(if any):	
Address:	Wayside, Dairy Lane, Aston Juxta Mondrum, Nantwich, Cheshire. CW5 6DS

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.

Edridge Fund of Napo

ACCOUNTS & ANNUAL REPORT

for the year ended 31 December 2025

Administrative Details

Full name:	The Edridge Fund of Napo the Trade Union and Professional Association for Family Court and Probation Staff
Reg Charity No:	803493
Registered Office:	Boat Race House, 65 Mortlake High Street, London, SW14 8HL
Bankers:	Unity Trust Bank Plc. Nine Brindley Place, Birmingham B1 2HB
Investment Managers:	Aberdeen Fund Managers Ltd, PO Box 9029, Chelmsford, Essex, CM99 2WJ
Independent Examiner:	Peter Smith, Wayside, Dairy Lane, Aston Juxta Mondrum, Nantwich, Cheshire. CW5 6DS

Report of the Trustees

The Trustees present their annual report with the accounts of the Fund for the year ending 31st December 2025. The accounts comply with the Fund's Trust Deed, the Charities Act 1993 (as amended by the Charities Act 2006), as well as the "Statement of Recommended Practice: Accounting and Reporting by Charities", Charities Commission 2005, revised in 2014, and the Financial Reporting Standard FRS 102, to the extent that it applies.

Trustees

The Trustees who held office during the year were as follows:

Alan Goode (East Midlands) Appointed November 2019 – Chair of Trustees
Carolyn Mack (East Midlands) Appointed September 2016, re-elected 2021 – Vice Chair
Ian Hankinson (Mercia) Appointed March 2018, re-elected March 2023
Kevin Ling (Essex) Appointed January 2024
Andrew Dellar (East Coast) Appointed November 2024, resigned November 2025
Christine Munn (South SouthWestern) Appointed November 2024

Alan Goode was re-appointed as Chair in March 2025.
Carolyn Mack was appointed as Vice Chair in March 2025.

Staff

Karen Monaghan	Secretary to Trustees
Jeanne Peall	Honorary Treasurer
Sarah Byatt	Administrator

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Edridge Fund (The Fund) operates as an unincorporated association in accordance with a Trust Deed dated 1st May 1990 and subsequent amending deeds dated 11th July 2003, 9th May 2013 and as amended by scheme dated 6th July 2020. The Trust Deed of 1990 established the Fund as an independent charity but retained close links with Napo – the Trade Union and Professional Association for Probation & Family Court Staff, which have been present from the Fund's original foundation in 1934. The Deed of 1990 stipulates that Trustees are appointed by the members of the Napo National Executive Committee by election from candidates nominated by Napo branches. A maximum of five Trustees are elected to serve for a five-year period. No Trustee may serve more than two consecutive terms. Should elections not take place, Trustees are empowered to elect a Trustee, normally from those nominated.

New Trustees are provided with an induction pack, which is reviewed regularly. The pack includes relevant information regarding the Fund's constitution and guidance from the Charity Commission on the responsibilities and duties of trustees. They are in contact with the staff and other Trustees for support and advice and undertake a period of shadowing with a mentor Trustee prior to being a Rota Chair for grant applications.

The Trustees meet five times a year, which have taken place via Zoom for three meetings, and two face to face meetings this year. The level of income is reviewed, and financial decisions made accordingly. Trustees consider reports from staff on activities and review the charity's policies and governance compliance regularly. During the year, Trustees consider applications for assistance as soon as they are received, with the aim to complete the process within three weeks, but is usually much shorter, and in emergencies can be within hours. Decisions made by email are then ratified at Trustees' meetings.

The Fund is administered by staff working remotely, with appropriate measures taken to ensure the security of confidential information in accordance with GDPR. The principal financial and operational records are held electronically on a server provided by Napo, though officers and staff of Napo have no access to those records.

The Trustees try to ensure that we operate as fair employers. We try to ensure we follow all appropriate employment legislation, with supervision and support for staff provided by the Chair of the Fund.

OBJECTIVES AND ACTIVITIES

The objects of the Fund as set out in the Trust Deed dated 1st May 1990 are as follows: monies subscribed, donated, or raised for the Fund shall be applied in accordance with the Deed to assist eligible persons when in need, hardship, or distress, whether or not they have been members of Napo. This covers a wide range of probation and family court staff, but essentially applies to anybody who could be a full member, retired member, or professional associate of Napo. In addition, this covers in some circumstances, dependants.

