The Coco Joelle Foundation

Report and Financial Statements

Year ended: 31 December 2025

Charity No: 1189609

The Coco Joelle Foundation

(Charity No. 1189609)

Trustees

Ms Lisa Seymour, Chair of Trustees

Dr David Cotton
Mrs Melissa Fife
Mrs Gemma Watson
Mr John White MBE

Trust Administrator

Mr John White MBE

Registered Office

Suite 44 LCLB
95 Mortimer Street
London W1W 7GB

The Trustees of the Coco Joelle Foundation (CJF) have pleasure in presenting their annual report and financial statements for the year ended 31 December 2025. The financial statements have been prepared in accordance with the Foundation's trust deed, the Charities Act 1993 and the Statement of Recommended Practice: Accounting and Reporting by Charities published in 2005.

Structure, Governance and Management

The Coco Joelle Foundation (CJF) is a registered charity, number 1189609, and is constituted under a constitution dated 18 May 2020 establishing it as a Charitable Incorporated Organisation (CIO). It was established by Dr David Cotton and his daughter, Ms Lisa Seymour as a grant-making foundation whose objects are summarised as:

- The relief of those in need by reason of ill-health, disability, financial hardship or other disadvantage;
- The advancement of environmental protection or improvement;
- Such other exclusively charitable purposes as the Charity Trustees decide.

The management of the Foundation is the responsibility of the Trustees who are elected and co-opted under the terms of the Constitution. All trustees were appointed for an initial period of one year, extended to three years by a resolution passed by the Trustees. The Trustees were selected with regard to the skills, knowledge and experience needed for the effective administration of the CIO. There are no sub-committees and all decisions are agreed by a majority of the trustees who have signified their agreement.

Since its establishment, and given the global dispersal of the Trustees and the Trust Administrator, all decisions regarding the Foundation have been conducted by email, phone or by virtual meeting.

All Trustees and the Trust Administrator give of their time freely and receive no remuneration. The Chair of Trustees covers the costs of administering the Foundation (hire of PO Box, website administration and postage) from her personal funds.

Mr John White was appointed an additional trustee on 30 January 2024 (not recorded in last year's annual report) and continues to administer the foundation through the Charities Aid foundation (CAF).

Grant Making Policy

The Foundation has established a grant making policy which will distribute funding to causes according to principles which include:

- All organisations applying must be registered with the Charity Commission

- The grant will help the Foundation deliver against its charitable objects

- The organisation applying can demonstrate credible and skilled leadership as well as strong sector understanding

- The organisation should show a committed approach to measure and evaluate the grant/s provided and report in detail on the expenditure of the grant at regular intervals throughout the funding period

In addition to this policy, The Foundation is prepared to work in partnership with other organisations to fund initiatives beyond the scope of a single organisation

Charities Aid Foundation Donor-Advised Fund

The Coco Joelle Foundation is linked to a Donor-Advised Fund (DAF) administered by the Charities Aid Foundation (CAF). As well as being tax efficient, given that the majority of the Trust's funds come from the US, this reduces the administrative burden on the Trustees and Trust Administrator as all accounting for funds and grants is administered by CAF.

The impact on grant disbursement is minimal. All beneficiaries, while approaching Coco Joelle trustees in the first instance, now undergo an eligibility check from CAF who then make grants based on recommendations of the Coco Joelle trustees. A summary of this process is on the Coco Joelle website and is explained to potential beneficiaries when they first approach the Foundation. This is reproduced below:

> *The Coco Joelle Foundation partners with the Charities Aid Foundation (CAF) to facilitate its grant making. If you are nominated by our Trustees to receive funds, your information will be given to CAF who will send you a Grant Eligibility Application (GEA) form to complete, which should be returned to the team at CAF American Donor Fund. Your eligibility will then be processed and, upon approval, the grant payment will be made to you by CAF American Donor Fund. You will subsequently be contacted by CAF within 12 months who will ask you to complete a short grantee report, as per their terms and conditions.*

Grants Made

Operating through the DAF established with CAF, the Coco Joelle Foundation's trustees authorised four grants in 2025 totalling £220,200.00. These were as follows:

18 Dec 24 to meet the cost of James' Place extended outreach programme, a total of £384,600 over three years. Three grants, each of £128,200 will be made in 2025, 2026 and 2027 and the first instalment was sent to James' Place in February 2025.

Whitehaven Community Trust (Charity No. 1060245). Trustees agreed to make a grant of £15,000 to the Whitehaven Community Trust in March 2025 to assist in the funding of the running costs for Bakewell House.

Dads Unlimited (Charity No. 1174832). The second of three grants of £62,000.00 was made to Dads Unlimited in February 2025. Dads Unlimited ceased operations later in 2025 so the final grant will not be paid in 2026.

War Child UK (Charity No. 1071659). An unrestricted grant of £15,000.00 was made to War Child UK in March 2025.

Future Plans

Trustees remain keen to deepen their commitment to those organisations that are most closely aligned to the Foundation's objectives and in particular to James' Place, to which further support was authorised by trustees in 2024 for grant making between 2025 and 2027.

Approved by order of the members of the Board of Trustees on 19th September 2026 and signed on their behalf by:

(Original signed)

Lisa Seymour
Chair of Trustees

CHARITY COMMISSION FOR ENGLAND AND WALES

Coco Joelle Foundation	1189609

Receipts and payments accounts

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For the period from	1-Jan-25	To	31-Dec-25

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total*(Gross income for AR)*	-	-	-	-	-
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	0 -	-	-	-
Total receipts	-	-	-	-	240
A3 Payments					
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-

	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
A4 Asset and investment purchases, (see table)					
	-	-	-	-	
	-	-	-	-	
Sub total	-	-	-	-	
Total payments	-	-	-	-	-
Net of receipts/(payments)	-	-	-	-	240
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	-	-	-	-	240

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds		-	-	-
		-	-	-
		-	-	-
	Total cash funds	240	-	-
	(agree balances with receipts and payments account (s))	Agreement Error	OK	OK
		Unrestricted funds	**Restricted funds**	**Endowment funds**

B2 Other monetary assets

Details	to nearest £	to nearest £	to nearest £
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-

B3 Investment assets

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-
		-	-
		-	-
		-	-
		-	-

B4 Assets retained for the charity's own use

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

B5 Liabilities

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
		-	
		-	
		-	
		-	
		-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	JOHN WHITE	17-Sep-26