Company registration number 06653397 (England and Wales)

SJC Chartered Accountants

THE CAMERON CHARITABLE TRUST

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2026

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THE CAMERON CHARITABLE TRUST

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr DR Cameron Mr RG Thompson	
Secretary	Mr RG Thompson	
Country of incorporation	United Kingdom (England and Wales)	06653397
Charity registration	England and Wales	1126377
Registered office	Hensmill House 9-13 Manchester Road Wilmslow Cheshire SK9 1BQ	
Independent examiner	Nicolaus Jenkins c/o SJC, Chartered Accountants St John's Chambers Love Street Chester Cheshire CH1 1QY	
Accountants	SJC, Chartered Accountants St John's Chambers Love Street Chester England CH1 1QY	

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THE CAMERON CHARITABLE TRUST

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2026

The trustees present their annual report and financial statements for the year ended 31 March 2026.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006 and "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 (FRS 102)" (effective 1 January 2019).

Objectives and activities

The Cameron Charitable Trust was set up to directly provide accommodation and to provide assistance in satisfying the housing needs of people with learning disabilities and physical disabilities who, as a consequence, require support to make their own way in their local community. The properties owned by the charity are being used to provide a residence for a small number of individuals. There is also a focus on the charity to provide information and advice for people with disabilities to understand the different options of housing with support.

Public benefit

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Achievements and performance

Significant activities and achievements against objectives

The charity purchased a small number of properties in January 2010 and since then, in the current period and previous years, has been renting out these properties as a part of fulfilling its charitable objectives. In addition, the charity has supported a number of other cases in which it has enabled individuals with learning disabilities to satisfy their housing needs via alternative private leasing options and supporting its subsidiary charity, Lets for Life. The properties have recently been redecorated and refurbished.

Financial review

During the prior and current period, Mr Cameron, the main benefactor to the charity, has provided a guarantee in respect of the bank finance used to purchase the freehold property on the balance sheet. Mr Cameron has, in the past made donations to cover all expenditure. During 2025/26 no donations have been received From Mr Cameron as the charity was not in need of these as the loan from the subsidiary charity Lets For Life of £347,641 was repaid in the period. Mr Cameron will continue to financially support the charity when this is required.

Net expenditure for the year amounted to £445,455 (2025: 449,897 Net income) and the charity ended the year with net assets of £571,878 (2025: £1,017,333), all of which relates to unrestricted funds.

Reserves policy

At present the charity does not have a formal reserves policy. As mentioned above, it receives funding from Mr Cameron when required to cover expenditure. Unrestricted reserves at 31 March 2026 amounted to £571,878 however this is not freely available as reserves are tied up in fixed assets.

Plans for future periods

The charity intends to supplement its revenues and generate additional funds net of expenses in order to increase its capital base. In future periods the charity intends to continue to facilitate its subsidiary undertaking, Lets for Life, in supporting housing solutions for a greater number of individuals with learning disabilities and complex support needs.

Structure, governance and management

The Cameron Charitable Trust is a registered charity in England and Wales (No 1126377) and a company limited by guarantee (No 6653397). Its governing document is a memorandum and articles of association.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Mr DR Cameron
Mr RG Thompson

Recruitment and appointment of trustees
Trustees are recruited by reference to an Appraisal Review and Framework of Competency to ensure the composition of the Board is such that it can perform effectively.
None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £10 in the event of a winding up.

Other matters
The charity's direct property holdings are overseen by its team of staff. The team's role includes working with its subsidiary undertaking, Lets for Life, in order to find appropriate tenants, assist with home moves and liaise with the local authority to assist tenants with their housing entitlements. The team is overseen by the Trustees, who possess a combination of complementary skills. The charity's team of staff has been working to continue to manage its existing responsibilities and with a view to supporting further tenants in identifying and meeting their housing needs.

Small company provisions
This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' report was approved by the Board of Trustees.

R G Thompson

Mr RG Thompson
Trustee

17 September 2026

THE CAMERON CHARITABLE TRUST

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF THE CAMERON CHARITABLE TRUST

I report to the trustees on my examination of the financial statements of The Cameron Charitable Trust (the charity) for the year ended 31 March 2026.