The primary work of the Fund is to provide financial assistance. Grant applications are considered in line with the process outlined above. In some cases, applicants are given advice, either directly from the Trustees, or with the assistance of local Edridge Representatives. This advice is usually to help applicants obtain further help elsewhere, and never involves giving financial advice.

Edridge Fund of Napo

The secondary work of the Fund is to ensure that we continue to have the resources to maintain our financial assistance. The major contribution to the Fund is the donation we receive from Napo, and in recent years we have also been assisted with substantial grants from the CSiS Charity Fund, for which the Board are very grateful. The Fund also receives income from occasional legacies, donations, and gifts either on a regular basis, or other occasional donations. A small income is received from the "50/50 Club" which is a registered small lottery, and from sales of Christmas Cards and other merchandise, predominantly at the Napo AGM. There are also sponsored, and local fundraising events held by Napo branches. An Investment Portfolio is maintained to provide a free reserve for the Fund, and this is managed professionally.

The Fund also works to promote wider knowledge of the Fund, firstly to increase the awareness of the assistance available to those in need, and secondly to publicise the work of the Fund to increase donations. To this end we regularly contribute pieces to the Napo Magazine and on social media. The Fund's website is intended to assist both potential applicants for assistance, and existing and potential donors. Representatives of the Edridge Fund attend probation-related conferences and events to promote the work of the Fund.

The Charities Act 2006 places a responsibility on charities to ensure that they are for the benefit of the public, or a section of the public. The Trustees confirm that they have had regard to the Charities Commission general guidance on public benefit and reviewed the aims and activities of the Fund in the light of that guidance. The Trustees are of the opinion that the Fund satisfies these requirements.

The total number of applications in 2025 was 112, which is a decrease on the number received in 2024 (129). The total amount paid in grants during 2025 decreased by 17% compared with 2024.

Grants were paid in respect of 58 of the applications. 54 were not successful because the applicants were not eligible, the application was withdrawn, or they were not deemed to be in financial hardship. The percentage of the total applications for 2025 that were successful was 52%, compared with 2024 when the percentage of successful applications was 53% of the total. The percentage of refused applications in 2025 was 48%, an small increase compared to 2024 when it was 47%.

The average grant paid was £381, which is a slight decrease on 2024 where the average grant was £386. The amounts granted ranged from £150 to £500. The Trustees continue to attempt to make grants that match the immediate needs of the applicant.

There were more applications from Napo members than from non-Napo members. In 2025 the overall amount paid to Napo members was more than the amount paid to other applicants. Two members of other Unions received a grant. We have continued the practice of referring applicants from other Unions to their own Welfare Funds, before considering an application.

All applicants employed by HMPPS are now advised of their eligibility for the potential assistance available from the Civil Service Charity "Charity For the Civil Service (CFCS)", on the basis that those applicants are now Civil Servants. This is a much larger Charity and can provide various forms of help beyond financial assistance.

A full analysis of the applications has been made, including analysis of the Diversity questionnaires applicants are asked to complete with their applications. The aim of doing this is for the Trustees to ensure that decisions on applications do not indicate any discriminatory bias.

Set out below is a table of the key results of this analysis under various headings.
All the percentages are a based on successful applications, but we confirm that the same analysis has been completed on the applications refused. The Diversity figures are based on 109 forms as a number were not completed. In 7% of these forms, the ethnicity section was blank.

Analysis of Successful Applications

Union Membership	**Napo**	**None**	**Other Union**	**Total Paid**	
2025	53%	43%	4%		
Amount Paid	£11,710	£9,585	£800	£22,095	
2024	*40%*	*57%*	*3%*		
Amount Paid	*£10,670*	*£15,260*	*£700*	*£26,630*	
Ethnic Background	**White**	**Black**	**Mixed**	**Asian**	**Other**
2025	68%	16%	4%	5%	0%
Gender	**Male**	**Female**	**Transgender**		
2025	18%	82%	0%		
Sexual Orientation	**Bi-sexual**	**Gay/ Lesbian**	**Heterosexual**	**Prefer not to answer**	
2025	5%	6%	84%	5%	
Disability	**Yes**	**No**		**Prefer not to answer**	
2025	56%	42%		2%	

Governance

During 2025, Trustees continued to ensure the Fund was well placed to address issues relating to its work in the future. The Trustees also agreed to review maximum grant levels on at each meeting to ensure applicants needs were being met whilst keeping a balanced budget.

