ST LAWRENCE CHARITABLE FUND

(A Company Limited by Guarantee)

REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2026

Registered Charity No. 800344

Registered Company No. 2307750

Azets Audit Services
River House
Maidstone Road
Sidcup
Kent
DA14 5RH

ST LAWRENCE CHARITABLE FUND

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ST LAWRENCE CHARITABLE FUND

REFERENCE AND ADMINISTRATIVE DETAILS

Trustees	A Aseervatham – appointed 22 July 2024, resigned 27 January 2025 C Bradbury – deceased 30 October 2025 M Collins – appointed 27 October 2025 M Conway A Gajebasia T Haverty J Judge A Maxted S Treacy S Washer A Watkins N Wells
Charity Registration Number	800344
Principal Office	1 Hamilton Road Sidcup Kent DA15 7HB
Banker	Natwest Bank Piccadilly & New Bond Street Branch, 63-65 Piccadilly, London, W1J 0AJ
Independent Examiner	M A Wilkes FCA Azets Audit Services River House 1 Maidstone Road Sidcup Kent DA14 5RH

ST LAWRENCE CHARITABLE FUND

CHAIR'S REPORT

The last eight months have continued to be busy for SLCF with many requests for help, increasingly now coming via the SLCF website.

Links with local schools continue. The Headmaster and the Deputy of St Peter Chanel Primary School attended a meeting giving an opportunity to hear how SLCF might be able to help, and to answer questions. Thank you to Sheila Treacy for continuing to liaise with schools.

Many thanks to all those individuals that continue to support SLCF, as well as groups that have donated, and raised funds.

- Harenc Trust will now make a regular donation of £1,000 per quarter.
- Sidcup Rotary continues to donate, showing ongoing support
- The Bexley Household Support Funding was completed in March 2026, the grant of £25,000 having been used in total
- The Annual Appeal in November raised £1762

As a result of the Appeal, parishioner Linda Dede, expressed an interest in becoming a Trustee, and was welcomed to the following meeting.

An application for funds has been made to Global Charity, decision pending

Total income and expenditure for the past financial year is shown in the Treasury's report.

Finally, Colin Bradbury, a long time Trustee and supporter of SLCF died in October 2025, his wit and determination is sadly missed. Condolences were made to his family and Trustees attended his funeral.

T Haverty
Trustee - Chair

ST LAWRENCE CHARITABLE FUND

REPORT OF THE TRUSTEES

The Trustees present their report and financial statements for the year ended 31 March 2026.

The financial statements have been prepared in accordance with 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 issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

Objectives and activities

The company is established to promote any charitable purpose including the relief of poverty and distress and the advancement of religious and other education, particularly but not exclusively for the benefit of the inhabitants of south-east London and north Kent.

Financial Review

The Fund received income of £47,829 (2025 : £60,771) during the year. Expenditure totalled £37,750 (2025 : £42,041) resulting in a surplus before unrealised gains and losses on investments of £10,079 (2025 : £18,730). The net movement in funds after unrealised gains and losses was a surplus of £10,162 (2025 : £18,992).

The net assets at 31 March 2026 are £132,773 (2025 : £122,611).

Reserves Policy

The Trustees aim to hold unrestricted reserves, excluding those included in investments, at a level which will provide sufficient funds to respond to applications for grants and to cover administration costs. The actual level of unrestricted reserves at 31st March 2026 was £132,773 (2025 : £122,611).

The Trustees will review the policy on an annual basis.

Investment Policy

The Memorandum and Articles of Association authorise the Trustees to make and hold investments, using the general funds of the charity.

The Trustees' investment policy is to invest in relatively low risk equity based managed funds to achieve growth and income.

Future Plans

To continue to provide support to those in need within the local community. To continue to make links within the community as seen this past year through local schools. Continue raising of funds, i.e. application for grants, an Annual Appeal. Request a link of SLCF website to Parish website. Look at how to further support Trustees individual roles.

Going Concern

In approving these financial statements, the trustees have considered the level of funds held by the Trust and the expected level of income and expenditure for the next twelve months. The reserves are more than sufficient for the charity to be able to continue as a going concern.

Structure, governance and management

The Charity is an incorporated company, governed by a Memorandum and Articles of Association.

Statement of Trustees' responsibilities

The Trustees, who are Directors for Companies Act purposes, are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law 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 charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company 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 2015 (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by the Trustees on 13 July 2026 and signed on their behalf:

T Haverty
Trustee - Chair

ST LAWRENCE CHARITABLE FUND

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF THE ST LAWRENCE CHARITABLE TRUST

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 March 2026 which are set out on pages 6 to 10.

Respective responsibilities of Trustees and examiner

As the charity trustees of the company (who are also the directors of the company for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited for this year under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 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 company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with such records; or
3. the accounts do not comply with relevant accounting requirements under section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the Charities SORP (FRS 102).

