CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	Charity Name Lowender		
On accounts for the period ended	31st December 2025	**Charity no (if any)**	1200724
Set out on pages	(remember to include the page numbers of additional sheets)		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the period ended **31st December 2025**.

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 2011 Act and in carrying out my examination, I have followed 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 which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:	Amy Sole (Jun 29, 2026 09:52:27 GMT+1)	**Date:**	29/06/2026
Name:	Amy Sole FCA		
Relevant professional qualification(s) or body (if any):	Fellow member of the Institute of Chartered Accountants England & Wales		
Address:	Phillips Frith LLP 9 Tregarne Terrace, St Austell, Cornwall. PL25 4DD		

Section B Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.	N/A

CHARITY COMMISSION FOR ENGLAND AND WALES

Charity Name	No (if any)
Lowender CIO	1200724

Receipts and payments accounts

CC16a

For the period from	Period start date 01/01/2025	To	Period end date 31/12/2025

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					
Grants	1,400	2,449	-	3,849	53,313
Donations	3,980	80	-	4,060	155
Projects	13,646	4,670	-	18,316	24,300
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
***Sub total** (Gross income for AR)*	19,026	7,199	-	26,225	77,768
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	19,026	7,199	-	26,225	77,768
A3 Payments					
Marketing Officer	432	-	-	432	5,314
Core Costs	6,486	9	-	6,495	1,516
Governance costs - Accountancy	720	-	-	720	300
Project costs	14,732	20,853	-	35,585	44,354
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	22,370	20,862	-	43,232	51,484
A4 Asset and investment purchases, (see table)					
	-	-	-	-	
	-	-	-	-	
Sub total	-	-	-	-	-
Total payments	22,370	20,862	-	43,232	51,484
Net of receipts/(payments)	- 3,344	- 13,663	-	- 17,007	26,285
A5 Transfers between funds	2,617	- 2,617	-	-	-
A6 Cash funds last year end	15,643	32,032	-	47,675	21,390
Cash funds this year end	14,916	15,752	-	30,668	47,675

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

B1 Cash funds

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	Lloyds Account Lowender	14,797	15,752	-
	Cash Box	119	-	-
		-	-	-
	Total cash funds	**14,916**	**15,752**	**-**
	(agree balances with receipts and payments account(s))	OK	OK	OK

B2 Other monetary assets

Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds 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)
Sony Camera	unrestricted	**913**	**169**
Audio Recorder	unrestricted	**304**	**60**
Tablets and Sumup machines	unrestricted	**254**	**152**
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

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
Mervyn Davey Mervyn Davey (Jun 22, 2026 10:51:20 GMT+1)	Mervyn Davey	22/06/2026

HM Revenue & Customs

Company Tax Return
CT600 (2026) Version 3
for accounting periods starting on or after 1 April 2015

Your Company Tax Return

If we send the company a 'Notice' to deliver a Company Tax Return it has to comply by the filing date or we charge a penalty, even if there is no tax to pay.

A return includes a Company Tax Return form, any supplementary pages, accounts, computations and any relevant information. The CT600 Guide tells you how the return must be formatted and delivered. It contains general information you may need to deliver your return, links to more detailed advice and box-by-box guidance for this form and the supplementary pages.

The forms in the CT600 series set out the information we need and provide a standard format for calculations.

Company information

1	Company name	Lowender
2	Company registration number	
3	Tax reference	5 1 1 8 2 2 3 6 9 6
4	Type of company	8

Northern Ireland (NI)

Put an 'X' in the appropriate boxes below

5	NI trading activity		6	SME	
7	NI employer		8	Special circumstances	

About this return

This is the tax return for the company named above, for the period below

30	from DD MM YYYY	0 1 0 1 2 0 2 5	
35	to DD MM YYYY	3 1 1 2 2 0 2 5	

Put an 'X' in the appropriate boxes below

40	A repayment is due for this return period	
45	Claim or relief affecting an earlier period	
50	Making more than one return for this company now	
55	This return contains estimated figures	
60	Company part of a group that is not small	
65	Notice of disclosable avoidance schemes	

