, Park Barn  
Evegate Business Park  
Smeeth, Ashford  
Kent TN25 6SX

**LOB'S CHARITY**  
**TRUSTEES' ANNUAL REPORT**  
**FOR THE YEAR ENDED 31 DECEMBER 2025**

The trustees present their report and accounts for the year ended 31 December 2025.

**Structure, governance and management**

The charity was set up by a Trust Deed dated 18 December 1985 and is operated by the trustees. New trustees are appointed by the existing trustees.

**Objectives and activities**

The charity's object is to make donations for charitable purposes chosen by the trustees. The charity was dormant for a number of years having distributed to charity in 2010 all the assets of its original endowment, but following the receipt of the expendable endowment in late 2015, the trustees have re-commenced grant-making.

**Financial review, achievements, performance and reserves policy**

Total grants of £141,000, were paid in the year and the trustees look forward to making further grants in 2026.

At 31 December 2025, the charity had cash funds of £420,407, of which £4,680 was unrestricted and £415,727 was in the expendable endowment fund.

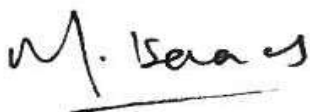
The charity's net assets increased by £208,859 in the year and stood at £4,404,500 at 31 December 2025.

The trustees do not consider that a reserve policy is appropriate.

**Public benefit**

The Trustees confirm that they have continued to comply with their duty in Section 17 of the 2011 Charities Act to have due regard to the Charity Commission's public benefit guidance.

This report was approved by the trustees on 12 May 2026 and signed on their behalf by

A handwritten signature in black ink, appearing to read 'M. Isaacs', with a horizontal line underneath the name.

**Matthew Isaacs**

**LOB'S CHARITY**

**RECEIPTS AND PAYMENTS ACCOUNT**

**FOR THE YEAR ENDED 31 DECEMBER 2025**

	Unrestricted Fund £	Expendable Endowment Fund £	Total 2025 £	Unrestricted Fund £	Expendable Endowment Fund £	Total 2024 £
<b>Receipts</b>						
Fee rebate	-	-	-	119	-	119
<b>Asset and investment sales</b>						
Receipts from sale of listed investments	-	-	-	-	700,045	700,045
<b>Total receipts</b>	-	-	-	119	700,045	700,164
<b>Payments</b>						
Direct costs of charitable activities						
- Grants paid	<b>141,000</b>	-	<b>141,000</b>	248,020	-	248,020
Other payments						
- Accountancy & Independent examination fees	<b>4,200</b>	-	<b>4,200</b>	4,500	-	4,500
- Bank charges	-	-	-	1	-	1
	<b>145,200</b>	-	<b>145,200</b>	252,521	-	252,521
<b>Asset and investment purchases</b>						
Purchase of listed investments	-	-	-	-	46	46
<b>Total payments</b>	<b>145,200</b>	-	<b>145,200</b>	252,521	46	252,567
<b>Net (payments) / receipts</b>	<b>(145,200)</b>	-	<b>(145,200)</b>	(252,402)	699,999	447,597
<b>Transfers between funds</b>	<b>145,200</b>	<b>(145,200)</b>	-	252,402	(252,402)	-
<b>Cash funds at 1 January 2025</b>	<b>4,680</b>	<b>560,927</b>	<b>565,607</b>	4,680	113,330	118,010
<b>Cash funds at 31 December 2025</b>	<b>4,680</b>	<b>415,727</b>	<b>420,407</b>	4,680	560,927	565,607

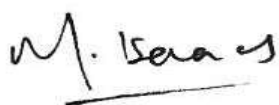
LOB'S CHARITY

STATEMENT OF ASSETS AND LIABILITIES

AS AT 31 DECEMBER 2025

	Unrestricted Fund £	Expendable Endowment Fund £	Total 2025 £	Unrestricted Fund £	Expendable Endowment Fund £	Total 2024 £
<b>Cash funds</b>						
Cash at bank	4,680	415,368	420,048	4,680	560,568	565,248
Cash on deposit with stockbrokers	-	359	359	-	359	359
<b>Total cash funds</b>	<b>4,680</b>	<b>415,727</b>	<b>420,407</b>	<b>4,680</b>	<b>560,927</b>	<b>565,607</b>
<b>Investment assets</b>						
Listed investments at market value	-	3,988,773	3,988,773	-	3,634,714	3,634,714
<b>Total investment assets</b>	<b>-</b>	<b>3,988,773</b>	<b>3,988,773</b>	<b>-</b>	<b>3,634,714</b>	<b>3,634,714</b>
<b>Liabilities</b>						
Provision for accountancy charges	4,680	-	4,680	4,680	-	4,680
<b>Total liabilities</b>	<b>4,680</b>	<b>-</b>	<b>4,680</b>	<b>4,680</b>	<b>-</b>	<b>4,680</b>
<b>Total assets less liabilities</b>	<b>-</b>	<b>4,404,500</b>	<b>4,404,500</b>	<b>-</b>	<b>4,195,641</b>	<b>4,195,641</b>

