Charity registration number: 1141314

THE JUDE BRADY FOUNDATION
TRUSTEES' REPORT AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

Lions Accountants Limited
Chartered Accountants and Tax Advisers

The Jude Brady Foundation
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The Jude Brady Foundation
Reference and Administrative Details
For The Year Ended 31 December 2025

Trustees	Peter Brady Lynn Brady Robert Wagner Carl Day (resigned 31/08/2025) Barry Parker (resigned 31/08/2025) Andy Caulton
Charity Number	1141314
Principal Address	Unit 8 The Quadrangle Centre The Drift Nacton Road Ipswich IP3 9QR
Independent Examiner	Elizabeth King Lions Accountants Limited Chartered Accountants and Tax Advisers 9 Lascelles Lane Northallerton DL6 1EP

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

Objectives and Activities

Aims and Objectives

The Jude Brady Foundation was established to promote or assist in promoting research into causes, incidence, and effects of stillbirth or other perinatal or neonatal death. To promote the health and well-being of parents affected by the stillbirth of their child and to relieve or assist in relieving any mental or physical illness suffered by such parents as a result thereof.

The Charity's objectives are:

- The relief of sickness and the preservation of health among children and young people.
- To provide support and assistance to the families and carers of such children and young people.
- To advance the education of the general public in all areas relating to childhood illnesses.
- To preserve and protect the health of children and young persons by providing and assisting in the provision of facilities, support services and equipment not normally provided by the statutory authorities.
- To promote or assist in promoting research into the causes, incidence and effects of stillbirth or other perinatal or neonatal death and into the methods of alleviating suffering arising therefrom and to publish the results of such research.
- To promote the health and well being (whether material or social or mental) of parents affected by the stillbirth or other perinatal or neonatal death of their child or children and, where necessary, to relieve or assist in relieving any mental or physical illness suffered by such parents as a result thereof.
- To make grants to other charitable institutions having similar objects as the charity at such times and in such manner as the trustees shall in their discretion think fit.

Significant Activities

The main objective for the year was to continue raising funds and the main fundraising events held during the year were the Andrew Coltart Invitational and Jude Brady Cup.

Public Benefit

The trustees have given due regard to the Charity Commission’s general guidance on public benefit when reviewing the charity’s objectives, setting strategy, and planning future activities. No private benefit was provided other than incidental private benefit arising necessarily from the delivery of the charity’s charitable activities.

The trustees are satisfied that all activities undertaken during the year were carried out to further the charity's core primary purpose: supporting children and young people facing serious illness, providing relief to families affected by stillbirth or perinatal loss, and advancing healthcare facilities not typically provided by statutory authorities.

The trustees confirm that they have complied with the requirements of Section 17 of the Charities Act 2011.

Achievements and Performance

Main Achievements

2025 Achievements and Operational Review
During 2025, the charity maintained its commitment to local paediatric and neonatal support, successfully delivering key targeted initiatives:

- Radiotherapy Gowns for Ipswich Hospital: Funded 70 specially designed, child-friendly radiotherapy treatment gowns for the paediatric oncology ward at Ipswich Hospital, improving dignity and comfort for young cancer patients.
- Support for Inspire Suffolk: Provided financial support for therapeutic equipment and play resources for Inspire Suffolk to assist children facing emotional and developmental challenges.
- Family Support Services: Extended assistance to families experiencing perinatal bereavement, helping fund practical resources and mental health support signposting.

While 2025 served as a transitional year focused on establishing recurring donor partnerships and prepping major biennial fundraising fixtures (including advance commitments for the 2026 Jude Brady Cup), the trustees ensured every operational decision directly served the long-term sustainability of the charity’s grant-making capacity.

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Main Achievements - continued

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Planned 2026 Grant Distribution Targets

To ensure incoming funds directly translate into measurable public benefit, the trustees have approved an enhanced grant allocation framework for 2026. Leveraging reserves and deferred event income, the charity has set a direct charitable output target of £30,000 for 2026 comprising the following explicit charitable spend targets:

- Neonatal & Paediatric Medical Equipment: £15,000 Grant funding to local NHS trusts for specialised medical, bereavement, and comfort equipment not covered by NHS budgets.
- Childhood Bereavement Support: £10,000 Direct grant contributions to partner charities providing counselling and mental health services to parents/families affected by stillbirth.
- Community Youth Initiatives: £5,000 Targeted grants for local children's sports, wellbeing, and special-needs support groups across Suffolk.

