Grassroots

The Colchester and Tendring
Community Trust Charity No 803193

Trustees' Annual Report

GRASSROOTS

(THE COLCHESTER AND TENDRING COMMUNITY TRUST)

FOR THE YEAR ENDED 31 MARCH 2026

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Legal and Admin Information

For the Year Ended 31 March 2026

Status

The Trust was formed as an unincorporated charity on 29 November 1989. In April of 2008 the working name of GRASSROOTS was adopted.

Trustees	**I Allen (Reappointment on 08.07.2025)** **C Bennett (Reappointment on 08.07.2025)** **A Brotchie (Reappointment on 08.07.2025)** **D Harris (Chairman)** **B Ellis (Vice Chairman)** **D McLeod (Reappointment on 08.07.2025)** **E Bloomfield** **J Challinor** **R Needham**
Charity Number	**803193**
Independent Examiner	**Independent Examiners Ltd** **The Grain Store, Hills Barns** **Appledram Lane South** **Chichester P20 7EG**
Business Address	**17 James Carter Road** **Colchester CO3 9XA**
Bankers	**CAF Bank Ltd** **25 Kings Hill Avenue** **Kings Hill, West Malling** **Kent ME19 4JQ**

Trustees' Appointments

Trustees may initially serve for a three-year term. A trustee is eligible for re-appointment provided that the trustee is willing to continue to serve and that at least 75% of the voting trustees agree that the extension would be beneficial for the safe and efficient running of the chartity and that the continuing trustee brings experience and quality that could not easily be replaced.

Legal and Admin Information

For the Year Ended 31 March 2026

Objects of the Charity

The objects of the charity as stated in the trust deed dated 29 November 1989 are as follows:

(a) The promotion of any charitable purposes for the benefit of the community in the Area in particular (but without limitation) in the advancement of education, the protection of good health both mental and physical and the relief of poverty and sickness

(b) Other exclusively charitable purposes which are, in the opinion of the trustees, beneficial to the community in the Area

The trustees have paid due regard to the Charity Commission guidance on public benefit in deciding what activities the charity should undertake and have used their powers in particular to assist other charitable organisations both financially and in the provision of practical support.

Reserves Policy

The trustees of the charity believe that reserves are required to continue the smooth running of the charity in the event that there is disruption to any income stream. The charity relies upon grants, bank interest, management fees, donations and sponsorship to contribute towards running costs, all of which are relatively insecure.

The trustees believe that the charity needs to hold in reserve funds as detailed below:

- An amount approximately equal to 12 months running costs (£13,000)
- A contingency fund to support possible staff redundancy costs (£6,372)

In addition, the trustees wish to build a long-term endowment fund to produce secure income, which can be used for the benefit of local groups for years to come. With donors' permission, funds not immediately required for grant-making or operating costs, be applied to the 'Endowment Fund'. The Reserves Policy is reviewed annually in November.

Going Concern

After making appropriate enquiries, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

Public Benefit

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Charity's aims and objectives and in planning activities such as making small financial grants and providing practical support to other voluntary organisations.

Chairman's Report

For the Year Ended 31 March 2026

I have pleasure in presenting the Chairman's report for year-end 2025/6, which reflects the continuation of the many good works that Grassroots has been doing in both Colchester and Tendring since 1990.
As the Chairman, I want to salute the sterling work that Sue Hawes carries out year in, year out. Therefore, I ask all trustees, friends, supporters and beneficiaries to join me in expressing our gratitude to Sue, who continues to keep us all on track and to enable our wonderful achievements to help so many causes.
As a charity we recognise that our simple grant application process is a great way of engaging on a one-to-one basis with applicants. It also enables to us to present applications clearly and consistently for consideration in a supportive and pragmatic way.

For trustees, it is incredibly pleasing to see the difference that Grassroots brings to small groups which do great work and deliver innovative projects in the communities of Tendring and Colchester. These organisations would often not be able to get projects off the ground without our vital pump priming. 2
For me personally, I have to say that the trustees are an inspiration to me. Every trustee has greatly assisted the considerations and deliberations of applications in the past 12 months. To see the debates and thoughtful way you all work with Sue, measuring the submitted projects to see how we can support and give grants to meet needs of so many communities. ***Dear trustees, thank you to all for your commitment throughout the past year***. So proud of you all.