Approved by the Trustees on 12 May 2026



..... Matthew Isaacs

**LOB'S CHARITY**  
**Registered Charity No. 288015**

**Independent Examiner's Report to the Trustees of Lob's Charity**

I report to the trustees on my examination of the accounts of the charity for the year ended 31 December 2025 which are set out on pages 3 to 4.

**Responsibilities and basis of report**

As the trustees of the charity 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 Trustee's accounts carried out under section 145 of the 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 giving me cause to believe that in any material respect:

- 1) accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
- 2) the accounts do not accord with those records.
- 3) the accounts do 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.



**Daniel Valentine ACA**  
Begbies  
Unit 14, Park Barn  
Evegate Business Park  
Smeeth, Ashford  
Kent TN25 6SX  
12 May 2026

**LOB'S CHARITY**

England & Wales - Charity number 294101

---

# Accounts

---

**LOB'S CHARITY**

**ACCOUNTS & TRUSTEES' REPORT**

**FOR THE YEAR ENDED**

**31 DECEMBER 2024**

## **LOB'S CHARITY**

### **TRUST INFORMATION**

#### **TRUSTEES**

Matthew Isaacs  
Penny Jerram  
Anthony Isaacs MBE

#### **CORRESPONDENCE ADDRESS**

Jordans  
Eashing Lane  
Godalming  
GU7 2QA

#### **CHARITY COMMISSION NUMBER**

294101

#### **BANKERS**

Barclays Bank  
Leicester  
Soho Square  
Leicestershire LS87 2BB

#### **INDEPENDENT EXAMINERS**

Begbies  
Unit 14, Park Barn  
Evegate Business Park  
Smeeth, Ashford  
Kent TN25 6SX

**LOB'S CHARITY**  
**TRUSTEES' ANNUAL REPORT**  
**FOR THE YEAR ENDED 31 DECEMBER 2024**

The trustees present their report and accounts for the year ended 31 December 2024.

**Structure, governance and management**

The charity was set up by a Trust Deed dated 18 December 1985 and is operated by the trustees. New trustees are appointed by the existing trustees.

**Objectives and activities**

The charity's object is to make donations for charitable purposes chosen by the trustees. The charity was dormant for a number of years having distributed to charity in 2010 all the assets of its original endowment, but following the receipt of the expendable endowment in late 2015, the trustees have re-commenced grant-making.

**Financial review, achievements, performance and reserves policy**

The charity's total receipts in the year were £700,164 including £700,045 proceeds from the sale of listed investments. Total payments amounted to £252,567 including £46 purchase of listed investments.

Total grants of £248,020, were paid in the year and the trustees look forward to making further grants in 2025.

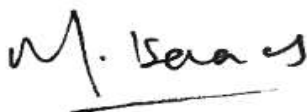
At 31 December 2024, the charity had cash funds of £565,607, of which £4,681 was unrestricted and £560,926 was in the expendable endowment fund.

The trustees do not consider that a reserve policy is appropriate.

**Public benefit**

The Trustees confirm that they have continued to comply with their duty in Section 17 of the 2011 Charities Act to have due regard to the Charity Commission's public benefit guidance.

This report was approved by the trustees on 2 August 2025 and signed on their behalf by

A handwritten signature in black ink that reads "M. Isaacs". The signature is written in a cursive style and is positioned above a horizontal line.