Financial Review

Donations and fund raising

In 2025 the majority of the income of the Edridge Fund was, once again, provided by donations from Napo and from CSIS (Civil Service Insurance Society). The Trustees remain very grateful for the contributions made by Napo and CSIS, which are of considerable significance in enabling the Fund to continue to provide assistance to current and retired Family Court and Probation staff and their dependants who are in need.

Edridge Fund of Napo

The 50/50 Club continued to provide a steady source of income, but once again with a small reduction on the previous year. However, as a result of some members donating all or a proportion of their winnings back to the Fund, the net benefit was more than 50% of the income received. Aside from this, regular donations continue to decline, which has been the case throughout the charity sector in recent years.

Fundraising through Branches and the Family Court Section decreased in comparison to 2024. However, the importance of an 'in person' Napo AGM to Edridge was confirmed once more, in terms of fundraising through the Edridge stall. £581 was raised through donations, 50/50 Club sign-ups, sales of merchandise and the bucket collection.

Administration and Expenditure

Expenditure on administration is tightly managed but increased in 2025 due to IT upgrades and the purchase of a new laptop necessitated by the introduction of Microsoft Windows 11. These costs are within office costs and equipment purchase in the notes to the accounts. The majority of applications are now handled on-line and most communication is by email, resulting in greatly reduced postal and stationery costs. Payment of invoices, grants and 50/50 prizes are mainly by bank transfer (BACS). Governance costs, which usually cover Trustee and staff travel expenses and meeting costs, also included the cost of an in-person training event for new Trustees. Meetings of the Trustees involved two in-person meetings and three meetings via Zoom.

Edridge Investments

In August 2020, the monies returned by HSBC Investments were reinvested and are now managed by Aberdeen Investments. Our invested funds, having recovered from the 2022 market turmoil, continued to grow during 2025.

Future Plans

1. The Trustees intend to seek to reinvigorate the role of the Edridge representatives across the country, not only to provide support and assistance to colleagues, but also to assist with raising awareness of the Fund. We hope that this will also serve to grow income streams through additional donations and fundraising activity.

2. The Trustees will continue to promote the benefits to the Fund of regular donations and payroll giving but will also explore ways of increasing the proportion of income raised through grassroot fundraising activity.

DECLARATION

The Trustees declare that they have approved the Trustees' Report above

Signed: Alan Goode – Chair of Trustee
31st July 2026

CHAIR'S REPORT

I am pleased to be able to present this report on the work of the Edridge Fund during 2025 and in so doing to seek your endorsement. I would wish to pay tribute to the Trustees, the local representatives and the staff group who have continued to work diligently and efficiently to enable the fund to respond to those in need of assistance throughout the year.

The great majority of applications for assistance come from current staff of the Probation Service with only a handful of applications from people who are eligible for other reasons. Essentially to be eligible to receive a grant an applicant must be eligible to join NAPO. Where applicants are eligible the Trustees will then determine whether they consider the applicant to be in financial hardship before deciding a grant. Although the fund is only able to offer relatively small grants, currently to a maximum of £500, we do get applications from people in significant financial hardship for whom our ability to respond quickly, where often they have nowhere else to turn has been hugely important to them.

Through the course of the year many people turned to the fund at points of personal crisis when some particular situation had tipped them over the edge to a point where they could not manage. Often relationship breakdown, establishing a home as a single parent and domestic abuse has lain behind requests for help. Some applicants have faced long term health problems and resultant reduction in income which has left them struggling financially. Many applicants have fallen into difficulties in coping with the day to day implications of managing on a low income with many people having fallen into serious debt which has reduced their ability to cope when hit by some unforeseen crisis.

The overall financial position of the fund has remained reasonably healthy although this has been in large part as a result of us benefitting from some generous legacy payments in the last few years. The fund continues to receive generous grants from both NAPO and the Civil Service Insurance fund which provide the bedrock of finance to sustain the charity in its work and without which we would not survive. Given that support, and benefitting from the legacies we have received we have been able to broadly maintain the level of grants we have awarded although there have been slightly fewer grants made than in the previous year and a reduction in the total amount of money given out. However, we are operating in a context in which we have to recognise that the reductions in NAPO membership have seen a significant decrease in the grant that NAPO can offer the fund, and changes in work practices have equally impacted on reducing the monies raised in donations from staff in local areas. These reductions of £16,000 and £10,000 respectively since the 2010 report was presented have only been managed because we have benefited from those generous legacies as mentioned.

