WEY ISLAND TRUST

REPORTS AND ACCOUNTS

31 December 2025

Registered charity No. 271549

WEY ISLAND TRUST

ACCOUNTS

Year ended

31 December 2025

CONTENTS

	Page
General Information	3
Report of the Committee of Management/Trustees	4-6
Balance Sheet	7
Statements of financial activities	8-9
Notes to the accounts	10-12

WEY ISLAND TRUST

ACCOUNTS

Year ended 31 December 2025

GENERAL INFORMATION

Registered charity number	**271549**
Principle office (since 18 November 2020)	**109 Tierney Road Streatham London SW2 4QH**
Committee of Management/ Trustees	**L.J.G. Andrews E.L. Giles (Secretary) R. Glasborow A. Saunders N. Skilton M. Spiers C.A. Young C.R. Saunders (Chair) N. Elliott (Treasurer) J. Titley (Appointed 22/09/2025, Resigned 14/04/2026)**
Member organisations	**Clapham Youth Centre Knights Youth Centre Dost Centre for Young Refugees Endeavour Youth Centre**
Island managers (job share)	**D. Rusted K. Sparks C. Judd**
Structure of the Committee of management	**Chairman, Treasurer, Secretary, Member Organisations, Co-Opted Members**
Bankers	**Barclays Bank Plc Southwark London SE1**

WEY ISLAND TRUST

REPORT OF THE COMMITTEE OF MANAGEMENT/TRUSTEES

for the year ended 31 December 2025

The committee of management ('the trustees') present their report and the accounts for the year ended 31 December 2025.

Legal status and organisation

Until 11 July 2005, The Trust's governing instrument was a Declaration of trust dated 28 May 1975. Effective 11 July 2005, its governing statement became a Scheme, approved by the charity commissioners for England and Wales; The Scheme replaced the former trusts.

There are currently ten trustees whose names are listed on page 3. Management is in the hands of a Committee of Management which must hold at least two ordinary meetings in each year. The Committee is to include representatives of member organisations listed on the page 3. Any nominations for new member organisations or Co-opted members are subject to the approval of the Committee. The committee makes all decisions.

Principle aims and objective

The chief objective of the trust is the provision of an out-of-town riverside facility for London based youth organisations – particularly those listed on page 3. Wey Island mobilises volunteer support and raises funds from external sources- so we can offer our facilities to youth groups at almost no cost, thereby ensuring that no child will miss out due to their family's financial circumstances.

Activities

The trust owns a small, secluded area of land beside the river Wey near Weybridge, Surrey, which it acquired in 1976. The site has been substantially improved and developed over the years to provide river and recreational activities for children and young people. Buildings on site now consist of a clubhouse (with kitchen), a dormitory block, toilets/showers, and storage facilities for canoes and mountain bikes. The member clubs can each use the site for up to nine days each year during the months of April to September. The site and facilities are also let to other youth organisations when it is not being used by the member clubs.

Achievements and Performance

Wey island was used by seven different youth groups during 2025. This included two groups working with children/ young people from a refugee background. Over the course of the year the island was used by just under 800 children.

Wey Island also utilised a generous offer from the Surrey Volunteer Bureau to provide a team of volunteers to undertake a range of site maintenance tasks.

The trust purchased ten new mountain bikes and cycling helmets using a Sport England National lottery fund 'ESC Lottery Fund' awarded in November 2024.

Using a generous grant from the JJWT, Wey Island was able to make repairs to our decking area and covered outdoor groupwork facility.

Financial Results (summary)

The full statement of financial activities in this report shows that there was an unrestricted budget surplus of £4,725 in the year ended 31 December 2025 (2024: unrestricted surplus £9,711). Restricted funds at 31 December 2025, available for bespoke spend in 2026 amounted to £15,771 (£11,389 at 31 December 2024). N.B. It should be noted that the increase in overall funds available in 2025 was almost entirely due to a generous bequeathment of £9275 donated towards the end of the year. In 2026, the committee will determine how best these surplus funds will be allocated.

Duties of the trustees

The duties of the trustees consist primarily in maintaining the site and the fabric of the buildings on the site, arranging the funding of both capital and revenue expenditure, and managing the use of the site to the best advantage of all the member clubs.

