The John Craddock & Geoffrey Owen Charitable Trust

Annual Report and Unaudited Financial Statements

for the financial year ended 30 June 2025

Ledgers Accountants Limited
133 Barrack Road
Christchurch
Dorset
BH23 2AW
United Kingdom

Charity Number: 1158630

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REFERENCE AND ADMINISTRATIVE INFORMATION

Trustees	Mr John Stanley Craddock Mr Jonathan Wheatley (Appointed 7 March 2025) Mr Ian Smith (Appointed 7 March 2025) Mr Geoffrey Owen
Charity Number in England and Wales	1158630
Auditors	Ledgers Accountants Limited 133 Barrack Road Christchurch Dorset BH23 2AW United Kingdom

The trustees present their Trustees' Report and the unaudited financial statements for the financial year ended 30 June 2025.

The financial statements are prepared in accordance with the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

The Trustees' Report contains the information required to be provided in the Trustees' Annual Report under the Statement of Recommended Practice (SORP) guidelines. The trustees of the charity are also charity trustees for the purpose of charity law and under the charity's constitution are known as members of the board of trustees.

In this report the trustees of The John Craddock & Geoffrey Owen Charitable Trust present a summary of its purpose, governance, activities, achievements and finances for the financial year 30 June 2025.

The charity is a registered charity and although not obliged to comply with the Statement of Recommended Practice applicable in the UK and Republic of Ireland FRS 102, the organisation has implemented its recommendations where relevant in these financial statements.

Principal Activity
The Charity holds funds for any causes that may be presented to the trustees in respect of animal health and welfare in the local area.

Structure, Governance and Management

Governance
The Trust is a registered charity and an unincorporated organisation.

The objects of the charity are:
1- For the benefit of the public to relieve the suffering of animals in need of care and attention and, in particular, to provide and maintain rescue homes or other facilities for the reception, care and treatment of such animals.
2- To promote humane behaviour towards animals by providing appropriate care, protection, treatment and security for animals which are in need of care and attention by reason of sickness, maltreatment, poor circumstances or ill usage.
3- To educate the public in matters to animal welfare in general and the prevention of cruelty and suffering amongst animals.
4- Advancing any other purpose which may be charitable according to the law in England and Wales, in particular for the furtherance of the arts.

Financial Review
The charity has continued to grow its ambition to distribute funds to our favoured charities. We have received a number of approaches and applications over the year and we have met as a trustee board to discuss our continued desire to identify relevant charities who might benefit from our funding. It is the aim of the trustees to look to increase our grants over the coming years and we continue to welcome applications to the trust with a view of broadening our own network and reach.

Expenditure
Distributions
THE GRANGE CHORAL SOCIETY £700, WOOD GREEN £500, NATIONAL FEDERATION FOR RETIRED SERVICE DOGS £400, RETIRED POLICE DOGS CHARITY £400, MUSICIANS BENEVOLENT FUND £500, RSPCA £500.

Results and Dividends
At the end of the financial year the charity has assets of £339,804 (2024: £337,449) and liabilities of £1,500 (2024: £1,260). The net assets of the charity have increased by £2,115.

Review of the Financial Position
The trust has undertaken and reviewed its financial arrangements through the year and this will continue into the next financial year to ensure that we remain satisfied with the overall positioning and performance of the fund from which we will base our future grants.
The trust has identified a need to look at wider options given changes in advisors and will be exploring the options for this during the next financial year. Given the significant further increase in income in 2025 through donations from our founding trustees we have now appointed a new accountant "Ledgers Accountants Ltd" in order to undertake the preparation of the accounts for the year. The trust remains extremely grateful for these additional funds which will

help to continue to create solid foundations from which they can grow our distributions year on year.

It has been an exciting year for the charity and we are continuing to build many positive charitable relationships but an important part of our own role to ensure our continued success has been that of our own policies and procedures. Through the year we have been developing and adding to our internal governance and reporting structures and have now completed this initial raft of policies that can be viewed on request to the chairman of the trust.

