TILE HILL AND WESTWOOD CHARITY

REPORT AND ACCOUNTS

FOR THE YEAR TO 31 DECEMBER 2025

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TILE HILL AND WESTWOOD CHARITY

TRUSTEES' REPORT

FOR THE YEAR TO 31 DECEMBER 2025

The trustees present their report and financial statements for the year ended 31 December 2025.

The financial statements have been prepared so as to comply with Charity's governing document, the Charities Act 2011 and "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)".

The Tile Hill and Westwood Charity, of 46-48 Hodgetts Lane, Burton Green, CV8 1PJ, is registered with the Charity Commission (Number 220898) and constituted by a Scheme dated 10 April 1951, as amended by a Scheme dated 2 February 1989 as amended 28 April 2011.

The Charity is administered by its Trustees. Those who served during the period covered by these financial statements were:

- David Line
- Adrian Hickinbottom
- Lesley Tacon
- Janet Hickinbottom MBE
- Peter Wall

Trustees are appointed by the existing trustees. New trustees undergo an orientation meeting to brief them on their obligations and inform them of the content of the constituent documents, the committee and decision-making processes and recent financial performance of the charity. During the induction process they meet other trustees. Trustees are encouraged to attend appropriate training where this will facilitate the undertaking of their role.

The Charity's Bankers are Lloyds Bank plc. at its High Street, Coventry branch and its Independent Examiner is Paul Reading.

The object of the Charity is to provide assistance to those in need residing within its beneficial area, being the neighbourhoods of Tile Hill and Westwood and elsewhere within a three-and-half mile radius of 93 Cromwell Lane, Coventry. The Charity employs no staff; all its activities are carried out by its Trustees who meet when necessary for this purpose.

The majority of its funds are distributed by the Charity directly to individual beneficiaries whose eligibility and need is reviewed by the Trustees, or indirectly via donations to other organisations serving those in need residing within our area of operation.

The Trustees have examined the charity's reserves in the light of the main risks to the organisation and future plans. They have established a policy whereby the free reserves, being general funds not committed or invested should be approximately one year's forecast expenditure. This level of reserves is needed to meet the working capital requirements of the charity and to ensure that the charity could continue for a year whilst further funding was obtained if required.

During 2025 the charity made total grant payments of £31,771, which comprised twenty-one grants to other organisations and five grants to individuals. This was in line with the overarching budgeting principle of seeking to award grants broadly equivalent in value to annual income, which at the start of the year was estimated to be approximately £30,000.

The charity relies on the income generated from various investments to undertake its activities. The 2025 income from those investments totalled £34,542 meaning that funds were effectively added to the accumulated reserves. As this had also been the case on a number of previous occasions, Trustees have decided to increase the targeted grant awards spend above the anticipated level of annual income for the next few years in order to slowly reduce the size of the historically accumulated surplus.

To this end, the Charity is actively seeking to expand links within the local community to identify further opportunities to provide support and assistance to those in need.

ON BEHALF OF THE TRUSTEES:

A. HICKINBOTTOM **Date:**

The Trustees
Tile Hill and Westwood Charities

Haven Cottage
Haseley Knob
Warwick
CV35 7NJ

8th July 2026

Dear Sirs

Tile Hill and Westwood Charities

I report to the trustees on my examination of the accounts of Tile Hill and Westwood Charities ('the Charity') for the year ended 31st December 2025.

Responsibilities and basis of report

As the charity trustees of the Charity, 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 Charity's accounts carried out under section 145 of the 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 Charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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 obtain a proper understanding of the accounts.

Yours faithfully

Paul Reading

TILE HILL AND WESTWOOD CHARITY

ACCOUNTS FOR THE YEAR TO 31 DECEMBER 2025

INCOME AND EXPENDITURE ACCOUNT

All income, expenditure, assets and liabilities of the charity relate to unrestricted funds. The charity does not have any restricted or designated funds.

1.	**Receipts and payments account**	**2025 £**	**2024 £**
	Income receipts		
	Investment income		
	Dividends	29,671	25,151
	Bank and building society interest	4,871	6,932
	Other receipts	-	-
	Total receipts	£34,542	£32,083
	Direct charitable expenditure		
	Individual grants to beneficiaries	2,467	950
	Grants to organisations	29,304	29,940
		31,771	30,890
	Other expenditure		
	Accountancy fees	-	100
	Operating expenses	338	-
	Total payments	£32,109	£30,990

TILE HILL AND WESTWOOD CHARITY

ACCOUNTS FOR THE YEAR TO 31ST DECEMBER 2025

BALANCE SHEET AND NOTES

2.	**Statement of assets and liabilities as at 31st December 2025**	**2025 £**	**2024 £**
	Monetary assets		
	Bank and building society balances		
	Bank current account	6,040	10,633
	Bank instant access savings account	23,884	207,472
	Bank short-notice savings account	20,515	
-			
	Bank long-notice savings account	85,000	
-			
	Building Society long-notice savings account	85,000	
-			
		£220,439	£218,105
	Investment assets		
	COIF Income shares – Market Value		
971,345	974,719		
	Total Funds	£1,191,748	
£1,142,079			

ON BEHALF OF THE TRUSTEES:

A. HICKINBOTTOM **Date**:
CHAIRMAN