Trustees' responsibilities in the respect of the accounts

As a registered charity, Wey Island Trust is subject to charity law. Its trustees are required to prepare accounts which give a true and fair view of the situation of the charity at the end of the financial year and of the surplus or deficit for that year. In addition, the trustees are responsible for ensuring that adequate accounting records are maintained for safeguarding the assets of the charity and hence for taking reasonable steps for prevention and detection of fraud and other irregularities.

The trustees confirm that the accounts for the year ended 31 December 2025 have been prepared on an ongoing basis and that suitable accounting policies, consistently applied and supported by reasonable and prudent judgements and estimates have been used in their preparation and that applicable accounting standards have been followed.

The charity's policy on reserves

In October 2024, The Committee of Management agreed a reserves policy for the Wey Island Trust. This policy was implemented with effect from 1st January 2025 because the trust now employs a part-time Island manager (7 hours a week job share) and therefore needs to ensure it has sufficient funds to cover any unexpected drop in income during any financial year. The figure (raised in line with inflation) of £8,250 has been allocated in accordance with the reserves policy and is included in the bank deposit account.

Financial accountability and general risk assessment

The Committee of Management met quarterly during 2025. At each management committee meeting the treasurer provided a detailed update of spend/income against allocated budgets - identifying any variances.

The Committee of Management considers the risks associated with their duties and the site and are adequately covered by insurance.

Given its current level of annual income, the Wey Island Trust appointed an independent examiner to review its financial processes. The independent examiner's 2025 report (dated 15/10/26) identified that there were “no material areas of concern which could impact upon the Charities Commission’s ability to carry out its regulatory functions”. Their report has been uploaded onto the Commission website.

In October 2024, Wey Island signed off a reserves policy and will allocate the required level of strategic reserve with effect from 1 January 2026.

Signed by:





C.R. Saunders
Chair

N. Elliott
Treasurer

Wey Island Trust

BALANCE SHEET

at 31 December 2025

	31.12.25	31.12.24
	£	£
Fixed assets (note 3)	3,350	3,350
Current assets		
Bank deposit account	14,355	6,267
Bank current account	29,268	23,721
Debtors (note 4)	3,168	5,535
	46,790	35,523
Current liabilities		
Accrued expenses (note 5)	3,006	845
	3,006	845
Net current assets	43,785	34,678
Net assets	**47,135**	**38,028**
Funds		
Restricted funds	15,771	11,389
Unrestricted funds		
Capital grant from Dulverton Trust	2,000	2,000
Members' capital contributions	1,830	1,830
Income and Expenditure Account	27,534	22,809
	31,364	26,639
Total Funds	**47,135**	**38,028**

Signed by: Dated: 13 July 2026

C.R. Saunders
Chair

N. Elliott
Treasurer

Wey Island Trust

STATEMENT OF FINANCIAL ACTIVITIES

Year ended 31 December 2025

	2025			2024
	Unrestricted	**Restricted**	**Total**	***Total***
Incoming Resources	£	£	£	£
Contributions from member clubs	3,000	-	3,000	3,000
Use of island by third parties	790	-	790	385
Grant from Clapham Consortium	5,000	-	5,000	3,750
Grant from Violence Reduction unit (VRU)	1,671	-	1,671	6,659
Grant from Talboys		-	0	5,000
Grant from Lambeth DfE project	1,710	-	1,710	2,112
Gift from John Jackson Will Trust	2,000	-	2,000	4,000
Gifts under GiftAid	5,000	-	5,000	6,250
Mayors Fund summer programme	2,000	-	2,000	-
Rodericks's tribute	-	9,275	9,275	-
ESC Lottery Fund	-	-	0	5,845
Da'aro Youth Project and Volunteering	-	-	0	2,351
Interest received	88	-	88	143
Other	25	-	25	-
Accounting variances[1]	231	-	231	-
Total incoming resources	*21,515*	*9,275*	*30,790*	*39,495*
Resources Expended				
Direct charitable expenditure	16,556	4,893	21,449	*26,130*
Fundraising and publicity	235	-	235	*105*
Management and administration	-	-	-	*216*
Total resources expended	*16,791*	*4,893*	*21,684*	*26,451*
Net incoming resources for the year	*4,725*	*4,382*	*9,107*	*13,044*
Funds at 1 January	22,809	11,389	*34,198*	*21,154*
Funds at 31 December	*27,534*	*15,771*	*43,305*	*34,198*

[1] This balance relates to a 2024 unreconciled difference written-off.

