DORIS COWDRY (nee BARNES) CHRISTMAS FUND

TRUSTEES' REPORT AND ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2025

Registered Charity Number: 1135691

Trustees Annual Report

The Doris Cowdry née Barnes Christmas Fund
Charity number 1135691 | Year ended 31 December 2025

Overview

During 2025, the charity continued to support residents facing financial hardship in Sunninghill and South Ascot through its traditional Christmas cash donations. Through Food4Children, it reached more families in its catchment area and provided practical help consistent with the charity's purpose. The increase in support resulted in expenditure exceeding income for the year. The shortfall was met from accumulated funds, while the remaining bank balance represented approximately nine months of expenditure at the year-end rate.

Activities and achievements

Food4Children extended its reach during the year to more families in need across Sunninghill and South Ascot. The trustees consider this an important achievement: the additional expenditure enabled the charity to respond to local hardship and deliver support where it was needed. This work was carried out within the charitable purposes of The Doris Cowdry née Barnes Christmas Fund.

Financial review and reserves

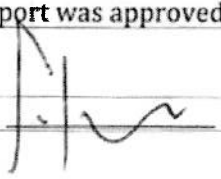
Total expenditure exceeded total income in the year, primarily because Food4Children supported more families. The resulting deficit was more than covered by the charity's existing bank balance. The remaining balance represented approximately nine months of expenditure, providing a substantial reserve for ongoing commitments.
The trustees will continue to review expenditure and the level of reserves as the separate Food4Children charity begins operating.

Events after the year end

The trustees decided to establish Food4Children as a standalone charity so that its activities could be managed separately from the Doris Cowdry charity. Food4Children was registered as a separate charity on 4 September 2025 but only started operating as such after the Charity Commission gave approval to proceed on 9 March 2026. From that date, its activities were separated from the umbrella of the Doris Cowdry charity. This development took place after the 2025 year end and does not change the account of the activities undertaken during the reporting year.

Approval

This report was approved by the trustees on: 24/9/26

Signed:  Date: 24/9/26

Name: Stewart A McNair

Doris Cowdry (nee Barnes) Christmas Fund

Charity Number 1135691

Annual Accounts

1st January 2025 – 31st December 2025

Doris Cowdry	Expenditure	Income	Balance
	£5,607.52	£6,055.85	£ 448.33
Food4Children	£44,512.80	£21,936.87	(£22,575.93)
Combined	£50,120.32	£27,992.72	(£22,127.60)

Independent examiner's report to the trustees of
DORIS COWDRY (nee BARNES) CHRISTMAS FUND

I report on the Accounts of the Trust for the year ended 31st December 2025 which are set out on the attached pages.

Respective responsibilities of trustees and examiner
The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 43(2) of the Charities Act 1993 (the 1993 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under Section 43 of the 1993 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under Section 43(7)(b) of the 1993 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report
My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and the seeking of explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement
In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:
- to keep accounting records in accordance with Section 41 of the 1993 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 1993 Act have not been met;

or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: Philip Coxon
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P I Coxon, FFA

Date: 13/10/2026
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