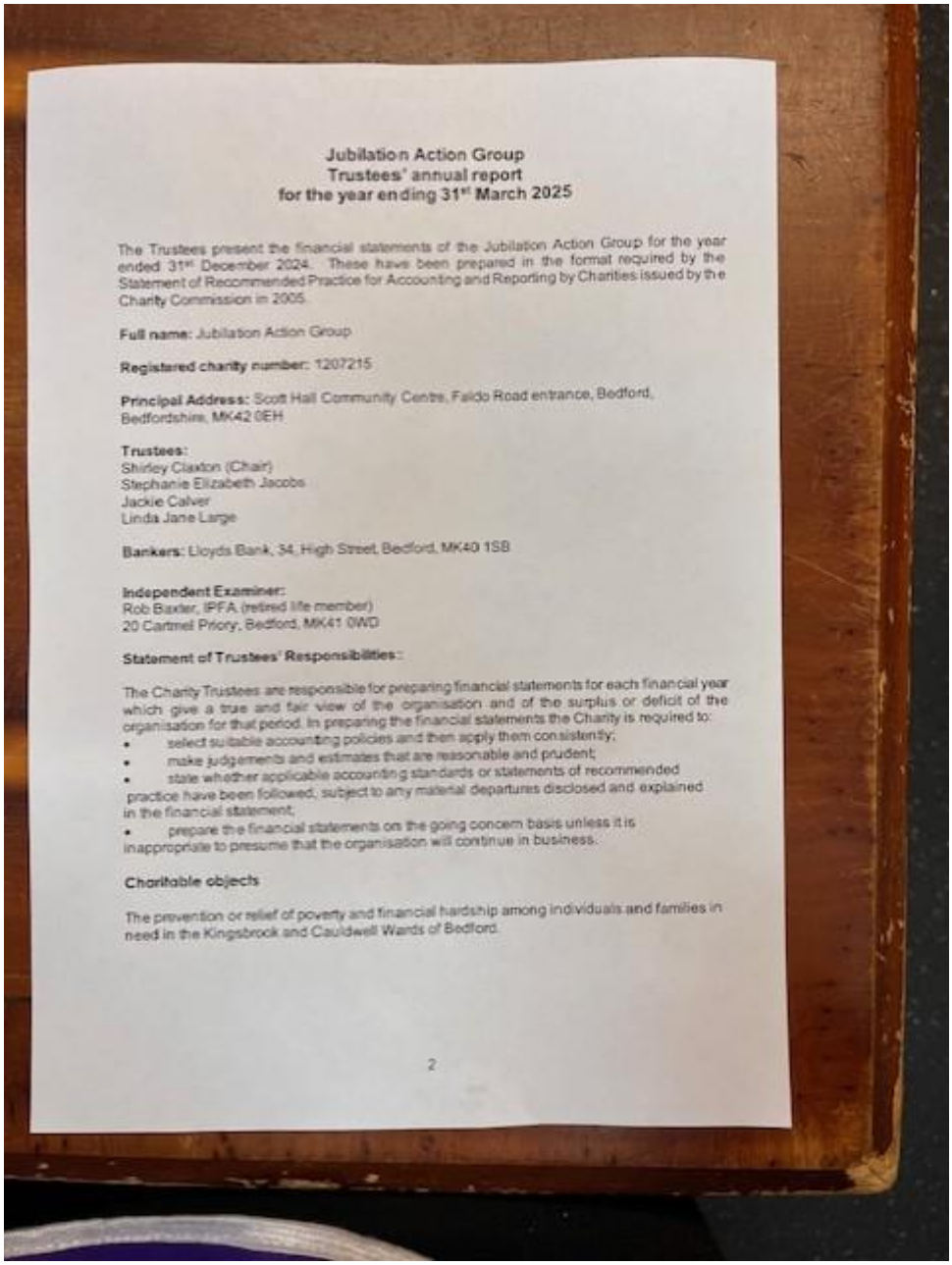


Jubilation Action Group
Trustees' annual report
for the year ending 31st March 2025

The Trustees present the financial statements of the Jubilation Action Group for the year ended 31st December 2024. These have been prepared in the format required by the Statement of Recommended Practice for Accounting and Reporting by Charities issued by the Charity Commission in 2005.