Transfer pricing

70	Compensating adjustment claimed	
75	Company qualifies for SME exemption	

About this return - continued

Accounts and computations

80	**I attach accounts and computations for the period to which this return relates**	
85	**I attach accounts and computations for a different period**	
90	**If you're not attaching the accounts and computations, explain why**	Not within charge to CT

Supplementary pages enclosed

95	**Loans and arrangements to participators by close companies** - form CT600A	
100	**Controlled foreign companies, foreign permanent establishment exemptions, hybrid and other mismatches** - form CT600B	
105	**Group and consortium** - form CT600C	
110	**Insurance** - form CT600D	
115	**Charities and Community Amateur Sports Clubs (CASCs)** - form CT600E	X
120	**Tonnage tax** - form CT600F	
125	**Northern Ireland** - form CT600G	
130	**Cross-border royalties** - form CT600H	
135	**Supplementary charge in respect of ring fence trades** - form CT600I	
140	**Disclosure of Tax Avoidance Schemes** - form CT600J	
141	**Restitution tax** - form CT600K	
142	**Research and Development** - form CT600L	
143	**Freeports and Investment Zones** - form CT600M	
144	**Residential Property Developer Tax (RPDT)** - form CT600N	
96	**Creative industries** - form CT600P	

Tax calculation - Turnover

145	**Total turnover from trade**	£ . 0 0
150	**Banks, building societies, insurance companies and other financial concerns** - put an 'X' in this box if you do not have a recognised turnover and have not made an entry in box 145	

Income

155	**Trading profits**	£ 0 . 0 0
160	**Trading losses brought forward set against trading profits**	£ . 0 0
165	**Net trading profits** - box 155 minus box 160	£ 0 . 0 0
170	**Bank, building society or other interest, and profits from non-trading loan relationships**	£ . 0 0
172	**Put an 'X' in box 172 if the figure in box 170 is net of carrying back a deficit from a later accounting period**	

Income - continued

175	**Annual payments not otherwise charged to Corporation Tax and from which Income Tax has not been deducted**	£ . 0 0
180	**Non-exempt dividends or distributions from non-UK resident companies**	£ . 0 0
185	**Income from which Income Tax has been deducted**	£ . 0 0
190	**Income from a property business**	£ . 0 0
195	**Non-trading gains on intangible fixed assets**	£ . 0 0
200	**Tonnage tax profits**	£ . 0 0
205	**Income not falling under any other heading**	£ . 0 0

Chargeable gains

210	**Gross chargeable gains**	£ . 0 0
215	**Allowable losses including losses brought forward**	£ . 0 0
220	**Net chargeable gains** - box 210 minus box 215	£ 0 . 0 0

Profits before deductions and reliefs

225	**Losses brought forward against certain investment income**	£ . 0 0
230	**Non-trade deficits on loan relationships (including interest) and derivative contracts (financial instruments) brought forward set against non-trading profits**	£ . 0 0
235	**Profits before other deductions and reliefs** – net sum of boxes 165 to 205 and 220 minus sum of boxes 225 and 230	£ 0 . 0 0

Deductions and reliefs

240	**Losses on unquoted shares**	£ . 0 0
245	**Management expenses**	£ . 0 0
250	**UK property business losses for this or previous accounting period**	£ . 0 0
255	**Capital allowances for the purposes of management of the business**	£ . 0 0
260	**Non-trade deficits for this accounting period from loan relationships and derivative contracts (financial instruments)**	£ . 0 0

Deductions and Reliefs - continued

263	**Carried forward non-trade deficits from loan relationships and derivative contracts (financial instruments)**	£ . 0 0
265	**Non-trading losses on intangible fixed assets**	£ . 0 0
275	**Total trading losses of this or a later accounting period**	£ . 0 0
280	**Put an 'X' in box 280 if amounts carried back from later accounting periods are included in box 275**	
285	**Trading losses carried forward and claimed against total profits**	£ . 0 0
290	**Non-trade capital allowances**	£ . 0 0
295	**Total of deductions and reliefs** – total of boxes 240 to 275, 285 and 290	£ . 0 0
300	**Profits before qualifying donations and group relief** – box 235 minus box 295	£ 0 . 0 0
305	**Qualifying donations**	£ . 0 0
310	**Group relief**	£ . 0 0
312	**Group relief for carried forward losses**	£ . 0 0
315	**Profits chargeable to Corporation Tax** – box 300 minus boxes 305, 310 and 312	£ 0 . 0 0
320	**Ring fence profits included**	£ . 0 0
325	**Northern Ireland profits included**	£ . 0 0