The trustees will review grant applications on a quarterly basis to monitor the timely deployment of these funds against their intended charitable outcomes.

Financial Review

Financial Position

Total income for the year was £30,907, comprising donations and legacies of £9,862 and income from fundraising activities of £21,045. Total expenditure was £23,962, of which £21,213 related to raising funds and £2,749 related to charitable activities. The resulting surplus for the year was £6,945.

Fundraising income decreased compared with the previous year, reflecting the timing, scale and composition of fundraising events. The trustees monitor event profitability and cash flow closely and consider the financial performance of each major event when planning future activities.

At the year end, the charity held cash and bank balances of £82,719, debtors of £48,277 and creditors of £60,040. The trustees have reviewed the recoverability of debtors and the timing of creditor settlement and are satisfied that the charity has sufficient liquidity to meet its liabilities as they fall due.

The charity's unrestricted funds at the year end were £68,154 and restricted funds were £2,802. The restricted funds are not available for general expenditure and are managed in accordance with the relevant restrictions.

Reserves Policy

The trustees aim to maintain sufficient unrestricted, undesignated funds to enable the charity to continue operating if fundraising income is lower than expected, to meet unavoidable administration and governance costs, and to honour charitable commitments already made.

The trustees review the level and composition of reserves against forecast expenditure, contractual commitments, planned charitable activity and the volatility of fundraising income. Restricted funds are excluded from free reserves. Following this review, the trustees consider the level of unrestricted reserves at 31 December 2025 to be appropriate for the charity's current commitments and operating plans

Restricted funds are excluded from free reserves because they may only be applied for the purposes specified by the donor or fundraising appeal. Funds held in respect of future events or specific projects are also considered separately when assessing the charity's available reserves.

At 31 December 2025, unrestricted funds were £68,154. After taking account of the charity's planned activities, expected expenditure, event commitments and amounts held for restricted purposes, the trustees consider the charity's reserves to be adequate.

Going Concern

The charity generated a surplus of £6,945 during the year ended 31 December 2025 and had total funds of £70,956 at the year end, including unrestricted funds of £68,154.

The trustees have considered the charity's forecast income, planned expenditure, cash position, debtor recoverability, creditor payment obligations, restricted funds and commitments relating to the 2026 Jude Brady Cup. On the basis of this review, the trustees are satisfied that the charity has adequate resources to continue its activities and meet its liabilities as they fall due for the foreseeable future. Accordingly, the financial statements have been prepared on a going-concern basis.

Future event commitments

At 31 December 2025, the charity had entered into arrangements relating to the 2026 Jude Brady Cup. Income of £43,095 had been invoiced and/or received in advance, and costs of £30,047 had been incurred or paid in advance in connection with the event.

These balances relate to the 2026 event and have not been included in the 2025 statement of financial activities except to the extent that the relevant income or expenditure had been earned or incurred in the 2025 accounting period. The trustees are satisfied that the event can be delivered in accordance with the charity's obligations.

The trustees will monitor the event's financial performance regularly and will ensure that any surplus generated is applied in furtherance of the charity's objects.

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Structure, Governance and Management

Governing Document

The Charity was formed by trust deed in 2011 to formalise work previously undertaken by P Brady. Trustees with varying skills have since been appointed to enable the charity to continue and expand its work.

The Board of Trustees oversee the charity's operations and strategic direction. Day to day management is undertaken by the trustees.

All trustees give their time voluntarily and receive no remuneration or benefits. Any new trustees would be proposed to the Board of Trustees formally at a trustee meeting and appointed after a majority vote from the existing trustees. The training of any new trustee is the responsibility of the existing trustees.

Governance and risk management

The trustees review the charity's activities, financial position, fundraising performance, cash flow, reserves and significant commitments. The trustees maintain financial records, review bank reconciliations and approve significant expenditure and contractual arrangements.

The trustees identify and manage conflicts of interest in accordance with the charity's governing document and conflicts-of-interest procedures. Trustees are required to declare relevant interests and, where appropriate, withdraw from discussion, decision-making and approval of related transactions.

The trustees review the principal risks facing the charity, including reliance on fundraising events, event delivery risk, cash-flow risk, compliance risk, reputational risk and risks arising from relationships with connected parties. The trustees consider that appropriate systems and procedures are in place to manage these risks.