My thanks to Colin for massive support this year with a personal donation that means the continuation for the near future is assured. Sir, you have always put so much of your experience and massive skills in helping others, this donation is humbling to me, and we can never thank you enough.
For the future, we look forward to assisting communities in reducing isolation, improving healthy interaction, and providing so many Tendring and Colchester groups with better engagement right where it's needed.

Incomings of £208,242 and outgoings of £38,332 are just the headlines, the detail beneath that shows we helped 30 organisations geographically spread across Tendring and Colchester. The range of our beneficiaries can be seen within the pages of the Annual report. On a final note, could I appeal for more sponsors and supporters to assist the work of Grassroots, and I will be asking both Tendring District Council Chairman, and the Mayor of Colchester to assist in promoting our work within their sphere of influence and also asking the organisations we assist in spreading the word in their own communities.

Dave Harris
Chairman

Trustees' and Annual Report

For the Year Ended 31 March 2026

Financial and Director's Report

This report provides an overview of the financial performance and work of Grassroots charity. The report covers the financial year ended on 31 March 2026.

Financial summary and Community Impact

The Charity's total income for the year was £212,981 (2024/25 £18,841). Expenditure was £38,332. Income is primarily comprised of donations from individuals and corporate donors. This year in particular our work has been made possible in significant part through the generous support of one of our trustees who has sought to ensure that we can continue consistent grant-making through these difficult times. Grassroots is dependent on the generosity of donors and on small amounts of investment and contract income to cover expenses and to support the Charity's activities which aim to empower small local organisations to make a difference to those in need in Colchester and Tendring. During 2025 An NCVO project entitled *The Power of Small Project* outlined the pressures facing our beneficiaries which include a rising demand for services, an unstable funding environment, diminishing support bodies and leaders feeling stretched and isolated. At Grassroots we aim to alleviate some of those pressure by providing a simple route to small grants which is accessible and easily administered. In the local voluntary sector we are all relying on an ever smaller group of donors and volunteers. Recent world events have increased pressures further and will continue to do so into the future. We are proud to have stood alongside our local community this year, providing support where it is needed most. None of this would be possible without the generosity of our donors and supporters — their commitment is what enables us to make a real difference to people's lives.

We remain committed to keeping operational costs low, ensuring that donations go further and reach those who need it most.

Investments

The charity invests funds which are not needed for immediate grant making in professionally managed portfolios designed for the charity sector. During 2025 funds held with M&G Investments were withdrawn for grant-making. Funds were retained in the Cazenove Charity Multi Asset fund which is designed for long-term investment.

Small Grants Programme

During the financial year, 30 local organisations received awards through the Grassroots Small Grant Programme, details of which are set out later in this report.

Grassroots exists to direct funding where it matters most to local people, particularly towards services that tackle loneliness and isolation and address the social needs our community considers most pressing. Each award is more than a financial contribution; it is an investment in the collective effort to build a stronger, more connected locality.

We seek to provide the help which is sought and prioritised by our beneficiaries rather than fulfilling a funding agenda of our own. This year, as well as meeting essential needs, our awards spanned a wide range of causes and reflected community values such as friendship, learning, opportunity and connection. Grants also helped organisations to acquire essential equipment and meet core running costs.

The organisations we support continue to deliver vital care and social welfare services, frequently doing so with limited resources and the dedication of volunteer committees. We are grateful for their commitment and the difference they make every day.

As always, my personal thanks go to our volunteer Bonnie Hill, and to all our trustees for the time and expertise they so generously give to supporting local good causes.

Sue Hawes



Lunch at the Autumn Centre

Small Grants Programme 2025/26

Organisation	Purpose	Amount
Blossome CIC (Colchester)	To design and implement a mentor programme to support their beneficiaries	£1,000
Colchester Community Debt Support CIC	Set up costs for new debt service	£400
Colchester Retired Residents Assn	Towards fish and chip dinner for 130 members	£500
Pens & Dragons CIC (Brightlingsea)	3 months running costs rent, electricity & insurance for community hub	£1,000
The PCC of St Michaels Church (Thorpe-Le-Soken)	Weekly foodbank costs (heating, refreshments, fuel for deliveries)	£1,000
Wivenhoe Community Charity (on behalf of Monday Club)	Towards free lunch outing for elderly persons of Wivenhoe	£420
Wivenhoe, Fingringhoe & Rowhedge Ferry CIC	Towards a new ferry boat for the Wivenhoe/Rowhedge crossing	£1,000
Dedham Therapy Farm CIC	To subsidise self funders for therapy sessions	£1,000
Signpost (Colchester) Ltd	3 x laptops to replace windows 10 versions	£897
The Autumn Centre (Brightlingsea & Arlesford)	Towards core costs	£1,000
The MAZE Group CIC (Colchester & Tendring)	To fund 3 x support workers at 4 coffee mornings per month (support for parents of children with SEND)	£1,000
Sight Friendship Group (Clacton)	Towards room hire, insurance and CVST membership	£400
Homestart Harwich	Gardening equipment and plants, trolly and sundry supplies	£500
Stepping Stones Play & Learn Group	Towards creating calming environment at the nursery and replacement of inclusive roundabout equipment	£1,000
Holland on Sea Men's Club	Towards hall hire and outing	£1,000