Wey Island Trust

STATEMENT OF FINANCIAL ACTIVITIES

Year ended 31 December 2025 (continued)

	2025		*2024*
	Unrestricted	Restricted	*Total*
Direct charitable expenditure	£	£	£
Staff costs			
Salaries and allowances	8,132	-	*7,906*
	8,132	-	*7,906*
Major projects and maintenance:			
ESC Lottery Fund	-	4,394	*529*
Buildings and decking	1,170	-	*1,983*
Bank reinforcement	1,527	-	-
	2,697	4,394	*2,512*
Maintenance of buildings and site:			
Maintenance of buildings	-	-	7,288
Maintenance of site	747	-	550
Maintenance of mower and equipment	213	-	1,601
Mower (s/hand)	-	-	162
Bikes check/ Roderick fund	-	499	400
	961	499	*10,001*
Other expenses:			
Insurances	3,297	-	*3,258*
Electricity, water, and Calor gas	1,468	-	*1,323*
Volunteering expenses	-	-	*689*
Sundry expenses	-	-	*442*
	4,765	-	*5,712*
Fundraising and publicity:			
Website expenses	235	-	*105*
Management and administration:			
Fundraising fees	-	-	*216*
Total expenditure	*16,791*	*4,893*	*26,451*

Wey Island Trust

NOTES TO THE ACCOUNTS

For the year ended 31 December 2025

1. ACCOUNTING POLICIES

(a) Basis of accounting

The accounts are prepared under the historical cost convention and in accordance with the Charities SORP (FRSSE) 2015 as updated October 2019, and applicable accounting standards.

(b) Amortisation of Fixed Assets and of Capital Gains

The amortisation charge on buildings and equipment is treated as a deduction from the capital gains and gifts received for the relevant construction work. Buildings and equipment are fully amortised with a small balance remaining. No amortisation is provided on the freehold land.

(c) Incoming resources

Grants receivable are treated as income in the year in which they are received, and any grants received for future periods are carried forward as restricted or unrestricted funds. Legacies, donations, and other voluntary income are treated as income in the year that they are received, with the exception of earmarked donations, which will be carried forward if not fully spent on their earmarked purpose.

(d) Resources expended

All expenditure directly related to direct charitable expenditure, fundraising, and publicity, and to management and administration has been separately identified in the accounting records.

2. TRUSTEES' REMUNERATION AND EXPENSES

No remuneration or expenses were paid to any of the trustees.

3. FIXED ASSETS

	Freehold land	Buildings	Equipment	Total
	£	£	£	£
Cost:				
At 1.1.25	3,250	82,880	2,631	88,761
Additions in the year	-	-	-	-
At 31.12.25	3,250	82,880	2,631	88,761
Amortisation:				
At 1.1.25	-	82,785	2,626	85,411
Charge for the year	-	-	-	-
At 31.12.25	-	82,785	2,626	85,411
At 31.12.25	3,250	95	5	3,350
At 31.12.24	3,250	95	5	3,350

Note on the Freehold Land:

The freehold land is shown at the cost of acquisition in 1971 of the land together with buildings thereon; those buildings were demolished years ago. In the opinion of the trustees, the current value of the land is not less than the £3,250 shown above. Given the limited alternative use for the land, the trustees do not consider it appropriate to fair value the land on an ongoing basis and have therefore not chosen to adopt the accounting policy of revaluation.

4. DEBTORS

	2025	**2024**
	£	**£**
Grant from Clapham Consortium	-	2,500
Reimbursement of staff expenses	-	832
DfE refugee award	570	-
Prepaid Insurances	2,473	2,444
Use of Island by others	125	-
Other	-	(241)
	3,168	5,535

5. CREDITORS

	2025	2024
	£	£
Utilities	278	-
Bike shed	-	529
Knights canoe training	-	316
Salary expenses	2,727	-
	3,006	845

WEY ISLAND TRUST

REPORTS AND ACCOUNTS

31 December 2025

Registered charity No. 271549

WEY ISLAND TRUST

ACCOUNTS

Year ended

31 December 2025

CONTENTS

	Page
General Information	3
Report of the Committee of Management/Trustees	4-6
Balance Sheet	7
Statements of financial activities	8-9
Notes to the accounts	10-12

