Charity Registration No. 1168571

COLIN BENNETT CHARITABLE TRUST FOR THE HOMELESS

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 25 JULY 2026

11 De Grey Square
De Grey Road
Colchester
Essex
CO4 5YQ

COLIN BENNETT CHARITABLE TRUST FOR THE HOMELESS

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COLIN BENNETT CHARITABLE TRUST FOR THE HOMELESS

CHARITY INFORMATION

Trustees	C N Bennett Dr I Dewis N Humphreys
Charity number	1168571
Independent examiner	TC Group 11 De Grey Square De Grey Road Colchester Essex CO4 5YQ

TRUSTEES REPORT

FOR THE YEAR ENDED 25 JULY 2026

The trustees present their annual report and financial statements for the year ended 25 July 2026.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the trust's governing document, the Charities Act 2011 and "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)" (as amended for accounting periods commencing from 1 January 2016)

Objectives and activities

The trust's objects are to relieve poverty of homeless people, those at risk of becoming homeless or those in insecure accommodation.

Public benefit

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the trust should undertake.

Achievements and performance

Significant activities and achievements against objectives

As indicated in last year's report, the trustees have implemented the start of our move to use our resources more widely. We continue to support Beacon House Ministries in Colchester with regular monthly payments to enable that fine charity to continue its work.

The capital from the sale of our houses has been successfully invested in leading quoted investment trusts which have provided income as well as capital appreciation.

We are therefore well placed to respond to the need of organisations and charities working at the sharp end of providing accommodation and support to the homeless. To this end, we have made grants, excluding those made to Beacon House Ministries, totalling £170,000 to the charities listed on page 9 of these accounts.

It is good that our new prime minister has vowed to get homeless off the streets, but experience tells me that the economic, health and family problems leading to homelessness are not easily waved away by a political whim. The charity sector, with the ability to address the complexities of homelessness, will continue to focus the real help where it is effectively and demonstrably successful at ground level.

Those afflicted with the threat or reality of homelessness will know it represents the depths of despair. We hope to be able to continue to throw financial lifebelts to help turn that despair into new hope and new beginnings.

Financial review

A deficit of £52,063 (2025: £6,043 surplus) was made in the year.

Structure, governance and management

The trustees who served during the year and up to the date of signature of the financial statements were:

C N Bennett

Dr I Dewis

N Humphreys

The trustees report was approved by the Board of Trustees.

C N Bennett
Trustee

23 September 2026

COLIN BENNETT CHARITABLE TRUST FOR THE HOMELESS

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF COLIN BENNETT CHARITABLE TRUST FOR THE HOMELESS

I report to the trustees on my examination of the financial statements of Colin Bennett Charitable Trust for the Homeless (the trust) for the year ended 25 July 2026.

Responsibilities and basis of report

As the trustees of the trust you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the trust's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no 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 2011 Act; or

2 the financial statements do not accord with those records; or

3 the financial statements 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 financial statements to be reached.

Jacqueline Frost ACA
TC Group

11 De Grey Square
De Grey Road
Colchester
Essex
CO4 5YQ

Dated: 23 September 2026

COLIN BENNETT CHARITABLE TRUST FOR THE HOMELESS

STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 25 JULY 2026

	Notes	Unrestricted funds 2026 £	Unrestricted funds 2025 £
Income from:			
Charitable activities	**2**	-	10,267
Investments	**3**	39,993	30,164
Total income		39,993	40,431
Expenditure on:			
Charitable activities	**4**	210,641	39,384
Other expenditure	**8**	-	35,368
Total expenditure		210,641	74,752
Net gains/(losses) on investments	**9**	118,585	40,364
Net income/(expenditure) and movement in funds		(52,063)	6,043
Reconciliation of funds:			
Fund balances at 26 July 2025		1,146,451	1,140,408
Fund balances at 25 July 2026		1,094,388	1,146,451