Small Grants Programme 2025/26

Organisation	Purpose	Amount
Sandy's Farm (St Osyth)	Gazebo - all weather shelter for autisitic childrens' group plus sensory mats and seating	£950
Panathlon Foundation	To deliver coaching, leadership and teacher training in the Paralympic sport of Boccia in Colchester & Tendring schools	£850
Wivenhoe Community Charity	To fund 12 x 1-hour fitness sessions at Britannia Court re-tirement housing	£500
Aberton Rural Training (Colchester)	Rural craft sessions in Colchester Borough Homes Sheltered Housing schemes	£1,000
Essex and Suffolk Youth Enquiry Service (Colchester)	Recruitment, training and retention of volunteer counsellors to deliver youth counselling service	£1,000
Wilderness Foundation UK (Colchester)	Mental health improvement sessions for young people in Highwoods Country Park	£1,000
Starr in the Community CIO	For venue hire of Colchester Leisureworld for 2 free, relaxed theatre performances for children with additional needs.	£1,000
Wivenhoe Community Charity	4 x Creative writing and biodiversity workshops for young people plus compost for project	£480
Holland Residents Association	Summer fayre costs	£1,000
Young Minds Dementia Group (Clacton)	Subsidised trips for 30 members for this new organisation supporting those with early on-set dementia	£1,000
Family Activities Community Engage-ment Support UK CIC (Harwich)	New marquee which provides additional space for the free children's holiday clubs in Harwich.	£500
St Osyth Village Hall	Replacement CCTV cameras	£990
The Hut Mersea Island CIC	To fund free beach hut days in an adapted beach hut on Mersea Island for families who could not otherwise afford a seaside day out	£1,000
Connect Without Limits CIC	Relaxed cinema screenings for young people with autism	£500
Colchester Gateway Clubs	Towards salaries and cooking ingredients for monthly club in winter for adults with learning difficulties	£750

GRASSROOTS
(THE COLCHESTER AND TENDRING COMMUNITY TRUST)

Pens and Dragons CIC is a vibrant community group based in Brightlingsea which is dedicated to inspiring young minds through the magic of storytelling. The group used a grant from Grassroots to help with core costs like rent and electricity bills and to buy materials for extra sessions during the school holidays.

'It can be particularly hard to find holiday clubs for older disabled children who still need supervision but want to do age-appropriate activities.'

Rebecca—Pens & Dragons

Thanks to the funding from Grassroots the group were able to run extra sessions providing learning and friendship opportunities for young people while their parents could work or have a break themselves.





Dedham Therapy Farm covers 14 acres and is home to farm animals which are used in a range of therapy programmes supporting young people in overcoming barriers to their daily living.

'We have used the grant you kindly gave us to keep the fees down for our self-funders. [We] have decided not to increase the self-funders rates for another year. This is thank s to the generosity of Grassroots and [a] few other small charities' ***Sara***

Trustees' and Annual Report

For the Year Ended 31 March 2026

Trustees' Responsibilities

The Charities Act 2022 requires the trustees to prepare financial statements for each financial year which present a true and fair view of the state of affairs of the Charity and of the surplus or deficit of the Charity for that period.

In preparing those financial statements, the trustees are required to:

i) Select suitable accounting policies and apply them consistently.

ii) Make judgements and estimates that are reasonable and prudent.

iii) Prepare the financial statements on a going concern basis, unless it is inappropriate to presume that the Charity will continue in existence.

The trustees are responsible for keeping proper accounting records which disclose, with reasonable accuracy at any time, the financial position of the Charity.

They 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 approve the attached Statement of Financial Activities and Balance Sheet and confirm that all information necessary for their preparation has been made available.