Full name: Jubilation Action Group

Registered charity number: 1207215

Principal Address: Scott Hall Community Centre, Faldo Road entrance, Bedford, Bedfordshire, MK42 0EH

Trustees:
Shirley Claxton (Chair)
Stephanie Elizabeth Jacobs
Jackie Calver
Linda Jane Large

Bankers: Lloyds Bank, 34, High Street, Bedford, MK40 1SB

Independent Examiner:
Rob Baxter, IPFA (retired life member)
20 Cartmel Priory, Bedford, MK41 0WD

Statement of Trustees' Responsibilities:

The Charity Trustees are responsible for preparing financial statements for each financial year which give a true and fair view of the organisation and of the surplus or deficit of the organisation for that period. In preparing the financial statements the Charity is required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards or statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statement;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the organisation will continue in business.

Charitable objects

The prevention or relief of poverty and financial hardship among individuals and families in need in the Kingsbrook and Cauldwell Wards of Bedford.

Jubilation Action Group
Trustees' annual report
for the year ending 31st December 2025

Activities
Jubilation Action Group is a Community Food Pantry and serves two Wards in Bedford, namely Kingsbrook Ward and Cauldwell Ward. The Group operates out of Scott Hall Community Centre and serves the families in the community that are struggling with the cost-of-living crisis. The Group provides every day ambient foods, fruit and vegetables, toiletries, baby products and such other household items as the trustees may determine at a cost that is affordable for the affected families. The Group also provides information and advice to individuals and families who require such support, advice or assistance, including signposting them to relevant agencies, information and other advisory services or organisations for further support.

Accounting Policies:
The financial statements have been prepared on the Receipts and Payments cost basis in accordance with relevant standards and the provisions of the Statement of Recommended Practice, Accounting by Charities issued by the Charity Commissioners. The principal accounting policies adopted in the preparation of the financial statements are as follows:

Grants receivable, donations and subscriptions: Grants receivable, donations and subscriptions are recognised in the period to which the income relates.

Funds: Unrestricted funds are incoming resources receivable or generated for the objects of the charity without further specified purpose and are available as general fund. Designated funds are unrestricted funds earmarked by the trustees for a particular purpose. At the decision of the trustees, previously designated funds may be transferred back to unrestricted general funds without further specified purpose.

Interest Receivable: Interest is included when received by the charity.

Resources Expended: The Charity is not registered for VAT and accordingly, where applicable, expenditure is disclosed inclusive of VAT.

Fund Accounting: The charity's unrestricted funds consist of funds which the Charity may use for its purpose at its discretion. The charity's restricted funds may only be applied to purposes specified by donors

Taxation: Jubilation Action Group is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charity for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part II Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Signed on behalf of the charity's trustees:

Signed S Clark Date 26-10-26

Independent examiner's report to the trustees of Jubilation Action Group for the year ending 31st December 2025

The charity's trustees consider that an audit is not required for this year under section 144 of the Charities I report on the accounts of the charity, which are set out on pages 5 and 6.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charity Act
- follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b)) of the Charities Act; and
- state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect, the requirements:

to keep accounting records in accordance with section 130 of the Charities Act; and
to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

have not been met; or

(2) to which, in my opinion, attention should be drawn to enable a proper understanding of the accounts to be reached.

Signed: Rob Baxter **Date:** 30th September 2026

Rob Baxter
Chartered Institute of Public Finance and Accountancy (Retired Life Member)

Jubilation Action Group
Statement of Financial Activities
for the year ended 31st December 2025

	30/03/2025 £	31/03/2024 £
CURRENT ASSETS		
Bank Current Account	968.98	1,275.54
	968.98	1,275.54
CURRENT LIABILITIES		
Creditors and Accruals	350.00	350.00
	350.00	350.00
FUNDS		
Income Fund	618.98	925.54
	618.98	925.54

The trustees declare that they have approved the accounts above.