Tax calculation

326	**Number of associated companies in this period**	0
327	**Number of associated companies in the first financial year**	
328	**Number of associated companies in the second financial year**	
329	**Put an 'X' in box 329 if the company is chargeable at the small profit rate or is entitled to marginal relief**	X

Enter how much profit has to be charged and at what rate

	Financial year (yyyy)		Amount of profit		Rate of tax %		Tax	
330	2024	335	£	340	19%	345	£	p
		350	£	355		360	£	p
		365	£	370		375	£	p
380	2025	385	£	390	19%	395	£	p
		400	£	405		410	£	p
		415	£	420		425	£	p

Tax calculation - continued

Corporation Tax - total of boxes 345, 360, 375, 395, 410 and 425	430	£ 0.00
Marginal relief	435	£
Corporation Tax chargeable - box 430 minus box 435	440	£ 0.00

Reliefs and deductions in terms of tax

445	**Community Investment Tax Relief**	£
450	**Double Taxation Relief**	£
455	**Put an 'X' in box 455 if box 450 includes an underlying rate relief claim**	
460	**Put an 'X' in box 460 if box 450 includes an amount carried back from a later period**	
465	**Advance Corporation Tax**	£
470	**Total reliefs and deduction in terms of tax** - total of boxes 445, 450 and 465	£

Coronavirus support schemes and overpayments (see CT600 Guide for definitions)

471	**Coronavirus Job Retention Scheme (CJRS) received**	£
472	**CJRS entitlement**	£
473	**CJRS overpayment already assessed or voluntary disclosed**	£
474	**Other coronavirus overpayments**	£

Energy levies

986	**Energy (Oil and Gas) Profits Levy (EOGPL) amounts liable**	£ 0.00
987	**Electricity Generator Levy (EGL) exceptional generation receipts**	£ 0.00

Calculation of tax outstanding or overpaid

475	**Net Corporation Tax liability** - box 440 minus box 470	£ 0.00
480	**Tax payable on loans and arrangements to participators**	£
485	**Put an 'X' in box 485 if you completed box A70 in the supplementary pages CT600A**	
490	**Controlled Foreign Companies (CFC) tax payable**	£
495	**Bank levy payable**	£
496	**Bank surcharge payable**	£
497	**Residential Property Developer Tax (RPDT) payable**	£

Calculation of tax outstanding or overpaid - continued

500	**CFC tax, bank levy, bank surcharge and RPDT payable** – total of boxes 490, 495, 496 and 497	£ .
501	**EOGPL payable**	£ .
502	**EGL payable**	£ .
505	**Supplementary charge (ring fence trades) payable**	£ .
510	**Tax chargeable** – total of boxes 475, 480, 500, 501, 502 and 505	£ 0 . 0 0
515	**Income Tax deducted from gross income included in profits**	£ .
520	**Income Tax repayable to the company**	£ .
525	**Self-assessment of tax payable before restitution tax and coronavirus support scheme overpayments** – box 510 minus box 515	£ 0 . 0 0
526	**Coronavirus support schemes overpayment now due** – total of boxes 471 and 474 minus boxes 472 and 473	£ 0 . 0 0
527	**Restitution tax**	£ .
528	**Self-assessment of tax payable** – total of boxes 525, 526 and 527	£ 0 . 0 0

Tax reconciliation

530	**Research and Development credit**	£ .
535	**(Not currently used)**	£ .
540	**Creatives tax credit**	£ .
541	**Audio-Visual expenditure credit (AVEC) and Video Games expenditure credit (VGEC)**	£ .
545	**Total of Research and Development credit, creatives tax credit and AVEC/VGEC** – total box 530 to 541	£ .
550	**Land remediation tax credit**	£ .
555	**Life assurance company tax credit**	£ .
560	**Total land remediation and life assurance company tax credit** – total box 550 and 555	£ .
565	**Capital allowances first-year tax credit**	£ .
570	**Surplus Research and Development credits and creatives tax credit payable** – box 545 minus box 525	£ .