The trustees' report was approved by the board of trustees and signed on its behalf by:

Peter Brady

Trustee

Date 22 September 2026

The Jude Brady Foundation
Independent Examiner's Report to the Trustees of The Jude Brady Foundation
For The Year Ended 31 December 2025

I report to the trustees on my examination of the accounts of The Jude Brady Foundation (the Trust) for the year ended 31 December 2025.

Responsibilities and Basis of 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 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; or
3. the accounts do not comply with the applicable requirements concerning the form and contents 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.

E A King

Elizabeth King
Date 22 September 2026
9 Lascelles Lane
Northallerton
DL6 1EP

The Jude Brady Foundation
Statement of Financial Activities
For The Year Ended 31 December 2025

	Notes	Unrestricted funds	Restricted funds	2025 Total funds	2024 Total funds
		£	£	£	£
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	3	9,862	-	9,862	11,753
Other trading activities	4	21,045	-	21,045	43,545
		30,907	-	30,907	55,298
EXPENDITURE ON:					
Raising funds	5	(21,213)	-	(21,213)	(87,695)
Charitable activities:	5				
Donations and grants given out		(2,749)	-	(2,749)	(2,318)
		(23,962)	-	(23,962)	(90,013)
NET INCOME/(EXPENDITURE)		6,945	-	6,945	(34,715)
NET MOVEMENT IN FUNDS		6,945	-	6,945	(34,715)
RECONCILIATION OF FUNDS:					
Total funds brought forward as previously stated		75,169	2,802	77,971	98,726
Prior year adjustment		(13,960)	-	(13,960)	-
Total funds brought forward as restated		61,209	2,802	64,011	98,726
TOTAL FUNDS CARRIED FORWARD	12	68,154	2,802	70,956	64,011

The notes on pages 9 to 13 form part of these financial statements.

The Jude Brady Foundation
Comparative Statement of Financial Activities
For The Year Ended 31 December 2025

	Notes	Unrestricted funds	Restricted funds	2024 Total funds
		£	£	£
INCOME AND ENDOWMENTS FROM:				
Donations and legacies	3	11,753	-	11,753
Other trading activities	4	43,545	-	43,545
		55,298	-	55,298
EXPENDITURE ON:				
Raising funds	5	(87,695)	-	(87,695)
Charitable activities:	5			
Donations and grants given out		(2,318)	-	(2,318)
		(90,013)	-	(90,013)
NET EXPENDITURE		(34,715)	-	(34,715)
NET MOVEMENT IN FUNDS		(34,715)	-	(34,715)
RECONCILIATION OF FUNDS:				
Total funds brought forward		95,924	2,802	98,726
TOTAL FUNDS CARRIED FORWARD	12	61,209	2,802	64,011

The notes on pages 9 to 13 form part of these financial statements.

The Jude Brady Foundation
Statement of Financial Position
As At 31 December 2025

	Notes	Unrestricted funds	Restricted funds	2025 Total funds	2024 Total funds
		£	£	£	£
CURRENT ASSETS					
Debtors	9	48,277	-	48,277	28,560
Cash at bank and in hand		79,917	2,802	82,719	63,163
		128,194	2,802	130,996	91,723
Creditors: Amounts Falling Due Within One Year	10	(60,040)	-	(60,040)	(27,712)
NET CURRENT ASSETS (LIABILITIES)		68,154	2,802	70,956	64,011
TOTAL ASSETS LESS CURRENT LIABILITIES		68,154	2,802	70,956	64,011
NET ASSETS		68,154	2,802	70,956	64,011
FUNDS OF THE CHARITY					
Restricted Funds				2,802	2,802
Unrestricted Funds				68,154	61,209
TOTAL FUNDS	12			70,956	64,011

On behalf of the board

Peter Brady

Trustee

Date 22 September 2026

The notes on pages 9 to 13 form part of these financial statements.

1. General Information

The Jude Brady Foundation is an unincorporated charity registered with the Charity Commission, registered charity number 1141314. The principal address is Unit 8 The Quadrangle Centre, The Drift Nacton Road, Ipswich, IP3 9QR.

2. Accounting Policies

2.1. Basis of Preparation of Financial Statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) "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)", Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities Act 2011.

The charity is a Public Benefit Entity as defined by FRS 102.