**Matthew Isaacs**

LOB'S CHARITY

RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2024

	Unrestricted Fund £	Expendable Endowment Fund £	Total 2024 £	Unrestricted Fund £	Expendable Endowment Fund £	Total 2023 £
<b>Receipts</b>						
Investment income	-	-	-	12,020	-	12,020
Interest received	-	-	-	1,589	-	1,589
Forex gain	-	-	-	-	896	896
Donations	-	-	-	3,000	-	3,000
Fee rebate	119	-	119	-	-	-
<b>Asset and investment sales</b>						
Receipts from sale of listed investments	-	700,045	700,045	-	5,133,067	5,133,067
<b>Total receipts</b>	<b>119</b>	<b>700,045</b>	<b>700,164</b>	<b>16,609</b>	<b>5,133,963</b>	<b>5,150,572</b>
<b>Payments</b>						
Direct costs of charitable activities						
- Grants paid	248,020	-	248,020	290,000	-	290,000
Investment management costs						
- Brokers' fees & interest	-	-	-	-	19,599	19,599
Other payments						
- Accountancy & Independent examination fees	4,500	-	4,500	5,580	-	5,580
- Bank charges	1	-	1	33	-	33
	<b>252,521</b>	<b>-</b>	<b>252,521</b>	<b>295,613</b>	<b>19,599</b>	<b>315,212</b>
<b>Asset and investment purchases</b>						
Purchase of listed investments	-	46	46	-	5,390,981	5,390,981
<b>Total payments</b>	<b>252,521</b>	<b>46</b>	<b>252,567</b>	<b>295,613</b>	<b>5,410,580</b>	<b>5,706,193</b>
<b>Net receipts/(payments)</b>	<b>(252,402)</b>	<b>699,999</b>	<b>447,597</b>	<b>(279,004)</b>	<b>(276,617)</b>	<b>(555,621)</b>
<b>Transfers between funds</b>	<b>252,403</b>	<b>(252,403)</b>	<b>-</b>	<b>279,394</b>	<b>(279,394)</b>	<b>-</b>
<b>Cash funds at 1 January 2024</b>	<b>4,680</b>	<b>113,330</b>	<b>118,010</b>	<b>4,290</b>	<b>669,341</b>	<b>673,631</b>
<b>Cash funds at 31 December 2024</b>	<b>4,681</b>	<b>560,926</b>	<b>565,607</b>	<b>4,680</b>	<b>113,330</b>	<b>118,010</b>

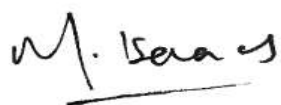
**LOB'S CHARITY**

**STATEMENT OF ASSETS AND LIABILITIES**

**AS AT 31 DECEMBER 2024**

	Unrestricted Fund £	Expendable Endowment Fund £	Total 2024 £	Unrestricted Fund £	Expendable Endowment Fund £	Total 2023 £
<b>Cash funds</b>						
Cash at bank	4,680	560,568	565,248	4,680	113,091	117,771
Cash on deposit with stockbrokers	-	359	359	-	239	239
<b>Total cash funds</b>	<b>4,680</b>	<b>560,927</b>	<b>565,607</b>	4,680	113,330	118,010
<b>Investment assets</b>						
Listed investments at market value	-	3,634,714	3,634,714	-	4,346,692	4,346,692
<b>Total investment assets</b>	-	3,634,714	3,634,714	-	4,346,692	4,346,692
<b>Liabilities</b>						
Provision for accountancy charges	4,680	-	4,680	4,680	-	4,680
<b>Total liabilities</b>	4,680	-	4,680	4,680	-	4,680
<b>Total assets less liabilities</b>	-	4,195,641	4,195,641	-	4,460,022	4,460,022

Approved by the Trustees on 2 August 2025



..... **Matthew Isaacs**

..... **Penny Jerram**

..... **Anthony Isaacs MBE**

**LOB'S CHARITY**  
**Registered Charity No. 288015**

**Independent Examiner's Report to the Trustees of Lob's Charity**

I report to the trustees on my examination of the accounts of the charity for the year ended 31 December 2024 which are set out on pages 3 to 4.

**Responsibilities and basis of report**

As the trustees of the charity 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 Trustee's accounts carried out under section 145 of the 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 giving me cause to believe that in any material respect:

- 1) accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
- 2) the accounts do not accord with those records.
- 3) the accounts do 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.

**Daniel Valentine ACA**  
Begbies  
Unit 14, Park Barn  
Evegate Business Park  
Smeeth, Ashford  
Kent TN25 6SX  
4 August 2025

**LOB'S CHARITY**

England & Wales - Charity number 294101

---

# Accounts

---

**LOB'S CHARITY**

**ACCOUNTS & TRUSTEES' REPORT**

**FOR THE YEAR ENDED**

**31 DECEMBER 2023**

## **LOB'S CHARITY**

### **TRUST INFORMATION**

#### **TRUSTEES**

Matthew Isaacs  
Penny Jerram  
Anthony Isaacs MBE

#### **CORRESPONDENCE ADDRESS**

Jordans  
Eashing Lane  
Godalming  
GU7 2QA

#### **CHARITY COMMISSION NUMBER**

294101

#### **BANKERS**

Barclays Bank  
Leicester  
Soho Square  
Leicestershire LS87 2BB

#### **INDEPENDENT EXAMINERS**

Begbies  
Unit 14, Park Barn  
Evegate Business Park  
Smeeth, Ashford  
Kent TN25 6SX

**LOB'S CHARITY**  
**TRUSTEES' ANNUAL REPORT**  
**FOR THE YEAR ENDED 31 DECEMBER 2023**

The trustees present their report and accounts for the year ended 31 December 2023.

