GOODWILL SOLUTIONS CIO

REGISTERED CHARITY NUMBER: 1160466

FINANCIAL STATEMENTS FOR THE YEAR ENDED
31ST DECEMBER, 2025

GOODWILL SOLUTIONS CIO

REGISTERED CHARITY NUMBER: 1160466

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GOODWILL SOLUTIONS CIO

REGISTERED CHARITY NUMBER: 1160466

Charity Information
For the year ended 31st December, 2025

LEGAL STATUS:	A registered charity formed by a CIO Foundation construction dated 12th February, 2015, as amended 5th April, 2018.
TRUSTEES:	Mr D R Pickard Mrs A Haire Mr P Aiers Mr G Tomkins Mr. C M Truman
ADDRESS:	C/O Goodwill solutions CIC Deer Park road Northampton NN3 6RX
CHARITY NUMBER:	1160466
ACCOUNTANTS:	Clifford Roberts, Chartered Accountants, Pacioli House, 9 Brookfield, Duncan Close, Moulton Park, Northampton. NN3 6WL

GOODWILL SOLUTIONS CIO

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REPORT OF THE TRUSTEES

The Trustees present their annual report and audited financial statements for the year ended the 31st December, 2025.

STRUCTURE GOVERNANCE AND MANAGEMENT
The charity is governed by a CIO Foundation constitution dated 12th February, 2015, as amended on 5th April, 2018 to perform the objects of the trust. the committee is made up of four individuals who are responsible for the day to day management and fundraising activities of the charity

The recruitment, appointment and training of new trustees are conducted by existing trustees.

OBJECTIVES OF THE CHARITY
The Charity's objects are:

* to promote social inclusion for the public benefit by preventing people from becoming socially excluded, relieving the needs of those people who are socially excluded and assisting them to integrate into society. For the purpose of this clause 'socially excluded' means being excluded from society, or parts of society, as a result of one of more of the following factors: unemployment; financial hardship; youth or old age; ill health (physical or mental); substance abuse or dependency including alcohol and drugs; discrimination on the grounds of sex, race, disability, ethnic origin, religion, belief, creed, sexual orientation or gender re-assignment; poor educational or skills attainment; relationship and family breakdown; poor housing; criminal record.
* the relief of unemployment for the benefit of the public in such ways as may be thought fit, including assistance to find employment, focusing on the training and rehabilitation of former criminals or underprivileged people

The objects are met in various ways, particularly through the relief of hardship, by providing items and services to individuals in need and/or charities, or other organisations working to prevent or relieve poverty and the relief of unemployment for the benefit of the public in such ways as may be thought fit, including assistance to find employment and by supporting individuals to change their lives. We will be promoting social inclusion for the public benefit by preventing people from becoming socially excluded, relieving the needs of those people who are socially excluded and assisting them to integrate into society. In carrying out the objects of the charity, the trustees have had due regard to the Charity Commission's guidance on Public Benefit.

PUBLIC BENEFIT
All of the Charity's activities are undertaken to further our charitable purpose for the benefit of the public. The trustees have had regard to the Charity Commission guidance on public benefit in section four of the Charities Act 2011. The main benefits which have arisen during the year from the organisations aims and activities are detailed in the following sections and in the financial review.

REVIEW OF THE DEVELOPMENT, ACTIVITIES AND ACHIEVEMENTS DURING THE YEAR
Due to adverse operating conditions the charity did not receive any support from the Goodwill Solutions Group in 2025, and thus again relied on its reserves to continue operations and fund its charitable activity. It is anticipated that the support from the Goodwill Solutions Group will resume in 2026.

However, the Charity did continue to make a range of grants in the year totalling £63,768, of which £44,768 paid in the year to local charities, and £19,000 committed to, but paid after the year end, for a University of Northampton for a PhD student.

Repeated donations to local charities included continued funding for the Hemmingwell community food bank in Wellingborough, and a further grant to Right Resolution CIC to fund its Jeevan sanitary hygiene support project amongst care leavers.

New donations to local charities comprised funding for a Christmas Dinner charity, education provision for a boxing club, a grant to a food bank to also develop a café for the socially disadvantaged and support with storage costs for the local homeless centre.

REVIEW OF THE DEVELOPMENT, ACTIVITIES AND ACHIEVEMENTS DURING THE YEAR (CONTINUED)
A second year of funding was provided to a University of Northampton PhD student, to undertake primary research on a Social Impact Framework for the logistics industry to help the charity and its primary donor, The Goodwill Solutions Group, measure and assess the impact of its ongoing activities against a rigorous formalised set of metrics. A third year of support is anticipated to complete the period of study.

FINANCIAL RESULTS FOR THE YEAR
During the year the donations made were £44,768 (2024 - £47,244) to various causes that helped the charity carry out its objects and the furtherance of its public benefit. The level of funds generated totalled £nil and so there was a deficit for the year of £45,152 (2024 – £46,857). Given the level of reserves brought forward and carried forward the Trustees content with the position at 31st December, 2025. The reserves at 31st December, 2025 stood at £275,880 (2024 - £321,032).

POLICY ON RESERVES
Although no funding was received during the year, the level of reserves the charity has are deemed adequate to undertaken the charitable purpose throughout 2026 and beyond. The Trustees will ensure that the unrestricted fund is sufficient to sustain its operations, should income generating activities be curtailed unexpectedly over the forthcoming year.

