REGISTERED CHARITY NUMBER: 1159769

REPORT OF THE TRUSTEES AND

UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2026

FOR

HARMONY WITH NATURE CHARITABLE TRUST

Taylor, Robertson & Willett Ltd
95 King Street
Lancaster
Lancashire
LA1 1RH

HARMONY WITH NATURE CHARITABLE TRUST

CONTENTS OF THE FINANCIAL STATEMENTS
for the Year Ended 31 March 2026

	Page
Report of the Trustees	1 to 3
Independent Examiner's Report	4
Statement of Financial Activities	5
Balance Sheet	6
Notes to the Financial Statements	7 to 10
Detailed Statement of Financial Activities	11

HARMONY WITH NATURE CHARITABLE TRUST

REPORT OF THE TRUSTEES
for the Year Ended 31 March 2026

The trustees present their report with the financial statements of the charity for the year ended 31 March 2026. The trustees have adopted the provisions of 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

Objectives and aims

The object of the Charity is to promote such purposes that are exclusively charitable under the laws of England and Wales as the Trustees in their discretion from time to time determine and in particular,

1. The prevention of poverty.
2. The relief of sickness and the preservation of health.
3. The promotion of volunteering.
4. The advancement of human rights.
5. Developing the capacity and skills of members of a community (especially those socially and/or economically disadvantaged) so that they are better able to meet their needs and to participate more fully in society.
6. The advancement of environmental protection or improvement.

Application of income and capital

(1) The trustees must apply the income, and at their discretion, all or part of the capital, of the charity in furthering the object.
(2) The Objects will be promoted by making donations or grants to other registered charities and/or philanthropic or community organisations in accordance with the Grants Policy, and with the intention of encouraging and enabling ways for humankind to live in harmony with nature.
(3) The Trustees will consider all applications which further the Objects, and which also encourage and enable ways for humankind to live in harmony with nature, but wish in particular to support activities which:

1. Promote the restoration, conservation and protection of wild places with their indigenous animals, plants, soils and natural processes for the benefit of present and future generations;
2. Encourage sustainable energy generation and energy conservation in order to reduce degradation of the natural environment;
3. Advance the education in, and appreciation of, natural processes, sustainable living practices and technologies;
4. Encourage voluntary public participation in enhancing nature, both in urban and rural settings;
5. Promote democratic community ownership and control of land (including buildings), for the benefit of the community and the surrounding natural environment;
6. Protect the land rights and territories of indigenous peoples worldwide.

ACHIEVEMENTS AND PERFORMANCE

The Board of Trustees are satisfied that the Charity's affairs and resources have been managed in accordance with its aims and purpose and, at their meetings during the year, made clear decisions about what needed to be achieved in accordance with these aims and purpose. The Charity's rental income has increased following its purchase, at approximately half the market value, of a further residential property from the settlor.

Work has continued on the building of an 8-bedroom extension to 28 Westbourne Road, Lancaster. It is anticipated that six bedrooms will be completed in the next financial year, creating a positive cashflow for the charity.

The trustees have made five grants in the year totalling £32,239.

£5,000 to Money for Madagascar charity, for a rainforest restoration project, which will also create land-based sustainable livelihoods.
£3,600 to Rainforest Foundation charity, as an unrestricted donation for their work protecting the rights of forest-dwelling indigenous peoples, and the rainforest that is their home.
£6,000 to Lancaster Green Spaces charity, to enable them to make charitable grants to 'Friends of' groups in Lancaster District.
£13,600 to North Lancashire Community Land Trust, as seed funding for the Ryelands House Revival Project.
£4,039 to LESS CIC, being the balance of a grant of £200,000 made to buy a 5-acre smallholding which will be used to demonstrate and teach best agro-ecological practices.

REPORT OF THE TRUSTEES
for the Year Ended 31 March 2026

FINANCIAL REVIEW

Principal funding sources

The principle source of the Charity's income was through the continued donations from the Trust's Settlor, together with dividends and interest from current investments and rents from investment properties.