2.2. Fund Accounting

Unrestricted funds are general funds that can be used in accordance with the charitable objectives at the discretion of the trustees and have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for a specific purpose.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes.

The cost of raising and administering such funds are charged against the specific fund. Investment income and gains are allocated to the appropriate fund.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2.3. Incoming Resources

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Cash donations are recognised upon receipt. Other donations are recognised upon notification unless performance conditions require deferral of the amount.

Legacies are recognised upon receipt.

Income relating to fundraising events is recognised upon completion of the event as this is considered the point at which any ticket holder has enjoyed the rights and rewards of the event. Any income received and expenditure incurred for future events is deferred until the fulfilment of the event conditions. All fundraising activity is raised by events held by the Charity. The Charity is not part of any fundraising schemes and does not use external parties to manage its fundraising.

No amounts are included in the financial statements for services donated by volunteers.

2.4. Resources Expended

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party and the amount of the obligation can be measured reliably.

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.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

2.5. Cash and Cash Equivalents

Cash and cash equivalents are basic financial assets and include cash in hand and deposits held at call with banks, other short-term highly liquid investments that mature in no more than three months from the date of acquisition and are readily convertible to a known amount of cash with insignificant risk of change in value, and bank overdrafts.

2.6. **Taxation**

The charity is exempt from tax as all its income is charitable and applied for charitable purposes.

3. **Income from Donations and Legacies**

	2025 Unrestricted funds	2024 Unrestricted funds
	£	£
Donations and gifts	9,862	11,753

4. **Income from Other Trading Activities**

	2025 Unrestricted funds	2024 Unrestricted funds
	£	£
Fundraising events	21,045	43,545

5. **Analysis of Expenditure**

	Activities undertaken directly	Support costs (see note 6)	2025 Total
	£	£	£
Raising funds	17,405	3,808	21,213
Donations and grants given out	2,749	-	2,749
	20,154	3,808	23,962

	Activities undertaken directly	Support costs (see note 6)	2024 Total
	£	£	£
Raising funds	70,598	17,097	87,695
Donations and grants given out	2,318	-	2,318
	72,916	17,097	90,013

6. Support Costs

	2025 Raising funds £	2024 Raising funds £
Premises expenses:		
Rent	1,800	11,700
General administration:		
Telephone and email costs	144	2,160
Website costs	1,000	2,400
Professional fees	20	20
Governance costs:		
Accountancy fees	844	817
	3,808	17,097

7. Independent Examiner's Remuneration

Included within Accountancy are the following costs:

	2025 £	2024 as restated £
Independent examination of the financial statements	600	600

8. Average Number of Employees

Average number of employees during the year was: NIL (2024: NIL)

9. Debtors

	2025 £	2024 as restated £
Due within one year		
Trade debtors	18,230	25,180
Other debtors	30,047	3,380
	48,277	28,560

The other debtor balance principally comprises expenditure incurred before 31 December 2025 in connection with the 2026 Jude Brady Cup. These costs were paid or incurred by the charity in advance of the event and are recoverable or will be settled through the event's future income and contractual arrangements.

The trustees have reviewed the recoverability of the debtor balance and are satisfied that the amount is recoverable in full. The balance was subsequently reviewed against post-year-end receipts, invoices and event records, and no provision for impairment is considered necessary.

The trustees will continue to monitor the balance until the relevant event income and costs have been fully settled.

10. Creditors: Amounts Falling Due Within One Year

	2025	2024 as restated
	£	£
Trade creditors	14,995	27,112
Accruals and deferred income	45,045	600
	60,040	27,712

11. Deferred Income

Deferred income movements in the year were as follows:

	2025	2024
	£	£
Balance at the start of the period	-	-
Income deferred in the current period	43,095	-
Balance at the end of the period	43,095	-

Deferred income of £43,095 relates to amounts invoiced and/or received in advance in connection with the 2026 Jude Brady Cup. The charity had not completed the relevant fundraising activity or delivered the associated benefits by 31 December 2025. The amount has therefore been deferred and will be recognised as income in the accounting period in which the related event obligations are fulfilled.

The trustees have reviewed the supporting invoices, receipts, event arrangements and contractual terms and are satisfied that the deferred-income treatment is appropriate.

The deferred income is expected to be released during the year ending 31 December 2026, subject to completion of the relevant event and fulfilment of the associated obligations.