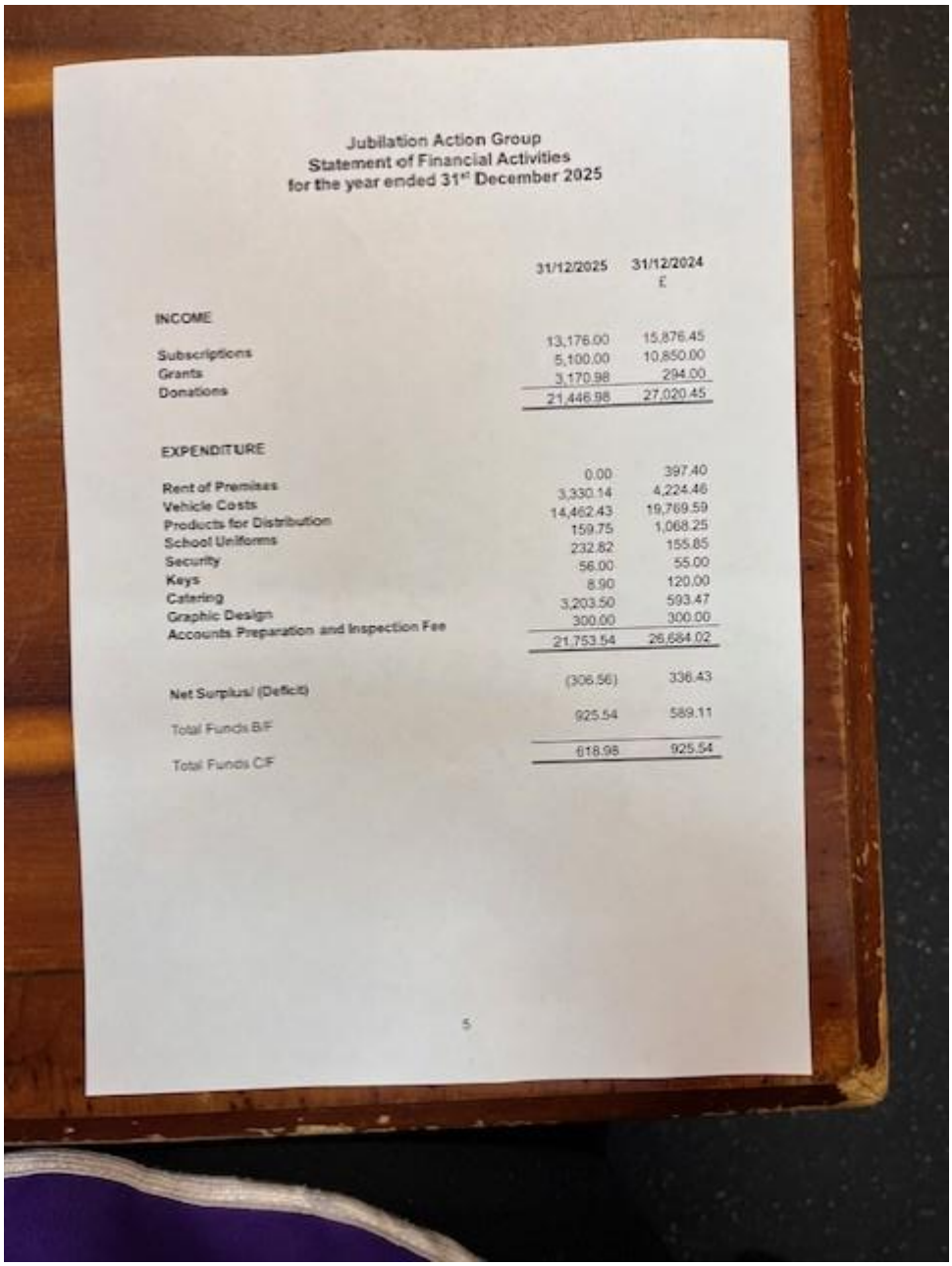
Signed on behalf of the Charity's trustees:

Signed S Claxton Dated 26-10-26

Name: SHIRLEY CLAXTON Trustee

Notes to the Accounts

1) The creditors amount of £350 comprises of two items. These are a £50 payment of a loan from one of the trustees, made to assist with cash flow, and the payment of £300 for accountancy and financial inspection services.



Jubilation Action Group
Statement of Financial Activities
for the year ended 31st December 2025

	31/12/2025	31/12/2024 £
INCOME		
Subscriptions	13,176.00	15,876.45
Grants	5,100.00	10,850.00
Donations	3,170.98	294.00
	21,446.98	27,020.45
EXPENDITURE		
Rent of Premises	0.00	397.40
Vehicle Costs	3,330.14	4,224.46
Products for Distribution	14,462.43	19,769.59
School Uniforms	159.75	1,068.25
Security	232.82	155.85
Keys	56.00	55.00
Catering	8.90	120.00
Graphic Design	3,203.50	593.47
Accounts Preparation and Inspection Fee	300.00	300.00
	21,753.54	26,684.02
Net Surplus/ (Deficit)	(306.56)	336.43
Total Funds B/F	925.54	589.11
Total Funds C/F	618.98	925.54