Tax reconciliation - continued

575 **Land remediation or life assurance company tax credit payable**
– total of boxes 545 and 560 minus boxes 525 and 570 £ .

580 **Capital allowances first-year tax credit payable**
– boxes 545, 560 and 565 minus boxes 525, 570 and 575 £ .

585 **Ring fence Corporation Tax included** £ .

586 **NI Corporation Tax included** £ .

590 **Ring fence supplementary charge included** £ .

595 **Tax already paid (and not already repaid)** £ .

600 **Tax outstanding**
– box 525 minus boxes 545, 560, 565 and 595 £ .

605 **Tax overpaid including surplus or payable credits**
– total sum of boxes 545, 560, 565 and 595 minus 525 £ .

610 **Group tax refunds surrendered to this company** £ .

614 **Audio-Visual expenditure credit and Video Games expenditure credit surrendered to this company** £ .

615 **Research and Development expenditure credits surrendered to this company** £ .

Exporter information

During the return period, did the company export goods and/or services to individuals, enterprises or organisations outside the United Kingdom (UK)?

616 **Yes – goods** ☐ **617** **Yes – services** ☐ **618** **No – neither** ☐

Indicators and information

620 **Franked investment income/Exempt ABGH distributions** £ . 0 0

625 **Number of 51% group companies**

Put an 'X' in the relevant boxes, if in the period, the company:

630 **should have made (whether it has or not) instalment payments as a large company under the Corporation Tax (Instalment Payments) Regulations** ☐

631 **should have made (whether it has or not) instalment payments as a very large company under the Corporation Tax (Instalment Payments) Regulations** ☐

635 **is within a group payments arrangement for the period** ☐

640 **has written down or sold intangible assets** ☐

645 **has made cross-border royalty payments** ☐

647 **Eat Out to Help Out Scheme: reimbursed discounts included as taxable income** £ . 0 0

Information about enhanced expenditure and tax reliefs

Research and Development (R&D) or creatives enhanced expenditure and tax reliefs

650	Put an 'X' in box 650 if an R&D claim is made by a small or medium-sized enterprise (SME), including a SME subcontractor to a large company	
653	Put an 'X' in box 653 if the claim is made by an R&D intensive SME	
655	Put an 'X' in box 655 if the claim is made by a large company	
656	Put an 'X' in box 656 to confirm that an R&D claim notification form has been submitted	
657	Put an 'X' in box 657 to confirm that an R&D additional information form has been submitted	
658	Put an 'X' in box 658 to confirm that a Creatives additional information form has been submitted	
659	R&D expenditure qualifying for SME/R&D intensive SME relief	£ . 0 0
660	R&D enhanced expenditure	£ . 0 0
663	Creatives core expenditure	£ . 0 0
665	Creatives additional deduction	£ . 0 0
670	R&D enhanced expenditure and creatives additional deduction total box 660 and box 665	£ . 0 0
675	R&D enhanced expenditure of a SME on work subcontracted to it by a large company	£ . 0 0
680	Vaccine research expenditure	£ . 0 0

Land remediation enhanced expenditure

685	Enter the total enhanced expenditure	£ . 0 0

Information about capital allowances and balancing charges/disposal values

Allowances and charges in the calculation of trading profits and losses

	Capital allowances	Balancing charges
Annual investment allowance	690 £	
Full expensing	688 £	689 £
Machinery and plant – super-deduction	691 £	692 £
Machinery and plant – special rate allowance	693 £	694 £
Machinery and plant – special rate pool	695 £	700 £
Machinery and plant – main pool	705 £	710 £
Structures and buildings	711 £	
Business premises renovation	715 £	720 £
Other allowances and charges	725 £	730 £

Allowances and charges in the calculation of trading profits and losses - continued

	Capital allowances	Disposal value
Electric vehicle charge-points	713 £	714 £
Enterprise zones	721 £	722 £
Zero-emission goods vehicles	723 £	724 £
Zero-emission cars	726 £	727 £

Allowances and charges not included in the calculation of trading profits and losses