Reserves Position and Policy

Reserves Policy
As a charity with no costs associated with property, staff or liabilities, the trustees took the decision, in line with professional advice, that the charity will maintain reserves in the form of liquid investments and cash. These reserves will be kept at a level to cover any cost incurred by the charity each financial year.

In accordance with the Constitution, the trustees retire by rotation and, being eligible, offer themselves for re-election.

Compliance with Sector-Wide Legislation and Standards
The charity engages pro-actively with legislation, standards and codes which are developed for the sector. The John Craddock & Geoffrey Owen Charitable Trust subscribes to and is compliant with the following:
- The Charities SORP (FRS 102)

Approved by the Board of Trustees on 23 October 2026 and signed on its behalf by:

_____
Mr John Stanley Craddock
Trustee

_____

STATEMENT OF TRUSTEES' RESPONSIBILITIES

for the financial year ended 30 June 2025

The trustees are responsible for preparing the financial statements in accordance with applicable law and regulations.

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the assets, liabilities and financial position of the charity as at the financial year end date and of the surplus or deficit of the charity and otherwise comply with the Charities Act 2011.

In preparing these financial statements, the trustees are required to:
- select suitable accounting policies and apply them consistently;
- make judgements and accounting estimates that are reasonable and prudent;
- state whether the financial statements have been prepared in accordance with applicable accounting standards, identify those standards, and note the effect and the reasons for any material departure from those standards; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees confirm that they have complied with the above requirements in preparing the financial statements.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Board of Trustees on 23 October 2026 and signed on its behalf by:

_____

Mr John Stanley Craddock
Trustee

_____

ACCOUNTANTS' REPORT

to the Board of Trustees on the unaudited financial statements of The John Craddock & Geoffrey Owen Charitable Trust for the financial year ended 30 June 2025

We have prepared for your approval the financial statements of the Charity for the financial year ended 30 June 2025 which comprise the Statement of Financial Activities, the Balance Sheet and notes from the Charity's accounting records and from information and explanations you have given to us.

This report is made solely to the Trustees of The John Craddock & Geoffrey Owen Charitable Trust, in accordance with the terms of our engagement. Our work has been undertaken solely to prepare for your approval the financial statements of The John Craddock & Geoffrey Owen Charitable Trust and state those matters that we have agreed to state to the Trustees of The John Craddock & Geoffrey Owen Charitable Trust, in this report in accordance with the guidance of . To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than The John Craddock & Geoffrey Owen Charitable Trust and its Trustees, as a body, for our work or for this report.

We have carried out this engagement in accordance with guidance issued by and have complied with the relevant ethical guidance laid down by relating to members undertaking the compilation of financial statements.

It is your duty to ensure that The John Craddock & Geoffrey Owen Charitable Trust has kept adequate accounting records and to prepare financial statements that give a true and fair view of the assets, liabilities, financial position and deficit of The John Craddock & Geoffrey Owen Charitable Trust. You consider that The John Craddock & Geoffrey Owen Charitable Trust is exempt from the statutory audit requirement for the financial year.

We have not been instructed to carry out an audit or a review of the financial statements of The John Craddock & Geoffrey Owen Charitable Trust. For this reason, we have not verified the accuracy or completeness of the accounting records or information and explanations you have given to us and we do not, therefore, express any opinion on the statutory financial statements.

