Charity registration number: 1207999

THE D & L CHARITABLE TRUST
TRUSTEES' REPORT AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 JANUARY 2026

The D & L Charitable Trust
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The D & L Charitable Trust
Trustees' Report For The Year Ended 31 January 2026

The trustees present their report and the financial statements for the year ended 31 January 2026.

Objectives and Activities

Aims and Objectives

The charity exists to make grants to charitable and social enterprise organisations. Its focus is on supporting wildlife and domestic animals, children and young people, the elderly, people with special educational needs and disabilities (SEN&D), the homeless, and others in need. Grants are made mainly to organisations based in or serving the North West of England. The trustees aim, where possible, to make grants large enough to make an immediate and practical difference to the recipient's work.

Significant Activities

The charity's main activity is grant-making, funded by donations from its founders.

Grants are either one-off or regular. At the start of each financial year the trustees review which organisations will receive regular grants and how much. One-off grants are usually £500, £750 or £1,000. Regular grants are usually £250 per quarter (£1,000 a year) or £1,000 per half-year (£2,000 a year). The trustees will also consider grants for specific projects as they arise.

The charity has no employees, does not run its own charitable programmes, and incurs no costs other than professional accountancy fees. Almost all of its income is therefore available for grants.

Public Benefit

The trustees have had regard to the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and when planning its activities. The trustees are satisfied that the charity's grants to registered charities and social enterprise organisations deliver public benefit. These organisations support animal welfare, young people, the elderly, people with special educational needs and disabilities, the homeless, and those facing hardship, including through food banks.

The trustees confirm that they have complied with the requirements of Section 17 of the Charities Act 2011 to have due regard to the Charity Commission's guidance on public benefit.

Achievements and Performance

Main Achievements

During the year the charity received donations of £51,250 including Gift Aid (2025: £36,250).

The charity made grants totalling £46,974 to 27 charitable and social enterprise organisations (2025: £25,420 to 7 organisations). This is a considerable increase in both the value and the reach of its grant-making. Grants made in the year were as follows:

Domestic animals and wildlife: 5 organisations, £21,000
Special educational needs and disabilities: 9 organisations, £12,974
Elderly and food banks: 5 organisations, £4,500
Health: 3 organisations, £3,000
Homelessness: 2 organisations, £3,000
Youth: 2 organisations, £1,500
Other: 1 organisation, £1,000
Total: 27 organisations, £46,974

Financial Review

Financial Position

Income for the year was £51,250, all of it donations from David Jennings, a founder of the charity, including Gift Aid. Expenditure totalled £48,234. At 31 January 2026 the charity held cash at bank of £13,935 and its unrestricted funds were £12,675.

The founders have said they intend to give up to £30,000 a year (including Gift Aid) in future. This is less than in the previous year. The trustees understand that the founders also support many other charities and good causes personally, and they consider this level of future funding sufficient for the charity's plans. The charity's funds at the year end, together with the expected donations, give the charity about £42,700 for grant-making in the year ending 31 January 2027. Of this, £19,500 is committed to regular grants, leaving about £23,200 for further one-off and project grants.

Reserves Policy

The charity's policy is to distribute the donations it receives as grants and not to build up long-term reserves. The trustees aim to hold enough funds to meet the charity's committed regular grants and its running costs, which are limited to professional accountancy fees. At 31 January 2026 the charity's unrestricted funds were £12,675. The trustees consider this level of reserves appropriate.

Funds Materially in Deficit

No funds were materially in deficit at 31 January 2026.

Going Concern

The trustees have considered the charity's financial position, including the funds held at the year end, its committed grants, and the founders' stated intention to continue donating. They have concluded that the charity has adequate resources to continue operating for at least 12 months from the date these financial statements are approved. The financial statements have therefore been prepared on a going concern basis.

Additional Note

The trustees are satisfied that all current grant commitments can be met from funds already held and from future donations from the founders.

Structure, Governance and Management

Governing Document

The charity is an unincorporated charitable trust governed by its trust deed dated 26 April 2024. It is registered with the Charity Commission for England and Wales under charity number 1207999.