	Capital allowances	Balancing charges
Annual investment allowance	735 £	
Structures and buildings	736 £	
Full expensing	733 £	734 £
Business premises renovation	740 £	745 £
Machinery and plant – super-deduction	741 £	742 £
Machinery and plant – special rate allowance	743 £	744 £
Other allowances and charges	750 £	755 £

	Capital allowances	Disposal value
Electric vehicle charge-points	737 £	738 £
Enterprise zones	746 £	747 £
Zero-emission goods vehicles	748 £	749 £
Zero-emission cars	751 £	752 £

Qualifying expenditure

760	Machinery and plant on which first year allowance is claimed	£ . 0 0
765	Designated environmentally friendly machinery and plant	£ . 0 0
770	Machinery and plant on long-life assets and integral features	£ . 0 0
771	Structures and buildings	£ . 0 0
772	Machinery and plant – super-deduction	£ . 0 0
773	Machinery and plant – special rate allowance	£ . 0 0
775	Other machinery and plant	£ . 0 0

Losses, deficits and excess amounts

Amount arising

	Amount	Maximum available for surrender as group relief
Losses of trades carried on wholly or partly in the UK	780 £	785 £
Losses of trades carried on wholly outside the UK	790 £	
Non-trade deficits on loan relationships and derivative contracts	795 £	800 £
UK property business losses	805 £	810 £
Overseas property business losses	815 £	
Losses from miscellaneous transactions	820 £	
Capital losses	825 £	
Non-trading losses on intangible fixed assets	830 £	835 £

Excess amounts

	Amount	Maximum available for surrender as group relief
Non-trade capital allowances		840 £
Qualifying donations		845 £
Management expenses	850 £	855 £

Northern Ireland information

856	Amount of group relief claimed which relates to NI trading losses used against rest of UK/mainstream profits	£ . 0 0
857	Amount of group relief claimed which relates to NI trading losses used against NI trading profits	£ . 0 0
858	Amount of group relief claimed which relates to rest of UK/mainstream losses used against NI trading profits	£ . 0 0

Overpayments and repayments

Small repayments

860 Do not repay sums of £ . 0 0 or less.

Read the overpayments and repayments section of the Company Tax Return Guide for specific guidance on when and how to make an entry in this box.

Repayments for the period covered by this return

865	Repayment of Corporation Tax	£ .
870	Repayment of Income Tax	£ .
875	Payable Research and Development tax credit	£ .
880	Payable Research and Development expenditure credit	£ .
885	Payable creatives tax credit	£ .
886	Payable Audio-Visual expenditure credit and Video Games expenditure credit	£ .
890	Payable land remediation or life assurance company tax credit	£ .
895	Payable capital allowances first-year tax credit	£ .

Surrender of tax refund within group

Including surrenders under the Instalment Payments Regulations

900 The following amount is to be surrendered £ .

Put an 'X' in the appropriate boxes below

the joint Notice is attached 905

or

will follow 910

915 Please stop repayment of the following amount until we send you the Notice £ .

Bank details (for a person to whom a repayment is to be made)

920 **Name of bank or building society**

925 **Branch sort code**

930 **Account number**

935 **Name of account**

940 **Building society reference**

Payments to a person other than the company

943 **Put an 'X' in box 943 if there is a R&D payable credit and one of the conditions listed in the CT600 Guide is applicable**

945 **Complete the authority below if you want the repayment to be made to a person other than the company**
I, as (enter status - for example, company secretary, treasurer, liquidator or authorised agent)

950 **of** (enter company name)

955 **authorise** (enter name)

960 **of address** (enter address)

965 **Nominee reference**

to receive payment on company's behalf

970 **Name**

Declaration

Declaration

I declare that the information I have given on this Company Tax Return and any supplementary pages is correct and complete to the best of my knowledge and belief.

I understand that giving false information in the return, or concealing any part of the company's profits or tax payable, can lead to both the company and me being prosecuted.

975 **Name**

Mervyn Davey

Mervyn Davey

Mervyn Davey (Jun 22, 2026 10:51:20 GMT+1)

980 **Date** DD MM YYYY

22/06/2026

985 **Status**

Trustee

HM Revenue & Customs

Company Tax Return – supplementary page

Charities and Community Amateur Sports Clubs (CASCs)

CT600E (2026) Version 3 for accounting periods starting on or after 1 April 2015

Guidance

Guidance about when and how to complete this supplementary page can be found in the CT600 Guide.