12. Movement in Funds

	As at 1 January 2025	Prior year adjustment	Income	Expenditure	As at 31 December 2025
	£	£	£	£	£
Unrestricted funds					
General:					
General unrestricted fund	75,169	(13,960)	30,907	(23,962)	68,154
Restricted funds					
The Kim Sale Fund	2,802	-	-	-	2,802
Total funds	77,971	(13,960)	30,907	(23,962)	70,956

	As at 1 January 2024	Income	Expenditure	As at 31 December 2024
	£	£	£	£
Unrestricted funds				
General:				
General unrestricted fund	95,924	55,298	(90,013)	61,209

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Restricted funds				
The Kim Sale Fund	2,802	-	-	2,802
Total funds	98,726	55,298	(90,013)	64,011

Restricted fund: The Kim Sale Fund

The trustees have reviewed the balance of £2,802 held in restricted funds to purchase a prosthetic leg for a child, noting zero movement across 2024 and 2025. The Trustees consider the balance remaining is an error, as the funds received were used as intended to purchase a prosthetic leg for Kim. Accordingly, the Trustees have approved a transfer of the balance to unrestricted funds at their meeting on 31 August 2026.

Prior Year Adjustment

During the preparation of the financial statements for the year ended 31 December 2025, the trustees identified an accounting error in the financial statements for the year ended 31 December 2024. An amount previously recognised partly as a prepayment did not meet the criteria for recognition as a prepayment because it related to rent and support services attributable to the period ended 31 December 2024.

The comparative figures have therefore been restated to recognise the relevant costs in the correct accounting period. The adjustment has reduced previously reported unrestricted funds at 31 December 2024 by £13,960.

The adjustment comprises additional rent of £11,960, additional telephone and email costs of £1,440, and additional website costs of £1,600. There is no impact on restricted funds, total income or cash balances.

The trustees have reviewed the circumstances giving rise to the adjustment and are satisfied that the underlying transactions were genuine, properly authorised and supported by valid documentation. The trustees have also reviewed the accounting procedures relevant to prepayments and period-end cut-off and will ensure that these procedures are applied consistently in future periods.

13. Transactions with Trustees

None of the trustees received any remuneration or any other benefits from an employment with the charity or a related entity during the current or previous year.

No trustee expenses have been incurred.

14. Related Party Disclosures

Mutual Media (UK) Limited

Mutual Media (UK) Limited is a company owned and controlled by trustees Peter Brady and Lynn Brady and is therefore a related party of the charity.

During the year, the charity paid Mutual Media (UK) Limited £12,248 for office rent, website hosting and marketing. The transactions were supported by invoices and relevant records.

The trustees considered the nature and value of the services provided and were satisfied that the expenditure was incurred in furtherance of the charity's activities and represented reasonable value. The trustees also considered the prices charged against available market information and comparable supplier costs and concluded that the transactions were undertaken on terms that were reasonable and appropriate for the charity.

Trustees Peter Brady and Lynn Brady declared their interests in Mutual Media (UK) Limited. They did not participate in decisions relating to the approval, authorisation or review of transactions where they had a conflict of interest, and the remaining unconflicted trustees considered and approved the relevant arrangements in accordance with the charity's governing document and conflicts-of-interest procedures.

At 31 December 2025, there were no amounts owed to or from Mutual Media (UK) Limited.

The Jude Brady Foundation
Detailed Statement of Financial Activities
For The Year Ended 31 December 2025

	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM:		
Donations and legacies		
Donations and gifts	9,862	11,753
	9,862	11,753
Other trading activities		
Fundraising events	21,045	43,545
	21,045	43,545
	30,907	55,298
EXPENDITURE ON:		
Raising funds		
Cost of raising funds	(216)	(198)
Jude Brady Cup event costs	(8,631)	(59,373)
Andrew Coltart Invitational event costs	(8,179)	(10,511)
Travel and subsistence expenses	(379)	(516)
Rent	(1,800)	(11,700)
Telephone and email costs	(144)	(2,160)
Website costs	(1,000)	(2,400)
Professional fees	(20)	(20)
Accountancy fees	(844)	(817)
	(21,213)	(87,695)
Charitable Activities:		
Donations and grants given out		
Making donations and grants	(2,749)	(2,318)
	(2,749)	(2,318)
	(23,962)	(90,013)
NET INCOME/(EXPENDITURE)	6,945	(34,715)