Charity registration number: 205043

St Laurence Relief In Need Trust

Annual Report and Financial Statements

for the Year Ended 31 December 2025

St Laurence Relief In Need Trust

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St Laurence Relief In Need Trust

Trustees' Report

The trustees present the annual report together with the financial statements of the charity for the year ended 31 December 2025.

Objectives and activities

Objects and aims

The primary objective of the charity is to apply the annual income after management expenses for financial assistance, either generally or individually, to those people residing in the Ancient Parish of St. Laurence, Reading, who face conditions of need, hardship or distress. Where the net annual income is not required for the primary objective, the Trustees may apply it in a similar manner to those people residing in the County Borough of Reading.

Public benefit

The charity invites applications for financial assistance from people residing in either the Parish of St. Laurence or County Borough of Reading and from charitable or other organisations for the benefit of such people.

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Achievements and performance

During the year the charity made donations and grant awards of £49,000 (2024 - £71,503) in total for the benefit 36 organisations.

The endowment fund fixed assets comprise a modest portfolio of listed investments. The return on listed investments was in line with expectation for the investment strategy and risk profile of the charity.

Financial review

Policy on reserves

The trustees maintain unrestricted cash reserves at a level equivalent to one year's expenditure to ensure sufficient cash is available to fund charitable distributions arising in the first quarter of the next financial year.

Principal funding sources

The principal funding source is from related charity, Church Lands and John Johnson's Estate Charities (charity no. 272566). Annual income may vary depending on the investment performance of the related charity's endowment fund.

Investment policy and objectives

There are no restrictions on the trustees' power to invest the assets the charity. Listed investments are low risk and held in managed investment funds with a bias towards providing income.

St Laurence Relief In Need Trust

Trustees' Report (continued)

Reference and Administrative Details

Charity Registration Number:	205043
Principal Office:	Victoria House 26 Queen Victoria Street Reading Berkshire RG1 1TG
Independent Examiner:	Graeme Hobbs FCCA Hobbs Granger Roitt LLP 11 Eastheath Avenue Wokingham Berkshire RG41 2PP
Solicitors:	Blandy & Blandy 1 Friar Street Reading Berkshire RG1 1DA
Bankers:	The Royal Bank of Scotland plc Liverpool CSC Stephenson Way Wavertree Liverpool L13 IHE
Investment Managers:	Redmayne-Bentley LLP Market Place House 43 Market Place Henley-on- Thames RG9 2AA
Chartered Surveyors:	Hicks Baker Limited 10-14 Duke Street Reading RG1 4RU

Trustees and officers

The trustees and officers serving during the year and since the year end were as follows:

Trustees:	Mrs P Thomas
	Mrs R P Williams (resigned 25 December 2025)
	Mr N C Burrows
	Mrs R E Pearse
	Rev C R Jones
	Mr L R Smith
Chairman:	Rev C R Jones

Structure, governance and management

Nature of governing document

The St. Laurence Relief in Need Trust is an unincorporated charity governed by a deed of trust dated 1 January 1942.

The body of the trustees comprise three ex-officio trustees, two representative trustees and up to four co-opted trustees. The vicar and churchwardens for the time being of St. Laurence Church, Reading are the ex-officio trustees and representative trustees are appointed by Reading Borough Council.

Recruitment and appointment of trustees

Trustees are carefully selected for their knowledge and experience of charitable organisations. New trustees are elected at the Annual General Meeting. Newly appointed trustees are inducted to the work of the charity by the chairman and provided with all information required to fulfil their role as trustees in accordance with the deed of trust and the Charities Act 2011. A trustee may retire voluntarily.

Organisational structure

The Chairman, Rev C R Jones, has overall responsibility for the charity and is assisted in this role by the Clerk.The Treasurer is responsible for the financial management of the charity. The charity engages a firm of chartered surveyors to manage property investments, stockbrokers to manage listed investments and lawyers to advise on legal matters.

Trustee meetings

Trustee meetings are held twice a year, one of which is the Annual General Meeting.

Risk management

The trustees acknowledge their responsibility to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

Trustees' Report (continued)

Statement of Trustees' Responsibilities

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

The law applicable to charities requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

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

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008, and the provisions of the constitution. The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

The annual report was approved by the trustees of the charity on 30/10/2026 and signed on its behalf by:



Rev C R Jones
Chairman and trustee

St Laurence Relief In Need Trust

Independent Examiner's Report to the trustees of St Laurence Relief In Need Trust

I report to the trustees on my examination of the accounts of St Laurence Relief In Need Trust for the year ended 31 December 2025.

Responsibilities and basis of report

As the charity trustees of St Laurence Relief In Need 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 St Laurence Relief In Need 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 St Laurence Relief In Need 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 accounting 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.

Graeme Hobbs
Graeme Hobbs (Oct 30, 2026 14:02:06 GMT)

Graeme Hobbs FCCA
Hobbs Granger Roitt LLP

11 Eastheath Avenue
Wokingham
Berkshire
RG41 2PP

30/10/2026
Date:.....