For more information read 'Company Tax return obligations' and 'Completing your company Tax return'.

Also read 'Supplementary pages CT600E – Charities and Community Amateur Sports Clubs (CASCs)' for more guidance about completing this supplementary page.

Company information

E1 **Company name (name of charity or CASC)** Lowender

E2 **Tax reference** 51182 23696

Period covered by this supplementary page (cannot exceed 12 months)

E3 **from** DD MM YYYY 01 01 2025

E4 **to** DD MM YYYY 31 12 2025

Claims to exemption (this section should be completed in all cases)

Charity/CASC repayment reference E5

Charity Commission registration number, or OSCR number (if applicable) E10 1200724

Put an 'X' in the relevant box if during the period covered by these supplementary pages:

The company was a charity/CASC and is claiming exemption from all tax on all or part of its income and gains (Also put an 'X' in box E15 if the company was a charity/CASC but had no income or gains in the period.) E15 X

All income and gains are exempt from tax and have been, or will be, applied for charitable or qualifying purposes only E20 X

Some of the income and gains may not be exempt or have not been applied for charitable or qualifying purposes only, and I have completed form CT600 E25

I claim exemption from tax

Name E30

Status E35 Trustee

Date DD MM YYYY E40

Repayments

To make a repayment claim for the period covered by these supplementary pages, please register and enrol to use the Charities Online service. See CT600 guide for further information.

Put an 'X' in the box if during the period covered by these supplementary pages you have over claimed tax. E45

Information required

Enter details of any income received from the following sources, claimed as exempt from tax in the hands of the charity/CASC. Enter the figure included in the charity's/CASC'S accounts for the period covered by this return.

Non-exempt amounts should be entered on form CT600 in the appropriate boxes.

Type of income		Amount
Enter total turnover from exempt charitable trading activities	E50	£ 22376.00
Investment income – exclude any amounts included on form CT600	E55	£ .00
UK land and buildings – exclude any amounts included on form CT600	E60	£ .00
Gift Aid – exclude any amounts included on form CT600	E65	£ .00
From other charities – exclude any amounts included on form CT600	E70	£ .00
Gifts of shares or securities received	E75	£ .00
Gifts of real property received	E80	£ .00
Other sources (not included above)	E85	£ 3849.00
Legacy income	E88	£ .00
Total of boxes E50 to E88	E90	£ 26225.00

Enter details of expenditure as shown in the charity's/CASC's accounts for the period covered by these supplementary pages

Type of expenditure		Amount
Trading costs in relation to exempt charitable activities (in box E50)	E95	£ 35585.00
UK land and buildings costs in relation to exempt charitable activities (in box E60)	E100	£ .00
All general administration/governance costs	E105	£ 7647.00
All grants and donations made within the UK	E110	£ .00
All grants and donations made outside the UK	E115	£ .00
Other expenditure not included above, or not used in calculating figures entered on the form CT600	E120	£ .00
Total of boxes E95 to E120	E125	£ 43232.00

Information required

Charity/CASC assets

	Disposals in the period (total consideration received)	Additions in the period (use accounts figures)
Tangible fixed assets	E130 £	E135 £ 1471
UK investments (excluding controlled companies)	E140 £	E145 £
Shares in, and loans to, controlled companies	E150 £	E155 £
Overseas investments	E160 £	E165 £
Loans and non-trade debtors		E170 £
Other current assets		E175 £ 30539
Qualifying investments and loans Applies to charities only. See CT600 Guide		E180
Value of any non-qualifying investments and loans Applies to charities only. See CT600 Guide		E185 £
Number of subsidiary or associated companies the charity controls at the end of the period. Exclude companies that were dormant throughout the period		E190

Phillips Frith LLP

9 Tregarne Terrace

ST AUSTELL

Cornwall

PL25 4DD

Dear Sir and Mesdames,

We confirm that the following representations are made on the basis of sufficient enquiries of trustee and executive management with relevant knowledge and experience and, where appropriate, of inspection of supporting documentation and that, to the best of our knowledge and belief, we can properly make each of these representations to you for the purpose of your independent examination of the financial statements of Lowender CIO for the year ended 31st December 2025 under the Charities Act 2011.