**Structure, governance and management**

The charity was set up by a Trust Deed dated 18 December 1985 and is operated by the trustees. New trustees are appointed by the existing trustees.

**Objectives and activities**

The charity's object is to make donations for charitable purposes chosen by the trustees. The charity was dormant for a number of years having distributed to charity in 2010 all the assets of its original endowment, but following the receipt of the expendable endowment in late 2015, the trustees have re-commenced grant-making.

**Financial review, achievements, performance and reserves policy**

The charity's total receipts in the year were £5,150,572 including £5,133,067 proceeds from the sale of listed investments. Total payments amounted to £5,706,193 including £5,390,981 purchase of listed investments.

Total grants of £290,000, were paid in the year and the trustees look forward to making further grants in 2024.

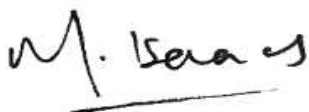
At 31 December 2023, the charity had cash funds of £118,010, of which £4,290 was unrestricted and £113,720 was in the expendable endowment fund.

The trustees do not consider that a reserve policy is appropriate.

**Public benefit**

The Trustees confirm that they have continued to comply with their duty in Section 17 of the 2011 Charities Act to have due regard to the Charity Commission's public benefit guidance.

This report was approved by the trustees on 13 August 2024 and signed on their behalf by

A handwritten signature in black ink that reads "M. Isaacs". The signature is written in a cursive style and is positioned above a horizontal line.

**Matthew Isaacs**

**LOB'S CHARITY**

**RECEIPTS AND PAYMENTS ACCOUNT**

**FOR THE YEAR ENDED 31 DECEMBER 2023**

	Unrestricted Fund £	Expendable Endowment Fund £	Total 2023 £	Unrestricted Fund £	Expendable Endowment Fund £	Total 2022 £
<b>Receipts</b>						
Investment income	12,020	-	12,020	54,173	-	54,173
Interest received	1,589	-	1,589	817	-	817
Interest reimbursed	-	-	-	316	-	316
Forex gain	-	896	896	-	5,750	5,750
Donations	3,000	-	3,000	-	-	-
<b>Asset and investment sales</b>						
Receipts from sale of listed investments	-	5,133,067	5,133,067	-	3,012,346	3,012,346
<b>Total receipts</b>	<b>16,609</b>	<b>5,133,963</b>	<b>5,150,572</b>	<b>55,306</b>	<b>3,018,096</b>	<b>3,073,402</b>
<b>Payments</b>						
Direct costs of charitable activities						
- Grants paid	290,000	-	290,000	226,900	-	226,900
Investment management costs						
- Brokers' fees & interest	-	19,599	19,599	-	38,886	38,886
Other payments						
- Accountancy & Independent examination fees	5,580	-	5,580	4,050	-	4,050
- Bank charges	33	-	33	21	-	21
	<b>295,613</b>	<b>19,599</b>	<b>315,212</b>	<b>230,971</b>	<b>38,886</b>	<b>269,857</b>
<b>Asset and investment purchases</b>						
Purchase of listed investments	-	5,390,981	5,390,981	-	2,840,212	2,840,212
<b>Total payments</b>	<b>295,613</b>	<b>5,410,580</b>	<b>5,706,193</b>	<b>230,971</b>	<b>2,879,098</b>	<b>3,110,069</b>
<b>Net receipts/(payments)</b>	<b>(279,004)</b>	<b>(276,617)</b>	<b>(555,621)</b>	<b>(175,665)</b>	<b>138,998</b>	<b>(36,667)</b>
<b>Transfers between funds</b>	<b>279,004</b>	<b>(279,004)</b>	<b>-</b>	<b>175,665</b>	<b>(175,665)</b>	<b>-</b>
<b>Cash funds at 1 January 2023</b>	<b>4,290</b>	<b>669,341</b>	<b>673,631</b>	<b>4,290</b>	<b>706,008</b>	<b>710,298</b>
<b>Cash funds at 31 December 2023</b>	<b>4,290</b>	<b>113,720</b>	<b>118,010</b>	<b>4,290</b>	<b>669,341</b>	<b>673,631</b>