Investment policy and objectives

Investments were made in accordance with the Charity's Investments policy. Shares are owned in three community-owned renewable energy companies. The Charity owns three residential and one commercial property. The balance of investments are made in publicly quoted shares, using positive and negative ethical screening. The Charity's share portfolio is managed by Rathbone Greenbank and has a high risk profile skewed towards capital growth. This is likely to produce a greater financial return, and a high income from the portfolio is not currently essential for the furtherance of the Charity's Objects. In common with worldwide stockmarket trends, the book value of the share portfolio has reduced in the last year. The trustees however, have confidence that the underlying assets are sound and will recover in due course.

Reserves policy

The Charity does not hold any financial reserves for any purpose.

Funds in deficit

The charity does not have any fund which is materially in deficit.

FUTURE PLANS

Over the next two years, the charity plans to acquire two further properties from the Settlor, which will then be sold on the open market when conditions are favourable. The charity is continuing with building an 8-bedroom extension to 28 Westbourne Road; fitting this out is likely to take another 15 months, and it will then produce a good income for the Charity, enabling us to increase our charitable activities.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity was established in 2015 and is controlled by its governing document, a deed of trust. The charity constitutes an unincorporated charity.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1159769

Principal address

51 Ashfield Avenue
Lancaster
Lancashire
LA1 5DZ

Trustees

Mr S C Gershon
Ms A Wallman
Dr E Heath
Dr D Touliatos

Independent Examiner

Taylor, Robertson & Willett Ltd
95 King Street
Lancaster
Lancashire
LA1 1RH

Approved by order of the board of trustees on 4 August 2026 and signed on its behalf by:

Dr E Heath - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF HARMONY WITH NATURE CHARITABLE TRUST

Independent examiner's report to the trustees of Harmony With Nature Charitable Trust
I report to the charity trustees on my examination of the accounts of Harmony With Nature Charitable Trust (the Trust) for the year ended 31 March 2026.

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 Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement
Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

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 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.

Jennifer Beckett F.C.C.A.
The Association of Chartered Certified Accountants

Taylor, Robertson & Willett Ltd
95 King Street
Lancaster
Lancashire
LA1 1RH

3 August 2026

HARMONY WITH NATURE CHARITABLE TRUST

STATEMENT OF FINANCIAL ACTIVITIES
for the Year Ended 31 March 2026

	Notes	**2026 Unrestricted fund £**	2025 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies		**227,054**	415,715
Investment income	2	**161,744**	141,660
Other income		**29,833**	(78,164)
Total		**418,631**	479,211
EXPENDITURE ON			
Charitable activities			
Charitable donations		**32,239**	230,904
Other		**51,653**	45,255
Total		**83,892**	276,159
NET INCOME		**334,739**	203,052
RECONCILIATION OF FUNDS			
Total funds brought forward		**2,342,514**	2,139,462
TOTAL FUNDS CARRIED FORWARD		**2,677,253**	2,342,514

The notes form part of these financial statements

BALANCE SHEET
31 March 2026

	Notes	2026 Unrestricted fund £	2025 Total funds £
FIXED ASSETS			
Tangible assets	4	**2,505,824**	1,866,589
CURRENT ASSETS			
Investments	5	**812,558**	858,185
Cash at bank and in hand		**17,262**	13,428
		829,820	871,613
CREDITORS			
Amounts falling due within one year	6	**(48,391)**	(35,688)
NET CURRENT ASSETS		**781,429**	835,925
TOTAL ASSETS LESS CURRENT LIABILITIES		**3,287,253**	2,702,514
CREDITORS			
Amounts falling due after more than one year	7	**(610,000)**	(360,000)
NET ASSETS		**2,677,253**	2,342,514
FUNDS	8		
Unrestricted funds		**2,677,253**	2,342,514
TOTAL FUNDS		**2,677,253**	2,342,514

The financial statements were approved by the Board of Trustees and authorised for issue on 4 August 2026 and were signed on its behalf by:

Dr E Heath - Trustee

The notes form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS
for the Year Ended 31 March 2026

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charity, which is a public benefit entity under FRS 102, 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 financial statements have been prepared under the historical cost convention, as modified by the revaluation of certain assets.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, 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 is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Tangible fixed assets
Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	-	not provided
Plant and machinery	-	at varying rates on cost

Taxation
The charity is exempt from tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

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

Investments
Listed investments are revalued at market value at the balance sheet date.