1. We acknowledge that the work carried out by you is substantially less in scope than an audit performed in accordance with Auditing Standards and that you do not express an audit opinion.
2. We acknowledge our legal responsibility for the preparation of the financial statements to show a true and fair view as required by law and therefore confirm for your particular purposes that in our view these comply with the methods and principles set out in 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 2015) (2014)).
3. We acknowledge our management responsibility for the maintenance of adequate internal control systems and procedures designed to prevent and detect fraud and error. We have no knowledge of any fraud, suspected fraud or allegations of fraud which could affect the charity.
4. All the financial transactions of the charity for the year as recorded in the accounting records and any other related information has been made available to you for your inspection.
5. The financial statements are free of material misstatements, including omissions, to the best of our knowledge and belief.
6. There are no material liabilities or contingent liabilities known to us other than those disclosed in the financial statements, including any guarantees to third parties.
7. No claims in connection with litigation have been or are expected to be received to the best of our knowledge and belief.
8. There have been no events to our knowledge since the balance sheet date which require disclosure or which would materially affect the amounts in the financial statements other than those already disclosed or included in the financial statements. Should any material events occur which may necessitate revision of the figures in the financial statements, or inclusion in a note thereto, we will advise you accordingly.

9. We confirm that we are not aware of any possible or actual instance of non-compliance with those laws and regulations which provide a legal framework within which the charity conducts its activities.
10. We confirm the completeness of the information provided regarding the identification of related parties, and the adequacy of related party disclosures in the financial statements.
11. We confirm that, having considered our expectations and intentions for the next twelve months and the availability of working capital, the charity is a going concern. We are unaware of any events, conditions, or risks beyond the period of assessment that may cast significant doubt on the charity's ability to continue as a going concern. We are satisfied that it remains operational and has sufficient funds to do so for at least the next 12 months.
12. All grants, donations and other voluntary incoming resources, the receipt of which is subject to specific terms and conditions, have been notified to you. There have been no breaches of terms or conditions in the application of such voluntary incoming resources.
13. We confirm that we are not aware of any breach of our charitable trusts and that we have advised you of the existence of any endowments and restricted income funds maintained by us.

Yours faithfully,

Mervyn Davey

Mervyn Davey (Jun 22, 2026 10:51:20 GMT+1)

Trustee

Signed on behalf of the board

On 22/06/2026

LOWENDE01 Accounts signing pack 31.12.25

Final Audit Report 2026-06-29

Created:	2026-06-22
By:	Phillips Frith (esign@phillipsfrith.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAA_PEJjms1slswXzAwDmJgviwC3_UIqJ7x

"LOWENDE01 Accounts signing pack 31.12.25" History

Document created by Phillips Frith (esign@phillipsfrith.com)
2026-06-22 - 08:33:58 GMT

Document emailed to Mervyn Davey (accs.lowender@gmail.com) for signature
2026-06-22 - 08:34:04 GMT

Document emailed to Amy Sole (amy.sole@phillipsfrith.com) for signature
2026-06-22 - 08:34:05 GMT

Email viewed by Mervyn Davey (accs.lowender@gmail.com)
2026-06-22 - 09:40:18 GMT

Mervyn Davey (accs.lowender@gmail.com) entered valid password assigned by the sender.
2026-06-22 - 09:40:36 GMT

Document e-signed by Mervyn Davey (accs.lowender@gmail.com)
Signature Date: 2026-06-22 - 09:51:20 GMT - Time Source: server - Signature appearance selected: TYPE

Email viewed by Amy Sole (amy.sole@phillipsfrith.com)
2026-06-29 - 08:52:03 GMT

Amy Sole (amy.sole@phillipsfrith.com) entered valid password assigned by the sender.
2026-06-29 - 08:52:15 GMT

Document e-signed by Amy Sole (amy.sole@phillipsfrith.com)
Signature Date: 2026-06-29 - 08:52:27 GMT - Time Source: server - Signature appearance selected: DRAW

Agreement completed.
2026-06-29 - 08:52:27 GMT