St Laurence Relief In Need Trust

Statement of Financial Activities for the Year Ended 31 December 2025

	Note	Unrestricted funds £	Endowment funds £	Total 2025 £
Income and Endowments from:				
Donations and legacies		59,962	-	59,962
Investment income	3	1,421	-	1,421
Total income		61,383	-	61,383
Expenditure on:				
Charitable activities	5	(53,959)	-	(53,959)
Total expenditure		(53,959)	-	(53,959)
Gains/losses on investment assets		-	3,286	3,286
Net income		7,424	3,286	10,710
Net movement in funds		7,424	3,286	10,710
Reconciliation of funds				
Total funds brought forward		65,758	18,962	84,720
Total funds carried forward	13	73,182	22,248	95,430

	Note	Unrestricted funds £	Endowment funds £	Total 2024 £
Income and Endowments from:				
Donations and legacies		60,525	-	60,525
Investment income	3	1,813	-	1,813
Total income		62,338	-	62,338
Expenditure on:				
Raising funds	4	(25)	-	(25)
Charitable activities	5	(77,077)	-	(77,077)
Total expenditure		(77,102)	-	(77,102)
Gains/losses on investment assets		-	482	482
Net (expenditure)/income		(14,764)	482	(14,282)
Net movement in funds		(14,764)	482	(14,282)
Reconciliation of funds				
Total funds brought forward		80,522	18,480	99,002
Total funds carried forward	13	65,758	18,962	84,720

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2024 is shown in note 13.

St Laurence Relief In Need Trust

(Registration number: 205043)
Balance Sheet as at 31 December 2025

	Note	31 December 2025 £	31 December 2024 £
Fixed assets			
Investments	10	22,365	19,079
Current assets			
Debtors	11	22,301	37,321
Cash at bank and in hand		51,864	29,310
		74,165	66,631
Creditors: Amounts falling due within one year	12	(1,100)	(990)
Net current assets		73,065	65,641
Net assets		95,430	84,720
Funds of the charity:			
Endowment funds		22,248	18,962
Unrestricted income funds			
Unrestricted funds		73,182	65,758
Total funds	13	95,430	84,720

The financial statements on pages 6 to 16 were approved by the trustees, and authorised for issue on 30/10/2026 and signed on their behalf by:

Rev C R Jones
Chairman and trustee

St Laurence Relief In Need Trust

Notes to the Financial Statements for the Year Ended 31 December 2025

1 Accounting policies

Statement of compliance
The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Basis of preparation
St Laurence Relief In Need Trust meets the definition of a public benefit entity under FRS 102. The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

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

Income and endowments
Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Investment income

Dividends are recognised once the dividend has been declared and notification has been received of the dividend due.

Expenditure
All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Raising funds

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

1 Accounting policies (continued)

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Grant provisions

Provisions for grants are made when the intention to make a grant has been communicated to the recipient but there is uncertainty about either the timing of the grant or the amount of grant payable.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company 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 11 of the 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.

Fixed asset investments

Fixed asset investments, other than programme related investments, are included at market value at the balance sheet date. Realised gains and losses on investments are calculated as the difference between sales proceeds and their market value at the start of the year, or their subsequent cost, and are charged or credited to the Statement of Financial Activities in the period of disposal.

Unrealised gains and losses represent the movement in market values during the year and are credited or charged to the Statement of Financial Activities based on the market value at the year end.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Endowment funds represent those assets which must be held permanently by the charity, principally investments. Income arising on the endowment funds can be used in accordance with the objects of the charity and is included as unrestricted income. Any capital gains or losses arising on the investments form part of the fund.

2 Income from donations and legacies

	Unrestricted funds General £	Total 2025 £	Total 2024 £
Grants, including capital grants;			
Grants from other charities	59,962	59,962	60,525
	59,962	59,962	60,525

3 Investment income

	Unrestricted funds General £	Total 2025 £	Total 2024 £
Interest receivable and similar income;			
Interest receivable on bank deposits	204	204	293
Other income from fixed asset investments	1,217	1,217	1,520
	1,421	1,421	1,813

4 Expenditure on raising funds

a) Investment management costs

	Total 2025 £	Total 2024 £
Other investment management costs;		
Other portfolio management costs	-	25
	-	25

5 Expenditure on charitable activities

	Unrestricted funds General £	Total 2025 £	Total 2024 £
Grant funding of activities	49,000	49,000	71,503
Allocated support costs	4,959	4,959	5,574
	53,959	53,959	77,077

6 Analysis of support costs

Charitable activities expenditure

	Unrestricted funds General £	Total 2025 £	Total 2024 £
Clerk's fees	1,729	1,729	1,685
Treasurer's fees	2,033	2,033	2,706
Independent Examiner's fees	1,160	1,160	1,100
Bank charges	37	37	83
	4,959	4,959	5,574

7 Grant-making

Analysis of grants

	Grants to institutions	
	31 December 2025 £	31 December 2024 £
Analysis		
Donations and grant awards to 36 organisations (2024 - 35)	49,000	71,503

The support costs associated with grant-making are £4,959 (31 December 2024 - £5,574).