Approved by the Trustees on: 1/6/2026

Signed on their behalf by Trustee: .....

Printed Name: DAVID HARRIS

GRASSROOTS - THE COLCHESTER AND TENDRING COMMUNITY TRUST

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS FOR THE YEAR ENDED 31ST MARCH 2026

Report to the trustees/ members of Grassroots (The Colchester & Tendring Community Trust) on the accounts for the year ended 31st March 2026.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2022 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the requirements:

- to keep accounting records in accordance with section 130 of the Charities Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Zita Derbak MAAT AATQB
Independent Examiners Ltd
The Grain Store
Hills Barns
Appledram Lane South
Chichester, West Sussex
PO20 7EG

Sign: Zita Derbak

Date: 22.06.2026

GRASSROOTS - THE COLCHESTER AND TENDRING COMMUNITY TRUST

STATEMENT OF RECEIPTS AND PAYMENTS
FOR THE YEAR ENDED 31ST MARCH 2026

RECEIPTS	Note	Unrestricted Funds £	Restricted Funds £	Designated Funds	**Total 31-Mar-26 £**	**Total 31-Mar-25 £**
Donations & Legacies		205,120	2,090	-	207,210	14,152
Investment Income		1,895	1,648	-	3,543	4,688
Incoming from Charitable Activities		178	-	-	178	-
Gift Aid		50	-	-	50	-
Contract Income		2,000			2,000	-
TOTAL RECEIPTS		**209,243**	**3,738**	**-**	**212,981**	**18,840**

PAYMENTS	Note	Unrestricted Funds £	Restricted Funds £	Designated Funds	**Total 31-Mar-26 £**	**Total 31-Mar-25 £**
Grants Paid:-						
Alberton Rural Training (Colchester)		1,000	-	-	1,000	-
Acorn Villages Ltd		-	-	-	-	695
African Families in the UK		-	-	-	-	500
Age Well East		-	-	-	-	1,000
AIPs:-						
- Connect without Limits		-	500	-	500	-
- Colchester Samaritans		-	-	-	-	3,000
- Colchester SSAFA		-	-	-	-	3,000
- St Helena Hospice		-	-	-	-	2,000
Mayor's Appeal 23/24:-						
- Army Benevolent Fund Mayor's Appeal 23/24					-	2,009
- Beacon House		-	-	-	-	2,009
- Colchester City Council		-	-	-	-	2,009
- Colchester Samaritans		-	-	-	-	2,009
- Freedom Boat Adventures C Mayor's Appeal		-	-	-	-	2,009
Amber Bee		-	-	-	-	1,000
Aspire Educational Mentoring		-	-	-	-	1,000
BASICS Essex		-	-	-	-	943
Bereavement & Friends Café		-	-	-	-	1,000
Blossome CIC		1,000	-	-	1,000	975
Bridgeway Mission		-	-	-	-	400
Colchester Caribbean Group		-	-	-	-	500
Colchester CMA Debt Centre		200	200	-	400	1,000
Colchester Gateway Clubs		-	750	-	750	1,000
Colchester Retired Residents		500	-	-	500	-
Colchester Sing to Beat Parkinsons		-	-	-	-	520
Community Voluntary Services		-	-	-	-	1,000
Disability Advice Welfare Network		-	-	-	-	1,000
Dedham Therapy Farm CIC		-	1,000	-	1,000	-
Dumont Bowls Club		-	-	-	-	800
Heads2Minds		-	-	-	-	1,000
Hope Haven		-	-	-	-	500
Mid & North East Essex Mind		-	-	-	-	1,000
Not a Typical Support Group		-	-	-	-	450
Rural Community Council of Essex		-	-	-	-	1,000
St Michael's Church Thorpe le Soken		-	-	-	-	1,000
Sub total		**2,700**	**2,450**	**-**	**5,150**	**36,328**