RISK ASSESSMENT POLICY
The Trustees have assessed the major risks to which the charity is exposed, in particular those related to the operations and finances of the charity, and are satisfied that systems are in place to mitigate their exposure to the major risks.

PLANS FOR FUTURE PERIODS
The Charity's future plans continue to be using the funds to fulfil their public benefit, which has continued during the year.

TRUSTEES' RESPONSIBILITIES
The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the method and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for maintaining proper accounting records which 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, the charity (Accounts and Reports) Regulations 2008 and the provision of the trust deed. 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.

This report was approved for and on behalf of the trustees on 20th October 2026 and signed on their behalf by:

…….. ……..
Mr D Pickard Mrs A Haire

GOODWILL SOLUTIONS CIO

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Independent Examiner's Report to the Trustees of Goodwill Solutions CIO

I report on the financial statements of the charity for the year ended 31st December, 2025 which are set out on pages 7 to 11.

Respective responsibilities of trustees and examiner

As the charity's trustees 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 charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all 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 charity as required by section 130 of the Act; or

2. the accounts do not accord with those records.

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.

……..

Adam Billingham, BA (Hons), BFP, FCA
Clifford Roberts Chartered Accountants
Pacioli House
9 Brookfield
Duncan Close
Moulton Park
Northampton
NN3 6WL

Date: ……..

GOODWILL SOLUTIONS CIO

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Receipts and Payments Account
for the year ended 31st December, 2025

	2025			2024
	Unrestricted	Restricted	Total	Total
	£	£	£	£
INCOME				
Donations & legacies	-	-	-	1,300
	-	-	-	1,300
EXPENDITURE				
Donations	44,768	-	44,768	47,244
Conference	-	-	-	553
Accountancy fees	384	-	384	360
	(45,152)		(45,152)	48,157
SURPLUS/(DEFICIT) OF INCOME OVER EXPENDITURE	(45,152)		(45,152)	(46,857)

GOODWILL SOLUTIONS CIO

REGISTERED CHARITY NUMBER: 1160466

Statement of Assets and Liabilities as at 31st December, 2025

	2025	2024
	£	£
ACCUMULATED FUNDS - UNRESTRICTED		
Opening balance	308,178	355,035
Surplus/(Deficit) of income over expenditure	(45,152)	(46,857)
Closing balance	263,026	308,178
ACCUMULATED FUNDS - RESTRICTED		
Opening balance	12,855	12,855
(Deficit)/surplus of income over expenditure	-	-
Closing balance	12,855	12,855
REPRESENTED BY		
Bank Current Account	275,880	321,032
Other Creditors	-	-
	275,880	321,032
CASH BALANCES		
Opening balance	321,032	367,964
Net Increase/(Decrease) in the year	(45,152)	(46,932)
Closing balance	275,880	321,032

Approval of the unaudited financial statements to 31st December, 2025

The financial statements on pages 7 to 11 were approved by the trustees on 20th October 2026 and were signed on its behalf by:

…….. ……..

Mr D Pickard Mrs A Haire

GOODWILL SOLUTIONS CIO

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Summary of Income
for the year ended 31st December, 2025

	2025			2024
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Donations and Legacies				
West Northants	-	-	-	1,300
	-	-	-	1,300
TOTAL	-	-	-	1,300

GOODWILL SOLUTIONS CIO

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Summary of Expenditure
for the year ended 31st December, 2025

	2025			2024
	Unrestricted £	Restricted £	Total £	Total £
Donations				
Hemmingwell Food Bank	16,640	-	16,640	22,244
Team Shoebox Academy	2,748	-	2,748	-
The Christmas Dinner Co	3,800	-	3,800	-
Northampton Hope Centre	5,280	-	5,280	-
Right Resolution	6,300	-	6,300	-
South Northants VO	10,000	-	10,000	-
The Charter House	-	-	-	500
The Manna House	-	-	-	5,500
University of Northampton PhD Student	-	-	-	19,000
	44,768	-	44,768	47,244
Accountancy				
Independent Examination	384	-	384	360

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Notes to Financial Statements for the year ended 31st December, 2025

Trustees Remuneration and Expenses

No trustee received any remuneration or reimbursed expenses in either the current or prior year.

Related Party Note - Incoming Resources

During the year the charity did not receive a donation of from Goodwill Solutions C.I.C. (2024 - £nil), an entity in which G Tomkins and D Pickard, both trustees, are directors.

Related Party Note - Outgoing Resources

During the year, there were no donations paid to Goodwill Solutions C.I.C., an entity in which G Tomkins and D Pickard, both trustees, are directors.

Guarantees

There were no guarantees given by the CIO during the year, and nothing outstanding at the reporting date in respect of any guarantee.

Debt

There is no debt outstanding at the date of the statement of assets and liabilities which is owed by the CIO, and there is no debt secured against any asset owned by the CIO

Nature & Purpose of Funds

The charity deems the majority of receipts and payments as relating to the unrestricted fund, and as such the unrestricted fund can be used towards the furtherance of the charities objects without restriction. In the current year, the charity has raised funds for specific purposes, and as such, these funds are deemed to be restricted.