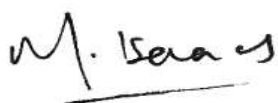
LOB'S CHARITY

STATEMENT OF ASSETS AND LIABILITIES

AS AT 31 DECEMBER 2023

	Unrestricted Fund £	Expendable Endowment Fund £	Total 2023 £	Unrestricted Fund £	Expendable Endowment Fund £	Total 2022 £
<b>Cash funds</b>						
Cash at bank	4,680	113,091	117,771	4,290	406,094	410,384
Cash on deposit with stockbrokers	-	239	239	-	263,247	263,247
<b>Total cash funds</b>	<b>4,680</b>	<b>113,330</b>	<b>118,010</b>	<b>4,290</b>	<b>669,341</b>	<b>673,631</b>
<b>Investment assets</b>						
Listed investments at market value	-	4,346,692	4,346,692	-	4,273,365	4,273,365
<b>Total investment assets</b>	<b>-</b>	<b>4,346,692</b>	<b>4,346,692</b>	<b>-</b>	<b>4,273,365</b>	<b>4,273,365</b>
<b>Liabilities</b>						
Provision for accountancy charges	4,680	-	4,680	4,290	-	4,290
<b>Total liabilities</b>	<b>4,680</b>	<b>-</b>	<b>4,680</b>	<b>4,290</b>	<b>-</b>	<b>4,290</b>
<b>Total assets less liabilities</b>	<b>-</b>	<b>4,460,022</b>	<b>4,460,022</b>	<b>-</b>	<b>4,942,706</b>	<b>4,942,706</b>

Approved by the Trustees on 13 August 2024



..... Matthew Isaacs

..... Penny Jerram

..... Anthony Isaacs MBE

**LOB'S CHARITY**  
**Registered Charity No. 288015**

**Independent Examiner's Report to the Trustees of Lob's Charity**

I report to the trustees on my examination of the accounts of the charity for the year ended 31 December 2023 which are set out on pages 3 to 4.

**Responsibilities and basis of report**

As the trustees of the charity 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 Trustee's accounts carried out under section 145 of the 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 giving me cause to believe that in any material respect:

- 1) accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
- 2) the accounts do not accord with those records.
- 3) the accounts do 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.

**Daniel Valentine ACA**

Begbies  
Unit 14, Park Barn  
Evegate Business Park  
Smeeth, Ashford  
Kent TN25 6SX  
13 August 2024

**LOB'S CHARITY**

England & Wales - Charity number 294101

---

# Accounts

---

**LOB'S CHARITY**

**ACCOUNTS & TRUSTEES' REPORT**

**FOR THE YEAR ENDED**

**31 DECEMBER 2022**

**LOB'S CHARITY**  
**TRUST INFORMATION**

**TRUSTEES**

Matthew Isaacs  
Penny Jerram  
Anthony Isaacs MBE

**CORRESPONDENCE ADDRESS**

Jordans  
Eashing Lane  
Godalming  
GU7 2QA

**CHARITY COMMISSION NUMBER**

294101

**BANKERS**

Barclays Bank  
Leicester  
Soho Square  
Leicestershire LS87 2BB

**INDEPENDENT EXAMINERS**

Begbies  
Unit 14, Park Barn  
Evegate Business Park  
Smeeth, Ashford  
Kent TN25 6SX

**LOB'S CHARITY**  
**TRUSTEES' ANNUAL REPORT**  
**FOR THE YEAR ENDED 31 DECEMBER 2022**

The trustees present their report and accounts for the year ended 31 December 2022.

**Structure, governance and management**

The charity was set up by a Trust Deed dated 18 December 1985 and is operated by the trustees. New trustees are appointed by the existing trustees.

**Objectives and activities**

The charity's object is to make donations for charitable purposes chosen by the trustees. The charity was dormant for a number of years having distributed to charity in 2010 all the assets of its original endowment, but following the receipt of the expendable endowment in late 2015, the trustees have re-commenced grant-making.

**Financial review, achievements, performance and reserves policy**

The charity's total receipts in the year were £3,073,402 including £3,012,346 proceeds from the sale of listed investments. Total payments amounted to £3,110,069 including £2,840,212 purchase of listed investments.

Total grants of £226,900, were paid in the year and the trustees look forward to making further grants in 2023.

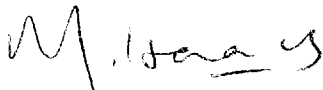
At 31 December 2022, the charity had cash funds of £673,631, of which £4,290 was unrestricted and £669,341 was in the expendable endowment fund.