GRASSROOTS - THE COLCHESTER AND TENDRING COMMUNITY TRUST

STATEMENT OF FINANCIAL ACTIVITIES (continued)
FOR THE YEAR ENDED 31ST MARCH 2026

PAYMENTS (continued)					
Subtotal total payments from page 12	2,700	2,450	-	5,150	36,328
St Osyth Priory Education Centre	-	-	-	-	160
Essex and Suffolk Youth Enquiry	1,000	-	-	1,000	-
Family Activities Community	500	-	-	500	-
Holland on Sea Men's Club	1,000	-	-	1,000	-
Holland Residents Association	1,000	-	-	1,000	-
Homestart Harwich	500	-	-	500	-
Panathlon Foundation	850	-	-	850	-
Pens & Dragons CIC (Brightlingsea)	1,000	-	-	1,000	-
Sandy's Farm (St Osyth)	950	-	-	950	-
Sight Friendship Group (Clacton)	400	-	-	400	-
Signpost (Colchester) Ltd	897	-	-	897	-
St Osyth Village Hall	990	-	-	990	-
Starr in the Community CIO	1,000	-	-	1,000	-
The Hut Mersea Island CIC	1,000	-	-	1,000	-
The MAZE Group CIC (Colchester &	1,000	-	-	1,000	-
The PCC of St Michaels Church	1,000	-	-	1,000	-
Wilderness Foundation UK	1,000	-	-	1,000	-
Young Minds Dementia Group	1,000	-	-	1,000	-
Stepping Stones Play & Learn Group	636	364	-	1,000	2,000
The Ark Family Resource Centre	-	-	-	-	1,000
The Autumn Centre	1,000	-	-	1,000	1,000
Walton Pre-School	-	-	-	-	495
We are the Minories	-	-	-	-	500
Wivenhoe Community Charity	1,132	268	-	1,400	-
Wivenhoe Library of Things	-	-	-	-	500
Wivenhoe, Fingringhoe & Rowhedge Ferry FIC	1,000	-	-	1,000	-
Other	-	-	-	-	1,720
Grants Total	**21,555**	**3,082**	**-**	**24,637**	**43,703**
Support costs:-					
Insurance	198	-	-	198	269
PPS & Telephone & web	261	-	-	261	673
Subscriptions	338	-	-	338	352
Sundry expenses	122	-	-	122	34
Returned grant cheques	-	-	-	-	(8,000)
Staffing	11,046	-	-	11,046	9,742
Expenses	366	-	-	366	429
	12,331	**-**	**-**	**12,331**	**3,499**
Governance costs:-					
Independent Examiner's Fees	840	-	-	840	-
Governance/ Head Offfice	524	-	-	524	139
Legal & Professional fees	-	-	-	-	69
	1,364	**-**	**-**	**1,364**	**207**
TOTAL PAYMENTS	**35,250**	**3,082**	**-**	**38,332**	**47,410**
NET INCOMING/(OUTGOING) RESOURCES	**173,993**	**656**	**-**	**174,649**	**(28,570)**
TRANSFERS BETWEEN FUNDS	500	(500)	-	-	-
Encashment of investments	11,487	-	-	11,487	20,000
NET MOVEMENT IN FUNDS	**185,980**	**156**	**-**	**186,136**	**(8,570)**
CASH FUNDS LAST YEAR END	6,215	9,583	-	15,798	24,368
CASH FUNDS THIS YEAR END	**192,195**	**9,739**	**-**	**201,934**	**15,798**

All of the Charity's operations are classed as continuing operations.

The notes form part of these financial statements, found on pages:-15 to 17

GRASSROOTS - THE COLCHESTER AND TENDRING COMMUNITY TRUST

STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31ST MARCH 2026

	Notes	Unrestricted Fund £	Restricted Fund £	**Total 31-Mar-26 £**	**Total 31-Mar-25 £**
Cash Funds:					
CAF Cash		6,934	-	6,934	15,798
Caf Gold		185,261	9,739	195,000	-
Total Current Assets		**192,195**	**9,739**	**201,934**	**15,798**
NET CURRENT ASSETS		192,195	9,739	201,934	15,798
TOTAL ASSETS LESS CURRENT LIABILITIES		**192,195**	**9,739**	**201,934**	**15,798**
NET ASSETS		**192,195**	**9,739**	**201,934**	**15,798**
Represented by:					
General Funds		192,195	-	192,195	6,215
Restricted Funds	2	-	9,739	9,739	9,583
Designated Funds		-	-	-	-
		192,195	**9,739**	**201,934**	**15,798**
Assets retained for the Charity's own use:					
CCLA Charities Investment fund		5,042	-	5,042	5,512
M&G Investments		115	-	115	11,264
Schroders charity multi-asset fund		83,546	-	83,546	77,096
Gift aid		8	-	8	50
Contract Income		-	-	-	1,000
		88,711	**-**	**88,711**	**94,922**
Liabilities:					
Independent Examiner's Fee		960	-	960	840
HMRC		46	-	46	-
		1,006	**-**	**1,006**	**840**

Charity Law requires the Trustees to prepare financial statements for each financial year which comply with the regulations set out in the Charities Act 2022. The Trustees have elected to take advantage of the provisions that apply to small charities and have prepared a Receipts and Payments Account and Statement of Assets and Liabilities which are set out on pages 12 to 14.