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2. INVESTMENT INCOME

	2026	2025
	£	£
Rents received	**133,659**	124,672
Interest received	**4,421**	4,782
Feed in Tariff income	**12,488**	-
Dividends received	**11,176**	12,206
	161,744	141,660

3. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2026 nor for the year ended 31 March 2025.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2026 nor for the year ended 31 March 2025.

4. TANGIBLE FIXED ASSETS

	Freehold property	Plant and machinery	Totals
	£	£	£
COST OR VALUATION			
At 1 April 2025	**1,840,360**	**56,073**	**1,896,433**
Additions	**419,480**	**6,989**	**426,469**
Revaluations	**221,599**	**-**	**221,599**
At 31 March 2026	**2,481,439**	**63,062**	**2,544,501**
DEPRECIATION			
At 1 April 2025	**-**	**29,844**	**29,844**
Charge for year	**-**	**8,833**	**8,833**
At 31 March 2026	**-**	**38,677**	**38,677**
NET BOOK VALUE			
At 31 March 2026	**2,481,439**	**24,385**	**2,505,824**
At 31 March 2025	1,840,360	26,229	1,866,589

Cost or valuation at 31 March 2026 is represented by:

	Freehold property	Plant and machinery	Totals
	£	£	£
Valuation in 2026	**221,007**	**-**	**221,007**
Cost	**2,260,432**	**63,062**	**2,323,494**
	2,481,439	**63,062**	**2,544,501**

continued...

5. CURRENT ASSET INVESTMENTS

	2026	2025
	£	£
Listed investments	**724,354**	770,881
Unlisted investments	**88,204**	87,304
	812,558	858,185

6. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2026	2025
	£	£
Other creditors	**48,391**	35,688

7. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	2026	2025
	£	£
Other creditors	**610,000**	360,000

8. MOVEMENT IN FUNDS

	At 1/4/25	Net movement in funds	At 31/3/26
	£	£	£
Unrestricted funds			
General fund	**2,342,514**	**334,739**	**2,677,253**
TOTAL FUNDS	**2,342,514**	**334,739**	**2,677,253**

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	**418,631**	**(83,892)**	**334,739**
TOTAL FUNDS	**418,631**	**(83,892)**	**334,739**

Comparatives for movement in funds

	At 1/4/24	Net movement in funds	At 31/3/25
	£	£	£
Unrestricted funds			
General fund	2,139,462	203,052	2,342,514
TOTAL FUNDS	2,139,462	203,052	2,342,514

continued...

8. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	479,211	(276,159)	203,052
TOTAL FUNDS	479,211	(276,159)	203,052

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/4/24 £	Net movement in funds £	At 31/3/26 £
Unrestricted funds			
General fund	2,139,462	537,791	2,677,253
TOTAL FUNDS	2,139,462	537,791	2,677,253

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	897,842	(360,051)	537,791
TOTAL FUNDS	897,842	(360,051)	537,791

9. RELATED PARTY DISCLOSURES

Transactions with Mr S C Gershon, a Trustee of the Charity.

During the year Mr S C Gershon made an effective donation of £221,599 in the form of an uplift to the value of the property purchased by the Charity to match it's professional valuation of £475,000.

The above mentioned property, was purchased by the Charity for an agreed price of £250,000 funded by way of a long term interest-free loan, owing to Mr S C Gershon, to be settled when funds allow.

HARMONY WITH NATURE CHARITABLE TRUST

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
for the Year Ended 31 March 2026

	2026	2025
	£	£
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	**227,054**	415,715
Investment income		
Rents received	**133,659**	124,672
Interest received	**4,421**	4,782
Feed in Tariff income	**12,488**	-
Dividends received	**11,176**	12,206
	161,744	141,660
Other income		
Profit/loss on share disposal	**(4,274)**	(9,166)
Revaluation	**34,107**	(68,998)
	29,833	(78,164)
Total incoming resources	**418,631**	479,211
EXPENDITURE		
Charitable activities		
Grants to institutions	**32,239**	230,904
Support costs		
Management		
Portfolio management	**6,749**	7,690
Finance		
Bank charges	**73**	73
Other		
Property running costs	**34,426**	28,667
Depreciation of tangible fixed assets	**8,833**	7,523
	43,259	36,190
Governance costs		
Accountancy and legal fees	**1,572**	1,302
Total resources expended	**83,892**	276,159
Net income	**334,739**	203,052