Responsibilities and basis of report

As the trustees of the charity (and also its directors for the purposes of company law), you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006.

Having satisfied myself that the financial statements of the charity are not required to be audited under Part 16 of the Companies Act 2006 and are eligible for independent examination, I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement

I have completed my examination. I confirm that no 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 charity as required by section 386 of the Companies Act 2006.

2 the financial statements do not accord with those records; or

3 the financial statements do not comply with the accounting requirements of section 396 of the Companies Act 2006 other than any requirement that the financial statements give a true and fair view, which is not a matter considered as part of an independent examination; or

4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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 financial statements to be reached.

N S Jenkins

Nicolaus Jenkins
c/o SJC, Chartered Accountants
St John's Chambers
Love Street
Chester
Cheshire
CH1 1QY
17 September 2026

THE CAMERON CHARITABLE TRUST

STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)

FOR THE YEAR ENDED 31 MARCH 2026

	Notes	Unrestricted funds 2026 £	Unrestricted funds 2025 £
Income from:			
Donations and legacies	**3**	21,875	953,375
Investments	**4**	38,727	36,033
Total income		60,602	989,408
Expenditure on:			
Charitable activities	**5**	506,057	539,511
Total expenditure		506,057	539,511
Net income/(expenditure) and movement in funds		(445,455)	449,897
Reconciliation of funds:			
Fund balances at 1 April 2025		1,017,333	567,436
Fund balances at 31 March 2026		571,878	1,017,333

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

THE CAMERON CHARITABLE TRUST

BALANCE SHEET

AS AT 31 MARCH 2026

	Notes	2026 £	2026 £	2025 £	2025 £
Fixed assets					
Investment property	**11**		936,431		936,431
Current assets					
Debtors	**12**	-		347,641	
Cash at bank and in hand		36,357		67,830	
		36,357		415,471	
Creditors: amounts falling due within one year	**14**	(85,910)		(19,569)	
Net current (liabilities)/assets			(49,553)		395,902
Total assets less current liabilities			886,878		1,332,333
Creditors: amounts falling due after more than one year	**15**		(315,000)		(315,000)
Net assets			571,878		1,017,333
The funds of the charity					
Unrestricted funds	**17**		571,878		1,017,333
			571,878		1,017,333

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2026.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

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

The financial statements were approved by the trustees on 17 September 2026

R G Thompson

Mr RG Thompson
Trustee

1 Accounting policies

Charity information

The Cameron Charitable Trust is a private company limited by guarantee incorporated in England and Wales. The registered office is Hensmill House, 9-13 Manchester Road, Wilmslow, Cheshire, SK9 1BQ.

1.1 Basis of preparation

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006, FRS 102 “The Financial Reporting Standard applicable in the UK and Republic of Ireland” (“FRS 102”) and the Charities SORP "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 (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Property rental income under operating lease agreements is recognised on a straight line basis over the term of the lease.

1 Accounting policies **(Continued)**

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably. Expenditure includes all VAT which cannot be recovered.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Fixtures and fittings	20% straight line
Computers	20% straight line

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Investment property

Investment property, which is property held to earn rentals and/or for capital appreciation, is initially recognised at cost, which includes the purchase cost and any directly attributable expenditure. Subsequently it is measured at fair value at the reporting end date. The surplus or deficit on revaluation is recognised in profit or loss.

