

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.

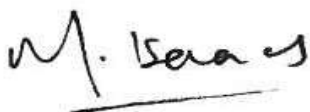
The charity's net assets increased by £208,859 in the year and stood at £4,404,500 at 31 December 2025.

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.

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

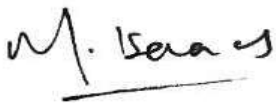
LOB'S CHARITY

STATEMENT OF ASSETS AND LIABILITIES

AS AT 31 DECEMBER 2025

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

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