The trustees do not consider that a reserve policy is appropriate.

**Public benefit**

The Trustees confirm that they have continued to comply with their duty in Section 17 of the 2011 Charities Act to have due regard to the Charity Commission's public benefit guidance.

This report was approved by the trustees on 5/6/2023 and signed on their behalf by



**Matthew Isaacs**

**LOB'S CHARITY**  
**RECEIPTS AND PAYMENTS ACCOUNT**  
**FOR THE YEAR ENDED 31 DECEMBER 2022**

	Unrestricted Fund £	Expendable Endowment Fund £	Total 2022 £	Unrestricted Fund £	Expendable Endowment Fund £	Total 2021 £
<b>Receipts</b>						
Investment income	54,173	-	54,173	38,510	-	38,510
Interest received	817	-	817	68	-	68
Interest reimbursed	316	-	316	-	-	-
Forex gain	-	5,750	5,750	-	159	159
<b>Asset and investment sales</b>						
Receipts from sale of listed investments	-	3,012,346	3,012,346	-	1,949,909	1,949,909
<b>Total receipts</b>	<b>55,306</b>	<b>3,018,096</b>	<b>3,073,402</b>	<b>38,578</b>	<b>1,950,068</b>	<b>1,988,646</b>
<b>Payments</b>						
Direct costs of charitable activities						
- Grants paid	226,900	-	226,900	271,714	-	271,714
Investment management costs						
- Brokers' fees & interest	-	38,886	38,886	-	34,743	34,743
Other payments						
- Accountancy & Independent examination fees	4,050	-	4,050	4,290	-	4,290
- Bank charges	21	-	21	4	-	4
	230,971	38,886	269,857	276,008	34,743	310,751
<b>Asset and investment purchases</b>						
Purchase of listed investments	-	2,840,212	2,840,212	-	3,217,232	3,217,232
<b>Total payments</b>	<b>230,971</b>	<b>2,879,098</b>	<b>3,110,069</b>	<b>276,008</b>	<b>3,251,975</b>	<b>3,527,983</b>
<b>Net receipts/ (payments)</b>	<b>(175,665)</b>	<b>138,998</b>	<b>(36,667)</b>	<b>(237,430)</b>	<b>(1,301,907)</b>	<b>(1,539,337)</b>
<b>Transfers between funds</b>	<b>175,665</b>	<b>(175,665)</b>	<b>-</b>	<b>238,450</b>	<b>(238,450)</b>	<b>-</b>
<b>Cash funds at 1 January 2022</b>	<b>4,290</b>	<b>706,008</b>	<b>710,298</b>	<b>3,270</b>	<b>2,246,365</b>	<b>2,249,635</b>
<b>Cash funds at 31 December 2022</b>	<b>4,290</b>	<b>669,341</b>	<b>673,631</b>	<b>4,290</b>	<b>706,008</b>	<b>710,298</b>

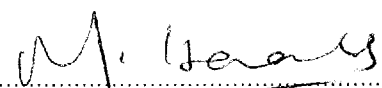
LOB'S CHARITY


STATEMENT OF ASSETS AND LIABILITIES

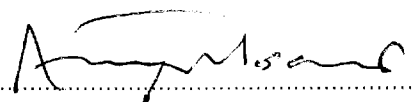
AS AT 31 DECEMBER 2022

	Unrestricted Fund £	Expendable Endowment Fund £	Total 2022 £	Unrestricted Fund £	Expendable Endowment Fund £	Total 2021 £
<b>Cash funds</b>						
Cash at bank	4,290	406,094	410,384	4,290	638,179	642,469
Cash on deposit with stockbrokers	-	263,247	263,247	-	67,829	67,829
<b>Total cash funds</b>	<b>4,290</b>	<b>669,341</b>	<b>673,631</b>	<b>4,290</b>	<b>706,008</b>	<b>710,298</b>
<b>Investment assets</b>						
Listed investments at market value	-	4,273,365	4,273,365	-	4,615,549	4,615,549
<b>Total investment assets</b>	<b>-</b>	<b>4,273,365</b>	<b>4,273,365</b>	<b>-</b>	<b>4,615,549</b>	<b>4,615,549</b>
<b>Liabilities</b>						
Provision for accountancy charges	4,290	-	4,290	4,290	-	4,290
<b>Total liabilities</b>	<b>4,290</b>	<b>-</b>	<b>4,290</b>	<b>4,290</b>	<b>-</b>	<b>4,290</b>
<b>Total assets less liabilities</b>	<b>-</b>	<b>4,942,706</b>	<b>4,942,706</b>	<b>0</b>	<b>5,321,557</b>	<b>5,321,557</b>

Approved by the Trustees on 5/6/2023

.....  Matthew Isaacs

.....  Penny Jerram

.....  Anthony Isaacs MBE

**LOB'S CHARITY**  
**Registered Charity No. 288015**

**Independent Examiner's Report to the Trustees of Lob's Charity**

I report to the trustees on my examination of the accounts of the charity for the year ended 31 December 2022 which are set out on pages 3 to 4.