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

COLIN BENNETT CHARITABLE TRUST FOR THE HOMELESS

BALANCE SHEET

AS AT 25 JULY 2026

	Notes	2026		2025	
		£	£	£	£
Fixed assets					
Investments			984,645		866,060
Current assets					
Cash at bank and in hand		111,164		281,771	
Creditors: amounts falling due within one year	**11**	(1,421)		(1,380)	
Net current assets			109,743		280,391
Total assets less current liabilities			1,094,388		1,146,451
The funds of the trust					
Unrestricted funds	**12**		1,094,388		1,146,451
			1,094,388		1,146,451

The financial statements were approved by the trustees on 23 September 2026

C N Bennett
Trustee

1 Accounting policies

Charity information

Colin Bennett Charitable Trust for the Homeless is a trust founded through a trust deed dated 25th July 2016.

1.1 Accounting convention

The financial statements have been prepared in accordance with the trust's [governing document], the Charities Act 2011, FRS 102 “The Financial Reporting Standard applicable in the UK and Republic of Ireland” (“FRS 102”) and the Charities SORP "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). The trust is a Public Benefit Entity as defined by FRS 102.

The trust has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the trust. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the trust has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Incoming resources

Income is recognised when the trust is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

1.5 Resources expended

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the trust 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.

1 Accounting policies (Continued)

1.6 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

1.7 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

2 Income from charitable activities

	Unrestricted funds 2026 £	Unrestricted funds 2025 £
Charitable Income		
Charitable rental income	-	10,267

3 Income from investments

	Unrestricted funds 2026 £	Unrestricted funds 2025 £
Income from listed investments	36,014	24,742
Interest receivable	3,979	5,422
	39,993	30,164

4 Expenditure on charitable activities

	Charitable Activities 2026	Charitable Activities 2025
	£	£
Direct costs		
Bank charges	719	480
Accountancy	1,422	1,404
Donations- Beacon House	38,500	37,500
Donations- Off The Streets	10,000	-
Donations- Actors' Benevolent Fund	50,000	-
Donations- Colchester Korban Project	25,000	-
Donations- Sanctuary	5,000	-
Donations- RAMA	25,000	-
Donations- Anti-Loo Roll Brigade	50,000	-
Donations- Hope and Aid Direct	5,000	-
	210,641	39,384
Analysis by fund		
Unrestricted funds	210,641	39,384

Expenditure consists of £1,422 (2025: £1,404) of support costs relating to accountancy fees.

5 Net movement in funds

	2026	2025
	£	£
The net movement in funds is stated after charging/(crediting):		
Loss on disposal of tangible fixed assets	-	35,368

6 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the trust during the year.

7 Employees

The average monthly number of employees during the year was:

	2026 Number	2025 Number
Total	-	-

7 Employees (Continued)

There were no employees whose annual remuneration was more than £60,000.

Remuneration of key management personnel
The remuneration of key management personnel was as follows:

8 Other expenditure

	Unrestricted funds 2026 £	Unrestricted funds 2025 £
Net loss on disposal of tangible fixed assets	-	35,368

9 Gains and losses on investments

	Unrestricted funds 2026 £	Unrestricted funds 2025 £
Gains/(losses) arising on:		
Revaluation of investments	118,585	40,364

10 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

11 Creditors: amounts falling due within one year

	2026 £	2025 £
Accruals and deferred income	1,421	1,380

12 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 26 July 2025	Incoming resources	Resources expended	Gains and losses	At 25 July 2026
	£	£	£	£	£
General funds	1,146,451	39,993	(210,641)	118,585	1,094,388

Previous year:	At 26 July 2024	Incoming resources	Resources expended	Gains and losses	At 25 July 2025
	£	£	£	£	£
General funds	1,140,408	40,431	(74,752)	40,364	1,146,451

13 Related party transactions

Colin Bennett is a Trustee of the Charitable Company and also a Trustee of Beacon House Ministries.

During the year the Charity made donations of £38,500 to Beacon House Ministries.