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 ‘Basic Financial Instruments’ and Section 12 ‘Other Financial Instruments Issues’ of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

1 Accounting policies **(Continued)**

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Donations and legacies

	Unrestricted funds	Unrestricted funds
	2026	**2025**
	£	**£**
Donations and gifts	-	931,500
Donated goods and services	21,875	21,875
	21,875	953,375

4 Income from investments

	Unrestricted funds 2026 £	Unrestricted funds 2025 £
Rental income	38,727	36,033

5 Charitable activities

	Provision of accomodation 2026 £	Provision of accomodation 2025 £
Share of support costs (see note 6)	501,783	535,844
Share of governance costs (see note 6)	4,274	3,667
	506,057	539,511

6 Support costs

	Support Costs £	Governance Costs £	Total 2026 £	Support Costs £	Governance Costs £	Total 2025 £
Staff costs	446,990		446,990	547,118		475,956
Premises expenses	28,414		28,414	29,994		28,358
Finance Costs	18,926		18,926	58,959		24,040
Sundry other costs	1,671		1,671	1,116		703
Staff costs (travel, training, etc)	5,782		5,782	8,978		6,787
Independent Examiner's Fees	-	4,274	4,274	-	3,534	3,667
	501,783	4,274	506,057	646,165	3,534	539,511
Analysed between Charitable activities	501,783	4,274	506,057	646,165	3,534	539,511

7 Net movement in funds

	2026	2025
	£	£
The net movement in funds is stated after charging/(crediting):		
Fees payable to the charity's independent examiner:		
- for the independent examination of the charity's financial statements	850	850
- for other financial services	3,020	2,696

8 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

9 Employees

The average monthly number of employees during the year was:

	2026	2025
	Number	Number
Total	11	13

Employment costs	2026	2025
	£	£
Wages and salaries	385,653	425,632
Social security costs	51,529	41,026
Other pension costs	9,808	9,298
	446,990	475,956

There were no employees whose annual remuneration was more than £60,000.

10 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects..

11 Investment property

	2026
	£
Fair value	
At 1 April 2025 and 31 March 2026	936,431

Investment property comprises land and buildings. In the opinion of the trustees, the fair value of the charity's investment property is equivalent to cost, as guided by a professional valuation.

12 Debtors

	2026	2025
Amounts falling due within one year:	**£**	**£**
Amounts owed by fellow group undertakings	-	347,641

13 Loans and overdrafts

	2026	2025
	£	**£**
Bank loans	315,000	315,000
Directors' loans	1,475	1,475
	316,475	316,475
Payable within one year	1,475	1,475
Payable after one year	315,000	315,000

14 Creditors: amounts falling due within one year

	2026	2025
	£	**£**
Borrowings	1,475	1,475
Other taxation and social security	10,998	12,249
Trade creditors	240	-
Amounts owed to subsidiary undertakings	67,376	-
Other creditors	1,845	2,078
Accruals and deferred income	3,976	3,767
	85,910	19,569

15 Creditors: amounts falling due after more than one year

	Notes	2026	2025
		£	**£**
Bank loans	**13**	315,000	315,000

16 Retirement benefit schemes

	2026	2025
Defined contribution schemes	**£**	**£**
Charge to profit or loss in respect of defined contribution schemes	9,808	9,298

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

17 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2025 £	Incoming resources £	Resources expended £	At 31 March 2026 £
General funds	1,017,333	60,602	(506,057)	571,878

Previous year:	At 1 April 2024 £	Incoming resources £	Resources expended £	At 31 March 2025 £
General funds	567,436	989,408	(539,511)	1,017,333

18 Related party transactions

Transactions with related parties

During the current and previous periods, Mr D R Cameron, a trustee of the charitable company, provided a personal guarantee to HSBC Private Bank for the £315,000 bank loans (2025: £315,000).

Mr D R Cameron provided the charitable company with and rent-free use of office space. In 2025 he also provided the company with an unrestricted donation of £704,000

At the year end, the charitable company owed Mr D R Cameron £1,475 (2024: £1,475) being a loan repayable on demand.

The charitable company owed £67,375 (2025: £347,641 owed from) to Lets for Life, its subsidiary undertaking, at the balance sheet date.

19 Limited by guarantee

The charity is a company limited by guarantee and has no share capital. Every member of the charity undertakes to contribute to the assets of the charity in the event of the same being wound up during the time he/she is a member or within one year afterwards for payments of the debts and liabilities of the charity contracted before the time he/she ceases to be a member, and of the costs, charges and expenses of winding up the same and for the adjustment of the right and contributories amongst themselves, such amount as may be required not exceeding £10 or equivalent.