**Responsibilities and basis of report**

As the trustees of the charity 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 Trustee's accounts carried out under section 145 of the 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 giving me cause to believe that in any material respect:

- 1) accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
- 2) the accounts do not accord with those records.
- 3) the accounts do 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.



**Daniel Valentine ACA**  
Begbies  
Unit 14, Park Barn  
Evegate Business Park  
Smeeth, Ashford  
Kent TN25 6SX

5/6/2023

**LOB'S CHARITY**  
**CHARITABLE GRANTS PAID**  
**FOR THE YEAR ENDED 31 DECEMBER 2022**

	<b>2022</b>	2021
	<b>£</b>	£
Bhutan Society Trust Fund	<b>1,000</b>	1,000
Big Change Charitable Trust	-	75,000
Children's Forest	<b>94,900</b>	80,950
Coventry University/Sacred Earth - research project	-	25,000
Haslemere Vision	<b>17,000</b>	-
Magdalen College, Oxford	<b>2,000</b>	-
Regenerate Trust	<b>75,000</b>	75,000
Royal Marsden Cancer Charity	<b>2,000</b>	-
University of Edinburgh Development Trust	<b>35,000</b>	14,764
	<b>226,900</b>	271,714



**LOB'S CHARITY**

England & Wales - Charity number 294101

---

# Accounts

---

**LOB'S CHARITY**

**ACCOUNTS & TRUSTEES' REPORT**

**FOR THE YEAR ENDED**

**31 DECEMBER 2021**

## **LOB'S CHARITY**

### **TRUST INFORMATION**

#### **TRUSTEES**

Matthew Isaacs  
Penny Jerram  
Anthony Isaacs MBE

#### **CORRESPONDENCE ADDRESS**

Jordans  
Eashing Lane  
Godalming  
GU7 2QA

#### **CHARITY COMMISSION NUMBER**

294101

#### **BANKERS**

Barclays Bank  
Leicester  
Soho Square  
Leicestershire LS87 2BB

#### **INDEPENDENT EXAMINERS**

Begbies  
Old Printers House  
Stone Street  
Cranbrook  
Kent TN17 3HF

**LOB'S CHARITY**  
**TRUSTEES' ANNUAL REPORT**  
**FOR THE YEAR ENDED 31 DECEMBER 2021**

The trustees present their report and accounts for the year ended 31 December 2021.

**Structure, governance and management**

The charity was set up by a Trust Deed dated 18 December 1985 and is operated by the trustees. New trustees are appointed by the existing trustees.

**Objectives and activities**

The charity's object is to make donations for charitable purposes chosen by the trustees. The charity was dormant for a number of years having distributed to charity in 2010 all the assets of its original endowment, but following the receipt of the expendable endowment in late 2015, the trustees have re-commenced grant-making.

**Financial review, achievements, performance and reserves policy**

The charity's total receipts in the year were £1,988,487 including £1,949,909 proceeds from the sale of listed investments. Total payments amounted to £3,527,824 including £3,217,232 purchase of listed investments.

Total grants of £271,714, were paid in the year and the trustees look forward to making further grants in 2022.

At 31 December 2021, the charity had cash funds of £710,298, of which £4,290 was unrestricted and £706,008 was in the expendable endowment fund.

The trustees do not consider that a reserve policy is appropriate.

**Public benefit**

The Trustees confirm that they have continued to comply with their duty in Section 17 of the 2011 Charities Act to have due regard to the Charity Commission's public benefit guidance.