Trustee Selection Methods

New trustees are appointed by the existing trustees in accordance with the trust deed. When appointing new trustees, the trustees consider the skills and experience the charity needs.

Reference and Administrative Details

Trustees

Mrs Lyn Jennings - Trustee
Mr Richard Jennings - Trustee

Charity Number

1207999

Principal Address

7 Guild Avenue
Blackpool
FY2 9BG

Independent Examiner

Michael Lee Jackson (FCCA) Chartered Certified Accountant
Jackson Lee Accountants Ltd
Chartered Certified Accountants
10 St Mary's Place
Bury
Lancashire
BL9 0DZ

The trustees' report was approved by the board of trustees and signed on its behalf by:

Mr Richard Jennings

Trustee
16th October 2026

The D & L Charitable Trust
Independent Examiner's Report to the Trustees of The D & L Charitable Trust
For The Year Ended 31 January 2026

I report to the trustees on my examination of the accounts of The D & L Charitable Trust (the Trust) for the year ended 31 January 2026.

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 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 contents 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.

Michael Lee Jackson (FCCA) Chartered Certified Accountant

16th October 2026
10 St Mary's Place
Bury
Lancashire
BL9 0DZ

The D & L Charitable Trust
Statement of Financial Activities
For The Year Ended 31 January 2026

	Notes	31 January 2026 Unrestricted funds £	31 January 2025 Unrestricted funds £
INCOME AND ENDOWMENTS FROM:			
Donations and legacies	**3**	51,250	36,250
EXPENDITURE ON:			
Charitable activities:	**4**		
Grant making		(48,234)	(26,591)
NET INCOME		3,016	9,659
NET MOVEMENT IN FUNDS		3,016	9,659
RECONCILIATION OF FUNDS:			
Total funds brought forward		9,659	-
TOTAL FUNDS CARRIED FORWARD	**10**	12,675	9,659

The notes on pages 7 to 9 form part of these financial statements.

The D & L Charitable Trust
Statement of Financial Position
As At 31 January 2026

	Notes	31 January 2026 Unrestricted funds £	31 January 2025 Total funds £
CURRENT ASSETS			
Debtors	**8**	-	1,250
Cash at bank and in hand		13,935	9,489
		13,935	10,739
Creditors: Amounts Falling Due Within One Year	**9**	(1,260)	(1,080)
NET CURRENT ASSETS (LIABILITIES)		12,675	9,659
TOTAL ASSETS LESS CURRENT LIABILITIES		12,675	9,659
NET ASSETS		12,675	9,659
FUNDS OF THE CHARITY			
Unrestricted Funds		12,675	9,659
TOTAL FUNDS	**10**	12,675	9,659

On behalf of the board

Mr Richard Jennings

Trustee
16th October 2026

The notes on pages 7 to 9 form part of these financial statements.

1. General Information

The D & L Charitable Trust is an unincorporated charity registered with the Charity Commission, registered charity number 1207999. The principal address is 7 Guild Avenue, Blackpool, FY2 9BG.

2. Accounting Policies

2.1. Basis of Preparation of Financial Statements

The financial statements have been prepared in accordance with 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 2019)", Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities Act 2011.

The charity is a Public Benefit Entity as defined by FRS 102.

The comparative figures are for the period from 26 April 2024 to 31 January 2025 and are therefore not entirely comparable.

2.2. Incoming Resources

All incoming resources are included in the Statement of Financial Activities when the charity is entitled to the funds, receipt is probable and the amount can be measured reliably.

Donations are recognised when received or, if earlier, when the charity becomes entitled to them. All donations received during the year were unrestricted and are available for use at the discretion of the trustees in furtherance of the charity's objectives.

Gift Aid on donations is recognised when the related donation is recognised, provided the charity is entitled to reclaim it and the amount can be measured reliably. Gift Aid reclaimable at the year end is included in debtors.

2.3. Resources Expended

Expenditure is recognised on an accruals basis as soon as there is a legal or constructive obligation committing the charity to the expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Grants payable are recognised as expenditure when they are approved by the trustees and the recipient has been notified, unless the grant is subject to performance conditions which remain within the control of the charity. Grants approved but unpaid at the year end are included in creditors. Regular grants are reviewed by the trustees at the start of each financial year and are recognised as each instalment becomes payable.