WEY ISLAND TRUST

ACCOUNTS

Year ended 31 December 2025

GENERAL INFORMATION

Registered charity number	**271549**
Principle office (since 18 November 2020)	**109 Tierney Road Streatham London SW2 4QH**
Committee of Management/ Trustees	**L.J.G. Andrews E.L. Giles (Secretary) R. Glasborow A. Saunders N. Skilton M. Spiers C.A. Young C.R. Saunders (Chair) N. Elliott (Treasurer) J. Titley (Appointed 22/09/2025, Resigned 14/04/2026)**
Member organisations	**Clapham Youth Centre Knights Youth Centre Dost Centre for Young Refugees Endeavour Youth Centre**
Island managers (job share)	**D. Rusted K. Sparks C. Judd**
Structure of the Committee of management	**Chairman, Treasurer, Secretary, Member Organisations, Co-Opted Members**
Bankers	**Barclays Bank Plc Southwark London SE1**

WEY ISLAND TRUST

REPORT OF THE COMMITTEE OF MANAGEMENT/TRUSTEES

for the year ended 31 December 2025

The committee of management ('the trustees') present their report and the accounts for the year ended 31 December 2025.

Legal status and organisation

Until 11 July 2005, The Trust's governing instrument was a Declaration of trust dated 28 May 1975. Effective 11 July 2005, its governing statement became a Scheme, approved by the charity commissioners for England and Wales; The Scheme replaced the former trusts.

There are currently ten trustees whose names are listed on page 3. Management is in the hands of a Committee of Management which must hold at least two ordinary meetings in each year. The Committee is to include representatives of member organisations listed on the page 3. Any nominations for new member organisations or Co-opted members are subject to the approval of the Committee. The committee makes all decisions.

Principle aims and objective

The chief objective of the trust is the provision of an out-of-town riverside facility for London based youth organisations – particularly those listed on page 3. Wey Island mobilises volunteer support and raises funds from external sources- so we can offer our facilities to youth groups at almost no cost, thereby ensuring that no child will miss out due to their family's financial circumstances.

Activities

The trust owns a small, secluded area of land beside the river Wey near Weybridge, Surrey, which it acquired in 1976. The site has been substantially improved and developed over the years to provide river and recreational activities for children and young people. Buildings on site now consist of a clubhouse (with kitchen), a dormitory block, toilets/showers, and storage facilities for canoes and mountain bikes. The member clubs can each use the site for up to nine days each year during the months of April to September. The site and facilities are also let to other youth organisations when it is not being used by the member clubs.

Achievements and Performance

Wey island was used by seven different youth groups during 2025. This included two groups working with children/ young people from a refugee background. Over the course of the year the island was used by just under 800 children.

Wey Island also utilised a generous offer from the Surrey Volunteer Bureau to provide a team of volunteers to undertake a range of site maintenance tasks.

The trust purchased ten new mountain bikes and cycling helmets using a Sport England National lottery fund 'ESC Lottery Fund' awarded in November 2024.

Using a generous grant from the JJWT, Wey Island was able to make repairs to our decking area and covered outdoor groupwork facility.

Financial Results (summary)

The full statement of financial activities in this report shows that there was an unrestricted budget surplus of £4,725 in the year ended 31 December 2025 (2024: unrestricted surplus £9,711). Restricted funds at 31 December 2025, available for bespoke spend in 2026 amounted to £15,771 (£11,389 at 31 December 2024). N.B. It should be noted that the increase in overall funds available in 2025 was almost entirely due to a generous bequeathment of £9275 donated towards the end of the year. In 2026, the committee will determine how best these surplus funds will be allocated.

Duties of the trustees

The duties of the trustees consist primarily in maintaining the site and the fabric of the buildings on the site, arranging the funding of both capital and revenue expenditure, and managing the use of the site to the best advantage of all the member clubs.

Trustees' responsibilities in the respect of the accounts

As a registered charity, Wey Island Trust is subject to charity law. Its trustees are required to prepare accounts which give a true and fair view of the situation of the charity at the end of the financial year and of the surplus or deficit for that year. In addition, the trustees are responsible for ensuring that adequate accounting records are maintained for safeguarding the assets of the charity and hence for taking reasonable steps for prevention and detection of fraud and other irregularities.