This report was approved by the trustees on 19 October 2022 and signed on their behalf by

**Matthew Isaacs**

LOB'S CHARITY

RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2021

	Unrestricted Fund £	Expendable Endowment Fund £	Total 2021 £	Unrestricted Fund £	Expendable Endowment Fund £	Total 2020 £
<b>Receipts</b>						
Investment income	38,510	-	38,510	17,552	-	17,552
Interest received	68	-	68	162	-	162
<b>Asset and investment sales</b>						
Deferred receipts from sale of unquoted investments	-	-	-	-	1,498,643	1,498,643
Receipts from sale of listed investments	-	1,949,909	1,949,909	-	1,309,411	1,309,411
<b>Total receipts</b>	<b>38,578</b>	<b>1,949,909</b>	<b>1,988,487</b>	<b>17,714</b>	<b>2,808,054</b>	<b>2,825,768</b>
<b>Payments</b>						
Direct costs of charitable activities						
- Grants paid	271,714	-	271,714	291,500	-	291,500
- Other direct charitable expenditure	-	-	-	772	-	772
Investment management costs						
- Brokers' fees & interest	-	34,743	34,743	-	27,542	27,542
- Forex gain	-	(159)	(159)	-	-	-
Other payments						
- Accountancy & Independent examination fees	4,290	-	4,290	3,660	-	3,660
- Bank charges	4	-	4	34	-	34
	<b>276,008</b>	<b>34,584</b>	<b>310,592</b>	<b>295,966</b>	<b>27,542</b>	<b>323,508</b>
<b>Asset and investment purchases</b>						
Purchase of listed investments	-	3,217,232	3,217,232	-	1,185,944	1,185,944
<b>Total payments</b>	<b>276,008</b>	<b>3,251,816</b>	<b>3,527,824</b>	<b>295,966</b>	<b>1,213,486</b>	<b>1,509,452</b>
<b>Net receipts/ (payments)</b>	<b>(237,430)</b>	<b>(1,301,907)</b>	<b>(1,539,337)</b>	<b>(278,252)</b>	<b>1,594,568</b>	<b>1,316,316</b>
<b>Transfers between funds</b>	<b>238,450</b>	<b>(238,450)</b>	<b>-</b>	<b>278,162</b>	<b>(278,162)</b>	<b>-</b>
<b>Cash funds at 1 January 2021</b>	<b>3,270</b>	<b>2,246,365</b>	<b>2,249,635</b>	<b>3,360</b>	<b>929,959</b>	<b>933,319</b>
<b>Cash funds at 31 December 2021</b>	<b>4,290</b>	<b>706,008</b>	<b>710,298</b>	<b>3,270</b>	<b>2,246,365</b>	<b>2,249,635</b>

**LOB'S CHARITY**

**STATEMENT OF ASSETS AND LIABILITIES**

**AS AT 31 DECEMBER 2021**

	Unrestricted Fund £	Expendable Endowment Fund £	Total 2021 £	Unrestricted Fund £	Expendable Endowment Fund £	Total 2020 £
<b>Cash funds</b>						
Cash at bank	4,290	638,179	642,469	3,270	915,207	918,477
Cash on deposit with stockbrokers	-	67,829	67,829	-	1,331,158	1,331,158
<b>Total cash funds</b>	<b>4,290</b>	<b>706,008</b>	<b>710,298</b>	<b>3,270</b>	<b>2,246,365</b>	<b>2,249,635</b>
<b>Investment assets</b>						
Listed investments at market value	-	4,615,549	4,615,549	-	3,085,144	3,085,144
<b>Total investment assets</b>	<b>-</b>	<b>4,615,549</b>	<b>4,615,549</b>	<b>-</b>	<b>3,085,144</b>	<b>3,085,144</b>
<b>Liabilities</b>						
Provision for accountancy charges	4,290	-	4,290	3,270	-	3,270
<b>Total liabilities</b>	<b>4,290</b>	<b>-</b>	<b>4,290</b>	<b>3,270</b>	<b>-</b>	<b>3,270</b>
<b>Total assets less liabilities</b>	<b>-</b>	<b>5,321,557</b>	<b>5,321,557</b>	<b>0</b>	<b>5,331,509</b>	<b>5,331,509</b>

Approved by the Trustees on 19 October 2022

..... **Matthew Isaacs**

..... **Penny Jerram**

..... **Anthony Isaacs MBE**

**LOB'S CHARITY**  
**Registered Charity No. 288015**

**Independent Examiner's Report to the Trustees of Lob's Charity**

I report to the trustees on my examination of the accounts of the charity for the year ended 31 December 2021 which are set out on pages 3 to 4.

**Responsibilities and basis of report**

As the trustees of the charity 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 Trustee's accounts carried out under section 145 of the 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 giving me cause to believe that in any material respect:

- 1) accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
- 2) the accounts do not accord with those records.

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.

**Daniel Valentine ACA**

Begbies  
Old Printers House  
Stone Street  
Cranbrook  
Kent TN17 3HF  
24 October 2022