LEDGERS ACCOUNTANTS LIMITED
133 Barrack Road
Christchurch
Dorset
BH23 2AW
United Kingdom

22 October 2026

The John Craddock & Geoffrey Owen Charitable Trust
STATEMENT OF FINANCIAL ACTIVITIES

for the financial year ended 30 June 2025

	Notes	Unrestricted Funds 2025 £	Total Funds 2025 £	Unrestricted Funds 2024 £	Total Funds 2024 £
Income					
Donations and legacies	**3.1**	**-**	**-**	265,801	265,801
Investments	**3.2**	**4**	**4**	590	590
Total income		**4**	**4**	266,391	266,391
Expenditure					
Charitable activities	**4.1**	**7,399**	**7,399**	5,374	5,374
Net income/(expenditure)		**(7,395)**	**(7,395)**	261,017	261,017
Transfers between funds		**-**	**-**	-	-
Other recognised gains/(losses):					
Surplus/(deficit) for the financial year		**(7,395)**	**(7,395)**	261,017	261,017
Unrealised gains/(losses) on property		**9,510**	**9,510**	22,542	22,542
Net movement in funds for the financial year		**2,115**	**2,115**	283,559	283,559
Reconciliation of funds:					
Total funds beginning of the year	**9**	**336,189**	**336,189**	52,630	52,630
Total funds at the end of the year		**338,304**	**338,304**	336,189	336,189

The Statement of Financial Activities includes all gains and losses recognised in the financial year.
All income and expenditure relate to continuing activities.

The John Craddock & Geoffrey Owen Charitable Trust
BALANCE SHEET
as at 30 June 2025

	Notes	2025 £	2024 £
Fixed Assets			
Investments	**6**	**336,898**	336,470
Current Assets			
Cash at bank and in hand		**2,906**	979
Creditors: Amounts falling due within one year	**7**	**(1,500)**	(1,260)
Net Current Assets/(Liabilities)		**1,406**	(281)
Total Assets less Current Liabilities		**338,304**	336,189
Funds			
General fund (unrestricted)		**338,304**	336,189
Total funds	**9**	**338,304**	336,189

The total unrestricted funds includes a revaluation reserve of £(345,699) (2024 - £(75,172))

The financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime and in accordance with FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland", applying Section 1A of that Standard.

Approved by the Board of Trustees and authorised for issue on 23 October 2026 and signed on its behalf by

_____
Mr John Stanley Craddock
Trustee

1. GENERAL INFORMATION

The John Craddock & Geoffrey Owen Charitable Trust is a charity incorporated in England. The registered office of the charity is 6 Hurn Way, Christchurch, Dorset, BH23 2PA, United Kingdom which is also the principal place of business of the charity. The financial statements have been presented in Pound (£) which is also the functional currency of the charity.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The following accounting policies have been applied consistently in dealing with items which are considered material in relation to the charity's financial statements.

Basis of preparation
The financial statements have been prepared on the going concern basis, under the historical cost convention, modified to include certain items at fair value. The financial statements have been prepared in accordance with the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland FRS 102", applying Section 1A of that Standard.

As permitted by the Companies Act 2006, the charity has varied the standard formats in that act for the Statement of Financial Activities and the Balance Sheet. Departures from the standard formats are to comply with the requirements of the Charities SORP and are in compliance with section 4.7, 10.6 and 15.2 of that SORP.

Statement of compliance
The financial statements of the charity for the financial year ended 30 June 2025 have been prepared on the going concern basis and in accordance with the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland FRS 102", applying Section 1A of that Standard.

Fund accounting
The following are the categories of funds maintained:

Unrestricted funds
Unrestricted funds consist of General and Designated funds.

- General funds represent amounts which are expendable at the discretion of the board, in furtherance of the objectives of the charity.
- Designated funds comprise unrestricted funds that the board has, at its discretion, set aside for particular purposes. These designations have an administrative purpose only, and do not legally restrict the board's discretion to apply the fund.

Donations and legacies
Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

Income from charitable activities
Voluntary income including donations, gifts, legacies and grants that provide core funding or are of general nature are recognised when the charity has entitlement to the income, it is probable that the income will be received and the amounts can be measured with sufficient reliability.

Investment income
Dividends are recognised once the dividend has been declared and notification has been received of the dividend due.