Below are details of material grants made to institutions.

Name of institution	Activity	2025 £	2024 £
Berkshire MS Centre		1,000	1,000
The Samaritans of Reading		1,000	1,000
League of Friends Reading Hospitals		1,000	1,000
Reading Talking Newspaper for the Blind		1,000	1,000
Cruse Thames Valley Berkshire		1,000	1,000
Berkshire Vision		1,000	1,000
Readibus		1,000	1,000
Reading Cygnets Swimming Club		1,000	1,000
Duchess of Kent House Trust		-	1,000
Reading YMCA		1,000	1,000
Activity Club for Children with Special Needs		-	1,000
Home Start Reading		1,000	1,000
Dingley Family & Specialist Early Years		1,000	1,000
CIRDIC		1,000	3,000
Christian Community Action		1,000	7,000
Communicare Trust (Reading) Ltd		1,000	1,000
Tilehurst Junior Youth Club		1,000	1,000
ABC to Read		1,000	1,000
Readipop		1,000	1,000
Mustard Tree Foundation		1,000	1,000
St Lawrence PCC		3,800	16,752
103rd Reading Scout Group		1,000	1,000
Reading Mencap		1,000	1,000
Chapter 2		1,000	1,000

7 Grant-making (continued)

Daisy's Dream	1,000	1,000
Cowshed	1,000	1,000
Faith Christian Group	1,000	8,000
Re Inspired	-	5,000
Reading Welfare Rights	1,000	1,000
No 5 Young people	5,000	1,940
The Raft Club	1,000	1,311
Citizens Advice Reading	-	2,500
Reading Sea Cadets	1,000	1,000
Kiviath Trust	-	1,000
Macmillan Cancer Relief	1,000	1,000
Reading Deaf Centre	1,000	1,000
Reading Association for the Blind	-	1,000
Duchess of Kent Hospice	1,000	-
Make/Sense Theatre	2,500	-
Rabble Theatre	5,000	-
Smart Works Reading	4,000	-
Parenting Special Children	2,500	-
	-	-
Grants written back	(3,800)	(3,000)
	49,000	71,503

8 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any reimbursed expenses from the charity during the year.

9 Taxation

The charity is a registered charity and is therefore exempt from taxation.

10 Fixed asset investments

	31 December 2025 £	31 December 2024 £
Other investments	22,365	19,079

Other investments

	Listed investments £	Stockbroking cash accounts £	Total £
Cost or Valuation			
At 1 January 2025	18,962	117	19,079
Revaluation	3,286	-	3,286
At 31 December 2025	22,248	117	22,365
Net book value			
At 31 December 2025	22,248	117	22,365
At 31 December 2024	18,962	117	19,079

The listed investments comprise UK investment trust and unit trust funds.

The historical cost of listed investments is £5,753 (2024- £5,753).

11 Debtors

	31 December 2025 £	31 December 2024 £
Accrued income	425	406
Other debtors	21,876	36,915
	22,301	37,321

12 Creditors: amounts falling due within one year

	31 December 2025 £	31 December 2024 £
Accruals	1,100	990

13 Funds

	Balance at 1 January 2025 £	Incoming resources £	Resources expended £	Other recognised gains/(losses) £	Balance at 31 December 2025 £
Unrestricted funds					
General	65,758	61,383	(53,959)	-	73,182
Endowment funds					
Permanent	18,962	-	-	3,286	22,248
Total funds	84,720	61,383	(53,959)	3,286	95,430

	Balance at 1 January 2024 £	Incoming resources £	Resources expended £	Other recognised gains/(losses) £	Balance at 31 December 2024 £
Unrestricted funds					
General	80,522	62,338	(77,102)	-	65,758
Endowment funds					
Permanent	18,480	-	-	482	18,962
Total funds	99,002	62,338	(77,102)	482	84,720

14 Analysis of net assets between funds

	Unrestricted funds General £	Endowment funds Permanent £	Total funds at 31 December 2025 £
Fixed asset investments	117	22,248	22,365
Current assets	74,165	-	74,165
Current liabilities	(1,100)	-	(1,100)
Total net assets	73,182	22,248	95,430

	Unrestricted funds General £	Endowment funds Permanent £	Total funds at 31 December 2024 £
Fixed asset investments	117	18,962	19,079
Current assets	66,631	-	66,631
Current liabilities	(990)	-	(990)
Total net assets	65,758	18,962	84,720

15 Related party transactions

During the year the charity made the following related party transactions:

Church Lands and John Johnson's Estate Charities
The charity is under the common trusteeship and a beneficiary of annual income from Church Lands and John Johnson's Estate Charities. During the year the charity received an annual income distribution of £59,962 (2024: £60,525).

At the balance sheet date the amount due from Church Lands and John Johnson's Estate Charities was £21,876 (2024 - £36,915).

Vale&West
The treasurer, Mr Pyke is a partner with Vale & West Chartered Accountants.During the year the charity paid Vale & West £2.033 (2024:£ 2,706) for accountancy services.

At the balance sheet date the amount due to/from Vale&West was £Nil (2024 - £Nil).