The trustees confirm that the accounts for the year ended 31 December 2025 have been prepared on an ongoing basis and that suitable accounting policies, consistently applied and supported by reasonable and prudent judgements and estimates have been used in their preparation and that applicable accounting standards have been followed.

The charity's policy on reserves

In October 2024, The Committee of Management agreed a reserves policy for the Wey Island Trust. This policy was implemented with effect from 1st January 2025 because the trust now employs a part-time Island manager (7 hours a week job share) and therefore needs to ensure it has sufficient funds to cover any unexpected drop in income during any financial year. The figure (raised in line with inflation) of £8,250 has been allocated in accordance with the reserves policy and is included in the bank deposit account.

Financial accountability and general risk assessment

The Committee of Management met quarterly during 2025. At each management committee meeting the treasurer provided a detailed update of spend/income against allocated budgets - identifying any variances.

The Committee of Management considers the risks associated with their duties and the site and are adequately covered by insurance.

Given its current level of annual income, the Wey Island Trust appointed an independent examiner to review its financial processes. The independent examiner's 2025 report (dated 15/10/26) identified that there were “no material areas of concern which could impact upon the Charities Commission’s ability to carry out its regulatory functions”. Their report has been uploaded onto the Commission website.

In October 2024, Wey Island signed off a reserves policy and will allocate the required level of strategic reserve with effect from 1 January 2026.

Signed by:





C.R. Saunders
Chair

N. Elliott
Treasurer

Wey Island Trust

BALANCE SHEET

at 31 December 2025

	31.12.25	31.12.24
	£	£
Fixed assets (note 3)	3,350	3,350
Current assets		
Bank deposit account	14,355	6,267
Bank current account	29,268	23,721
Debtors (note 4)	3,168	5,535
	46,790	35,523
Current liabilities		
Accrued expenses (note 5)	3,006	845
	3,006	845
Net current assets	43,785	34,678
Net assets	**47,135**	**38,028**
Funds		
Restricted funds	15,771	11,389
Unrestricted funds		
Capital grant from Dulverton Trust	2,000	2,000
Members' capital contributions	1,830	1,830
Income and Expenditure Account	27,534	22,809
	31,364	26,639
Total Funds	**47,135**	**38,028**

Signed by: Dated: 13 July 2026

C.R. Saunders
Chair

N. Elliott
Treasurer

Wey Island Trust

STATEMENT OF FINANCIAL ACTIVITIES

Year ended 31 December 2025

	2025			2024
	Unrestricted	**Restricted**	**Total**	***Total***
Incoming Resources	£	£	£	£
Contributions from member clubs	3,000	-	3,000	3,000
Use of island by third parties	790	-	790	385
Grant from Clapham Consortium	5,000	-	5,000	3,750
Grant from Violence Reduction unit (VRU)	1,671	-	1,671	6,659
Grant from Talboys		-	0	5,000
Grant from Lambeth DfE project	1,710	-	1,710	2,112
Gift from John Jackson Will Trust	2,000	-	2,000	4,000
Gifts under GiftAid	5,000	-	5,000	6,250
Mayors Fund summer programme	2,000	-	2,000	-
Rodericks's tribute	-	9,275	9,275	-
ESC Lottery Fund	-	-	0	5,845
Da'aro Youth Project and Volunteering	-	-	0	2,351
Interest received	88	-	88	143
Other	25	-	25	-
Accounting variances[1]	231	-	231	-
Total incoming resources	*21,515*	*9,275*	*30,790*	*39,495*
Resources Expended				
Direct charitable expenditure	16,556	4,893	21,449	*26,130*
Fundraising and publicity	235	-	235	*105*
Management and administration	-	-	-	*216*
Total resources expended	*16,791*	*4,893*	*21,684*	*26,451*
Net incoming resources for the year	*4,725*	*4,382*	*9,107*	*13,044*
Funds at 1 January	22,809	11,389	*34,198*	*21,154*
Funds at 31 December	*27,534*	*15,771*	*43,305*	*34,198*

[1] This balance relates to a 2024 unreconciled difference written-off.

