Charity Registration Number 1202815

MILL END COMMUNITY TRUST CIO

ANNUAL REPORT AND ACCOUNTS

FOR THE YEAR ENDED

31ST DECEMBER 2025

TRUSTEES' REPORT
FOR THE YEAR ENDED 31ST DECEMBER 2025

The Trustees present the annual report and financial statements of the charity for the year ended 31st December 2025. The financial statements comply with current statutory requirements for the requirements of the Charity's governing document.

OBJECTIVES AND ACTIVITIES

The charity's objects are for the relief of financial hardship amongst people living within the Three Rivers District Council area and surrounding areas by providing such persons with food and such other assistance as the trustees think fit in an effort to restore dignity and revive hope through:

- Practical community based action against hunger, poverty and marginalisation and
- Partnering with local churches and other charities and organisations to bring about lasting change to those in financial hardship.

All the Trust's Management, Trustees and workers are volunteers.

ACHIEVEMENTS AND PERFORMANCE

Mill End Community trust is in the process of negotiating with the Custodian Trustees for Methodist Church & the Managing Trustees of Berry Lane Church Council, a 10 year lease for an agreed plot of land. Subject to planning permission this land is to enable the erection of modular buildings to be used by the community trust in line with its charitable purposes. Progress has been made on this work and we expect to implement these during 2026.

FINANCIAL REVIEW

The charity's financial position remains sound at the end of the financial year.
The charity's principal sources of income during the year were donations, grants and interest. These funds were used to support the charity's activities and further its charitable objectives.
The trustees seek to ensure that the charity maintains sufficient funds to meet its ongoing commitments and to manage unforeseen fluctuations in income and expenditure.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The charity is governed by a constitution that was registered on 24th April 2023. The charity's activities are overseen by the committee of Trustees. The Trustees meet at least eight times in the year to monitor the efficient day to day running of the charity. There are no paid staff.

TRUSTEES' REPORT
FOR THE YEAR ENDED 31ST DECEMBER 2025

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS

Mill End Community Trust CIO is an incorporated charity registered with the Charity Commission (Number 1202815)
The principal operating address of the charity is:
3 Nightingale Place, Rickmansworth, WD3 7BZ

The Trustees who served in the year up to the date of this report were:
I Bangs
N Chambers
D Tatham
J Wray
S Noble
M Hamilton (resigned 30 April 2025)
J Partridge (elected 7 July 2025)

Trustees have been appointed in accordance with the constitution and retire in rotation. The Trustees have assessed the major risks to which the charity is exposed and are satisfied that systems are in place to mitigate exposure to major risks.

STATEMENT OF TRUSTEES RESPONSIBILITIES

The trustees are responsible for the preparation of the accounts in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.
Law applicable to charities in England and Wales requires trustees to prepare accounts for each financial year which give a true and fair view of the charity's financial activities during the year and of its financial position at the year end.
In preparing accounts giving a true and fair view, the Trustees should follow best practice and:

- Select suitable accounting policies and then apply them consistently:
- Make judgements and estimates that are reasonable and prudent:
- State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the accounts; and
- Prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping accounting records that disclose with reasonable accuracy the financial position of the Charity and which enable them to ascertain the financial position of the charity and which enable them to ensure the accounts comply with the Charities Act 2011 and the provisions of the steps for the prevention and detection of fraud and other irregularities.

By order of the Trustees

Iris Bangs Chair of Trustees .....

Jevern Partridge Secretary .....

MILL END COMMUNITY TRUST (CIO)
RECEIPTS & PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2025

	2024			2025		
	£	£	£	£	£	£
Receipts	Unrestricted	Restricted	Totals	Unrestricted	Restricted	Totals
Foodbank Donations	**0.00**	**1602.71**	**1602.71**	**0.00**	**2360.98**	**2360.98**
General Donations	**27538.21**		**27538.21**	**27559.10**		**27559.10**
Café receipts	**800.66**		**800.66**	**762.14**		**762.14**
Gift Aid	**1982.38**		**1982.38**	**5081.93**		**5081.93**
Community Support	**0.00**	**5000.00**	**5000.00**	**0.00**	**7000.00**	**7000.00**
Interest Received	**2931.12**		**2931.12**	**3361.56**		**3361.56**
	33252.37	**6602.71**	**39855.08**	**36764.73**	**9360.98**	**46125.71**
	Unrestricted	Restricted	Totals	Unrestricted	Restricted	Totals
Payments		(Foodbank)				
Admin, Insurance & Property Costs	**2220.63**	**0.00**	**2220.63**	**2767.44**	**0.00**	**2767.44**
Foodbank	**7747.11**	**1602.71**	**9349.82**	**10839.73**	**2360.98**	**13200.71**
Café	**2440.37**	**0.00**	**2440.37**	**1220.31**	**0.00**	**1220.31**
Community Support Services	**5244.97**	**5000.00**	**10244.97**	**11387.70**	**0.00**	**11387.70**
Rent	**4468.00**	**0.00**	**4468.00**	**4324.00**	**0.00**	**4324.00**
	-		**0.00**	-		
Total	**22121.08**	**6602.71**	**28723.79**	**30539.18**	**2360.98**	**32900.16**
Surplus for the year			**11131.29**			**13225.55**
Transfer from Original Charity to CIO Bank			169900.19			**0.00**
Transfer from Original Charity to CIO Cash			**246.07**			**0.00**
Brought forward			7135.45			**188413.00**
Carried forward			**188413.00**			**201638.55**

STATEMENT OF ASSETS AND LIABILITIES
AS AT 31 DECEMBER 2024

Assets		
Uncleared Items	-855.53	**0.00**
CAF (CIO)	**17297.69**	**26515.77**
CAF GOLD	**171470.17**	**174787.10**
Cash	**500.67**	**335.68**
	188413.00	**201638.55**

The accounts set out above for the year ended 31 December 2025 and the statement of assets and liabilities at that date are as approved by the trustees.

Nick Chambers
Treasurer
on behalf of the Trustees

Independent examiner's report to the trustees of Mill End Community Trust

I report to the trustees on my examination of the accounts (attached on the following page) of the Mill End Community Trust CIO (('the Trust'), charity number 1202815, for the year ended 31 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'). The charity's trustees consider that an audit is not required for this year under section 144 of the Act and that an independent examination is needed

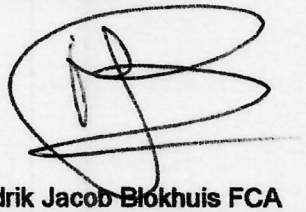
I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

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 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.



Hendrik Jacob Blokhuis FCA
Relevant professional qualification or membership of professional bodies (if any): ICAEW
58 Shepherds Way, Rickmansworth, WD3 7NL

Date: 09/09/26

1. Accounting polices

Basis of preparation

The accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless stated in the relevant note(s) to these accounts.

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by 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.

The accounts have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved applying "Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) effective 1 January 2015 rather than the version of the Statement of Recommended Practice referred to in the regulation but which has since been withdrawn.

The charity constitutes a public benefit.

The Trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Income recognition

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

Donations, legacies and other forms of voluntary income are recognised as incoming resources when receivable, except insofar as incapable of financial measurement. All other forms of income are recognised on a receivable basis. Income relating exclusively to future accounting periods is deferred.

Expenditure recognition

Expenditure is recognised when a liability is incurred.

Funds
Unrestrictive funds represent funds that can be applied at the Trustee discretion within the general objects of the charity.

2. **Trustees remuneration and expenses**
   No Trustees received any remuneration during the year.

3. **Employees**
   There were no employees during the year.