Expenditure on charitable activities comprises grants made to other charitable and social enterprise organisations in furtherance of the charity's objectives, together with an allocation of support costs.

Support costs comprise governance costs, being the costs of meeting the charity's constitutional and statutory requirements, including the independent examination and accountancy fees. As grant-making is the charity's only activity, all support costs are allocated to charitable activities.

The charity is not registered for VAT. Irrecoverable VAT is included in the cost of the expenditure to which it relates.

2.4. Cash and Cash Equivalents

Cash and cash equivalents are basic financial assets and include cash in hand and deposits held at call with banks, other short-term highly liquid investments that mature in no more than three months from the date of acquisition and are readily convertible to a known amount of cash with insignificant risk of change in value, and bank overdrafts.

3. Income from Donations and Legacies

	31 January 2026	31 January 2025
	Unrestricted funds	Unrestricted funds
	£	£
Donations and gifts	41,000	29,000
Gift aid	10,250	7,250
	51,250	36,250

4. **Analysis of Expenditure**

	Grant funding of activities	Support costs (see note 5)	31 January 2026 Total
	£	£	£
Grant making	46,974	1,260	48,234

	Grant funding of activities	Support costs (see note 5)	31 January 2025 Total
	£	£	£
Grant making	25,420	1,171	26,591

5. **Support Costs**

	31 January 2026 Grant making	31 January 2025 Grant making
	£	£
General administration	-	91
Governance costs	1,260	1,080
	1,260	1,171

6. **Independent Examiner's Remuneration**

	31 January 2026	31 January 2025
	£	£
Independent examination of the financial statements	1,260	1,080

7. **Average Number of Employees**

Average number of employees during the year was: NIL (2025: NIL)

8. **Debtors**

	31 January 2026	31 January 2025
	£	£
Due within one year		
Other debtors	-	1,250

9. **Creditors: Amounts Falling Due Within One Year**

	31 January 2026	31 January 2025
	£	£
Accruals and deferred income	1,260	1,080

10. **Movement in Funds**

	As at 1 February 2025	Income	Expenditure	As at 31 January 2026
	£	£	£	£
Unrestricted funds				
General:				
General unrestricted fund	9,659	51,250	(48,234)	12,675
Total funds	9,659	51,250	(48,234)	12,675

	As at 26 April 2024	Income	Expenditure	As at 31 January 2025
	£	£	£	£
Unrestricted funds				
General:				
General unrestricted fund	-	36,250	(26,591)	9,659
Total funds	-	36,250	(26,591)	9,659

11. **Transactions with Trustees**

None of the trustees received any remuneration or any other benefits from an employment with the charity or a related entity during the current or previous year.

No trustee expenses have been incurred.

12. **Related Party Disclosures**

Lyn Jennings and Richard Jennings are trustees of the charity. David Jennings, a founder of the charity, is not a trustee but is a related party as the spouse of Lyn Jennings and the brother of Richard Jennings.

During the year the charity received unrestricted donations of £41,000 (2025: £29,000) from David Jennings, on which Gift Aid of £10,250 (2025: £7,250) was reclaimed, giving a total of £51,250 (2025: £36,250). No conditions were attached to these donations.

There were no other related party transactions during the year.

The D & L Charitable Trust
Detailed Statement of Financial Activities
For The Year Ended 31 January 2026

	31 January 2026 Total funds	31 January 2025 Total funds
	£	£
INCOME AND ENDOWMENTS FROM:		
Donations and legacies		
Donations and gifts	41,000	29,000
Gift aid	10,250	7,250
	51,250	36,250
	51,250	36,250
EXPENDITURE ON:		
Charitable Activities:		
Grant making		
Grants to institutions	(46,974)	(25,420)
Sundry expenses	-	(91)
Independent examination and accountancy services	(1,260)	(1,080)
	(48,234)	(26,591)
	(48,234)	(26,591)
NET INCOME	3,016	9,659