Wey Island Trust

STATEMENT OF FINANCIAL ACTIVITIES

Year ended 31 December 2025 (continued)

	2025		*2024*
	Unrestricted	Restricted	*Total*
Direct charitable expenditure	£	£	£
Staff costs			
Salaries and allowances	8,132	-	*7,906*
	8,132	-	*7,906*
Major projects and maintenance:			
ESC Lottery Fund	-	4,394	*529*
Buildings and decking	1,170	-	*1,983*
Bank reinforcement	1,527	-	-
	2,697	4,394	*2,512*
Maintenance of buildings and site:			
Maintenance of buildings	-	-	7,288
Maintenance of site	747	-	550
Maintenance of mower and equipment	213	-	1,601
Mower (s/hand)	-	-	162
Bikes check/ Roderick fund	-	499	400
	961	499	*10,001*
Other expenses:			
Insurances	3,297	-	*3,258*
Electricity, water, and Calor gas	1,468	-	*1,323*
Volunteering expenses	-	-	*689*
Sundry expenses	-	-	*442*
	4,765	-	*5,712*
Fundraising and publicity:			
Website expenses	235	-	*105*
Management and administration:			
Fundraising fees	-	-	*216*
Total expenditure	*16,791*	*4,893*	*26,451*

Wey Island Trust

NOTES TO THE ACCOUNTS

For the year ended 31 December 2025

1. ACCOUNTING POLICIES

(a) Basis of accounting

The accounts are prepared under the historical cost convention and in accordance with the Charities SORP (FRSSE) 2015 as updated October 2019, and applicable accounting standards.

(b) Amortisation of Fixed Assets and of Capital Gains

The amortisation charge on buildings and equipment is treated as a deduction from the capital gains and gifts received for the relevant construction work. Buildings and equipment are fully amortised with a small balance remaining. No amortisation is provided on the freehold land.

(c) Incoming resources

Grants receivable are treated as income in the year in which they are received, and any grants received for future periods are carried forward as restricted or unrestricted funds. Legacies, donations, and other voluntary income are treated as income in the year that they are received, with the exception of earmarked donations, which will be carried forward if not fully spent on their earmarked purpose.

(d) Resources expended

All expenditure directly related to direct charitable expenditure, fundraising, and publicity, and to management and administration has been separately identified in the accounting records.

2. TRUSTEES' REMUNERATION AND EXPENSES

No remuneration or expenses were paid to any of the trustees.

3. FIXED ASSETS

	Freehold land	Buildings	Equipment	Total
	£	£	£	£
Cost:				
At 1.1.25	3,250	82,880	2,631	88,761
Additions in the year	-	-	-	-
At 31.12.25	3,250	82,880	2,631	88,761
Amortisation:				
At 1.1.25	-	82,785	2,626	85,411
Charge for the year	-	-	-	-
At 31.12.25	-	82,785	2,626	85,411
At 31.12.25	3,250	95	5	3,350
At 31.12.24	3,250	95	5	3,350

Note on the Freehold Land:

The freehold land is shown at the cost of acquisition in 1971 of the land together with buildings thereon; those buildings were demolished years ago. In the opinion of the trustees, the current value of the land is not less than the £3,250 shown above. Given the limited alternative use for the land, the trustees do not consider it appropriate to fair value the land on an ongoing basis and have therefore not chosen to adopt the accounting policy of revaluation.

4. DEBTORS

	2025	**2024**
	£	**£**
Grant from Clapham Consortium	-	2,500
Reimbursement of staff expenses	-	832
DfE refugee award	570	-
Prepaid Insurances	2,473	2,444
Use of Island by others	125	-
Other	-	(241)
	3,168	5,535

5. CREDITORS

	2025	2024
	£	£
Utilities	278	-
Bike shed	-	529
Knights canoe training	-	316
Salary expenses	2,727	-
	3,006	845

E CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees	Charity Name Wey Island Trust		
On accounts for the year ended	31/12/2025	**Charity no (if any)**	271549
Set out on pages	1-2 (remember to include the page numbers of additional sheets)		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2023.

Responsibilities and basis of report

As the charity's trustees, 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 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 (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

* *Please delete the words in the brackets if they do not apply.*

Signed:		**Date:**	15/10/2025
Name:	Neil Cox		
Relevant professional qualification(s) or body (if any):	Fellow of the Institute and Faculty of Actuaries		
Address:	Grasmere, Buxton Road, Macclesfield, SK11 0PS		

Section B	Disclosure
	Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).
Give here brief details of any items that the examiner wishes to disclose.	There are no material areas of concern identified which could impact the Charity Commission's ability to carry out its regulatory functions.