Expenditure
Expenditure is analysed between costs of charitable activities and raising funds. The costs of each activity are separately accumulated and disclosed, and analysed according to their major components. Expenditure is recognised when a legal or constructive obligation exists as a result of a past event, a transfer of economic benefits is required in settlement and the amount of the obligation can be reliably measured. Support costs are those functions that assist the work of the charity but cannot be attributed to one activity. Such costs are allocated to activities in proportion to staff time spent or other suitable measure for each activity.

Investments
Investments held as fixed assets are stated at cost less provision for any permanent diminution in value. Income from other financial fixed asset investments together with any related tax credit is recognised in the profit and loss account in the financial year in which it is receivable.

Cash at bank and in hand
Cash at bank and in hand comprises cash on deposit at banks requiring less than three months notice of withdrawal.

Taxation and deferred taxation
No current or deferred taxation arises as the charity has been granted charitable exemption. Irrecoverable valued added tax is expensed as incurred.

Deferred tax is recognised in respect of all timing differences that have originated but not reversed at the balance sheet date where transactions or events have occurred at that date that will result in an obligation to pay more tax in the future, or a right to pay less tax in the future. Timing differences are temporary differences between the charity's taxable profits and its results as stated in the financial statements.

Deferred tax is measured on an undiscounted basis at the tax rates that are anticipated to apply in the periods in which the timing differences are expected to reverse, based on tax rates and laws that have been enacted or substantively enacted by the balance sheet date.

3. INCOME

3.1 DONATIONS AND LEGACIES

	Unrestricted Funds	Restricted Funds	2025	2024
	£	£	£	£
Donations and legacies	-	-	-	265,801

3.2 INVESTMENTS

	Unrestricted Funds	Restricted Funds	2025	2024
	£	£	£	£
Investments	4	-	4	590

4. EXPENDITURE

4.1 CHARITABLE ACTIVITIES

	Direct Costs	Other Costs	Support Costs	2025	2024
	£	£	£	£	£
Expenditure on charitable activites	7,399	-	-	7,399	5,374

5. INVESTMENT AND OTHER INCOME

	2025	2024
	£	£
Bank interest	4	2
Investment income	-	588
	4	590

6. INVESTMENTS

	Other investments	Total
Investments	£	£
Cost		
At 1 July 2024	336,470	336,470
Additions	428	428
At 30 June 2025	336,898	336,898
Net book value		
At 30 June 2025	**336,898**	**336,898**
At 30 June 2024	336,470	336,470

7. CREDITORS

Amounts falling due within one year	**2025**	2024
	£	£
Accruals and deferred income	**1,500**	1,260

8. RESERVES

	Funds	**Investment property reserve**	**Total**
	£	**£**	**£**
At the beginning of the year	-	336,189	336,189
	-	9,510	9,510
(Deficit)/Surplus for the financial year	(7,395)	-	(7,395)
At the end of the year	**(7,395)**	**345,699**	**338,304**

9. FUNDS

9.1 RECONCILIATION OF MOVEMENT IN FUNDS

	Unrestricted Funds	**Total Funds**
	£	£
At 1 July 2023	52,630	52,630
Movement during the financial year	283,559	283,559
At 30 June 2024	336,189	336,189
Movement during the financial year	2,115	2,115
At 30 June 2025	**338,304**	**338,304**

9.2 ANALYSIS OF MOVEMENTS ON FUNDS

	Balance 1 July 2024	**Income**	**Expenditure**	**Gains and losses**	**Balance 30 June 2025**
	£	**£**	**£**	**£**	**£**
Unrestricted funds					
Unrestricted General	336,189	4	7,399	9,510	338,304
Total funds	**336,189**	**4**	**7,399**	**9,510**	**338,304**

9.3 ANALYSIS OF NET ASSETS BY FUND

	Financial fixed assets	**Current assets**	**Current liabilities**	**Total**
	£	**£**	**£**	**£**
Unrestricted general funds	336,898	2,906	**(1,500)**	338,304
	336,898	**2,906**	**(1,500)**	**338,304**

10. POST-BALANCE SHEET EVENTS

There have been no significant events affecting the Charity since the financial year-end.