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.

M A Wilkes FCA
Azets Audit Services
River House
1 Maidstone Road
Sidcup
Kent
DA14 5RH

22 July 2026

ST LAWRENCE CHARITABLE FUND

RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2026

	Notes	Unrestricted funds 2026 £	2025 £
INCOME			
Individual donations	3	28,408	25,042
	4	18,032	34,032
Investment income	5	1,389	1,697
Total income		47,829	60,771
EXPENDITURE			
Charitable donations		37,250	41,806
Other costs	6	500	235
Total expenditure		37,750	42,041
Net (expenditure)/income before gains on investments		10,079	18,730
Unrealised gains/(Losses) on investments	7	83	262
NET MOVEMENT IN FUNDS		10,162	18,992
Funds at 1 April 2025		122,611	103,619
FUNDS AT 31 MARCH 2026		132,773	122,611

All transactions in 2025 and 2024 were derived from unrestricted funds.

ST LAWRENCE CHARITABLE FUND

STATEMENT OF ASSETS AND LIABILITIES

AS AT 31 MARCH 2026

	Note	2026		2025	
		£	£	£	£
FIXED ASSETS					
Investments	7		2,572		2,489
CURRENT ASSETS					
Bank balances		130,201		120,122	
		130,201		120,122	
NET CURRENT ASSETS			130,201		120,122
NET ASSETS			132,773		122,611
REPRESENTED BY:					
Unrestricted funds			132,726		122,611
			132,773		122,611

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2026.

The members have not required the charitable company to obtain an audit of its financial statements for the year ended 31 March 2026 in accordance with Section 476 of the Companies Act 2006.

The Directors acknowledge their responsibilities for:

a) ensuring that the charitable company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and

b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or loss for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

Approved by the Board of Trustees on and signed on its behalf on 13 July 2026 by:

S Treacy
Trustee - Secretary

N Wells
Trustee - Treasurer

1. ACCOUNTING POLICIES

1.1 Basis of preparation

St Lawrence Charitable Fund is a company limited by guarantee in the United Kingdom. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The address of the registered office is given in the charity information on page 1 of these financial statements. The nature of the charity's operations and principal activities are set out on page 2.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with 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 issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are prepared in sterling which is the functional currency of the charity.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

1.2 Funds

Unrestricted funds are donations and other income received or generated for the objects of the charity without further specified purpose and are available as general funds.

1.3 Income

All income is included in the Statement of Financial Activities (SoFA) on a receipts basis.

1.4 Expenditure

All expenditure is accounted for on an cash basis and has been classified under headings that aggregate all costs related to the category.

Irrecoverable VAT is charged as an expense against the activity for which expenditure arose.

1.5 Investments

Investments are recognised initially at fair value which is normally the transaction price excluding transaction costs. Subsequently, they are measured at fair value with changes recognised in 'net gains / (losses) on investments' in the SOFA if the shares are publicly traded or their fair value can otherwise be measured reliably.

Current asset investments are short term highly liquid investments and are held at fair value. These include cash on deposit with a maturity of less than one year.

1.6 Going Concern

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for twelve months from approving these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

1.7 Judgements and key sources of estimation uncertainty

Accounting estimates and judgements are continually evaluated and are based on historic experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

No judgements or key assumptions were made in the preparation of the accounts.

2. STAFF COSTS AND TRUSTEE' REMUNERATION

No staff are directly employed by the charity.

None of the Trustees received any remuneration or reimbursed expenses.

3. INDIVIDUAL DONATIONS

	2026 £	2025 £
Gift aided income	13,496	11,190
Voluntary income – CAF	500	3,742
JustGiving donations	734	966
Easyfunding income	38	77
Income tax recoverable on gift aid donations	2,814	6,882
Individual donations	-	360
Other donations - events	-	1,825
	18,032	25,042

4. DONATIONS RECEIVED - ORGANISATIONS

	2026 £	2025 £
Rotary Club	250	2,250
Charities Trust	-	120
Harenc Trust	4,352	2,163
St Columbas School	-	771
Bexley Household Support Fund	20,386	28,728
	28,408	34,032

5. INVESTMENT INCOME

	2026 £	2025 £
Income from investments	93	161
Interest on bank and cash deposits	1,296	1,536
	1,389	1,697

6. OTHER COSTS

	2026	2025
	£	£
Insurance	131	131
Independent examination	300	-
Other	69	104
	500	235

7. INVESTMENTS

	2026	2025
	£	£
Market value at 1 April 2025	2,489	2,227
Unrealised gains/(losses)	83	262
Market value at 31 March 2026	2,572	2,489
Historic cost	1,006	1,006

The investments are carried at their fair value which is determined by the reference to the mid-market value.

	2026	2025
	£	£
550 Lloyds Bank group	518	396
100 Abbey (Santander)	200	610
146 National Grid	1,854	1,483
	2,572	2,489