Approved by the Trustees on 1/6/2026

Signed on their behalf by Trustee .....

Printed Name: DAVID M ARRIS

GRASSROOTS - THE COLCHESTER AND TENDRING COMMUNITY TRUST

NOTES TO THE ACCOUNTS (continued)
FOR THE YEAR ENDED 31ST MARCH 2026

1. ACCOUNTING POLICIES

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year.

Basis of preparation:
The accounts have been prepared under the "Receipts and Payments" basis as prescribed by the Charity Commissioners, and they meet the appropriate legal requirements.

Fund Accounting
Funds held by the charity are either:

- **Unrestricted funds**
  These are funds which can be used in accordance with the charity's objectives, at the discretion of the trustees.
- **Restricted funds**
  These are funds that can only be used for particular restricted purposes within the objects of the charity.
- **Designated funds**
  These funds are funds set aside by the trustees out of unrestricted general funds for specific purposes or projects.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. RESTRICTED FUNDS

CURRENT FINANCIAL YEAR

	Balance 01-Apr-25 £	Income £	Expenditure £	Unrealised Gain/Loss £	Transfer £	**Balance 31-Mar-26 £**
Clacton Needs	158	162	-	-	-	320
Berechurch and Blackheath	6,793	1,486	(200)	-	-	8,079
Simon Jaggard Fund	1,364	1,590	(2,114)	-	-	840
AIPS	1,000	500	(500)	-	(500)	500
Joe Sly Fund	268	-	(268)	-	-	0
	9,583	**3,738**	**(3,082)**	**-**	**(500)**	**9,739**

PREVIOUS FINANCIAL YEAR

	Balance 01-Apr-24 £	Income £	Expenditure £	Unrealised Gain/Loss £	Transfer £	**Balance 31-Mar-25 £**
Clacton Needs	78	157	(77)	-	-	158
Berechurch and Blackheath	5,324	1,469	-	-	-	6,793
Simon Jaggard Fund	1,260	1,799	(1,695)	-	-	1,364
AIPS	1,500	-	-	-	(500)	1,000
Joe Sly Fund	2,068	-	(1,800)	-	-	268
Mayor's Appeal fund 23/24	4,386	5,659	(10,045)	-	(0)	0
	14,616	**9,084**	**(13,617)**	**-**	**(500)**	**9,583**

The Restricted Funds are wholly represented by the Charity's cash reserves and are to be expended as specified above.

3. DESIGNATED FUNDS

The Charity held no Designated Funds during this or the previous financial period.

4. STAFF COSTS AND NUMBERS

The Charity employed 1 permanent part time member of staff during this and the previous financial period.

	TOTAL 2025/26 £	TOTAL 2024/25 £
Gross Wages & Salaries	11,046	9,516
Employer's NI Contribution after allowance	-	-
Employer's Pension Contributions	-	-
	11,046	**9,516**

Average number of employees who were engaged in each of the following activities:

	TOTAL 2025/26	TOTAL 2024/25
Charitable Activities	1	1

No employees received emoluments in excess of £60,000.
(2024/25- None)

5. TRUSTEES AND OTHER RELATED PARTIES

During the year ended 31 March 2026, an unconditional donation of £205,000 was received from the Colin Bennett Charitable Trust (2024/25 £5,000). Two other trustees donated £50 in the financial year.

I Allen and B Ellis also hold trustee roles at Trending Community Voluntary Services. The charity paid that charity a total of £518 for room hire and third party organisation set up costs. No other payments were made to trustees or any persons connected with them during this financial period. No other material transaction took place between the organisation and a trustee or any person connected with them.

(2023/24- None)

6. RISK ASSESSMENT

The Trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated combined with the annual review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The Trustees have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

7. RESERVES POLICY

The Trustees have considered the level of reserves they wish to retain, appropriate to the charity's needs. This is based on the charity's size and the level of financial commitments held. The Trustees aim to ensure the charity will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The trustees will endeavour not to set aside funds unnecessarily.

8. PUBLIC BENEFIT

The Charity acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the charity has achieved this are provided in the Trustees report. The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the charity should undertake.