It is in that context then that I would ask those of you in a position to do so to consider making a donation to the fund and to remember the fund when you come to draw up your own will! Conference is always a source of generosity to the fund and in that spirit I would ask you to endorse this report.

If we are to sustain the work of the fund in supporting those colleagues who fall into financial distress we do need to find ways to increase sources of donations to the fund, whether that be

by way of monies donated by individuals or raised through local fundraising activities and I would ask all at the conference to take that message back to local areas.

Finally, I would like to thank those people who act as Edridge representatives in local areas who can often act as a bridge between an applicant and the fund and who ensure that the work of the fund is publicised at a local level. At a practical level we often find it difficult to get information about changes in role locally so could I ask that all branches represented at conference call at the Edridge stall and share information about local representatives, or alternate contacts so that we might ensure we are working with an updated and accurate list.

Alan Goode – Chair of Trustees
31st July 2026

Independent Examiner's Report on the Accounts
Report to the Trustees of The Edridge Fund of Napo

On accounts for the year ended 31/12/2025, set out on pages 8 -11, Charity no. 803493

RESPONSIBLITIES & BASIS OF REPORT

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2025.

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

[~~The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of. [insert name of applicable listed body~~]. *Delete* [ ] *if not applicable.*

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination, 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.

Signed: Peter John Smith 3/9/2026
Address: Wayside, Dairy Lane, Astra Juxta Mondrum, Nantwich, Cheshire CW5 6DS

Edridge Fund of Napo

Relevant professional qualification: Retired Chartered Accountant

Statement of Financial Activities for the year ended 31 December 2025

Income from:	Notes	Unrestricted Funds 2025	Restricted Funds 2025	Total Funds 2025	Total Funds 2024
Donations and legacies	7,8,9,11 17	14,372		14,372	33,787
Investment Income & Bank interest	10	1,572		1,572	2,020
Charitable activities					
Fund raising	6	3,176		3,176	3,597
Merchandise sales		140		140	103
Grants receivable		12,436		12,436	11,435
Total Income		31,696	0	31,696	50,942
Expenditure on:					
Raising Funds:					
Cost of raising funds		1,508		1,508	1,705
Investment Management					
Charitable activities:					
Grants payable		22,095		22,095	26,630
Management and delivery of activities	2,4,8	17,894		17,894	15,693
Total Expenditure		41,497	0	41,497	44,028
Net Income/(expenditure) before investment gains/(losses)		(9,801)		(9,801)	6,914
Net gains/(losses) on investments		15,953		9,774	9,774
Net income/(expenditure) before transfers		6,152		6,152	16,688
Transfers between funds		0	0	0	0
Net movement in funds		6,152	0	6,152	16,688
Total funds brought forward		290,612	1,911	292,523	275,835
Total funds carried forward at 31/12/2025		296,764	1,911	298,675	292,523

Edridge Fund of Napo

As at 31st December 2025

	Notes		2025		2024
		£	£	£	£
FIXED ASSETS					
Tangible Assets	3		Nil		Nil
Investments	10		225,693		209,740
CURRENT ASSETS					
Debtors		Nil		71	
Cash at Bank and in Hand		74,496		85,216	
		74,496		85,287	
Creditors					
Amounts falling due within one year					
Accruals	5	(1,514)		(2,504)	
Net Current Assets			300,189		295,027
Total Assets less Current Liabilities			298,675		292,523
Net Assets			298,675		292,523
Charity Funds					
Unrestricted Funds			296,764		290,612
Restricted Funds	7		1,911		1,911
Total Funds available to the Fund			298,675		292,523

These financial statements were submitted to the Trustees and were approved, subject to a satisfactory Independent Examination.

Alan Goode

Chair of the Trustees, 27th April 2026

The notes on the following two pages form part of these accounts

Notes forming part of the Accounts

FOR THE YEAR ENDED 31 DECEMBER 2025

1. ACCOUNTING POLICIES

Our Accounting policies remain as reported in previous years.

2. MANAGEMENT AND DELIVERY OF THE CHARITIES PURPOSE

	Notes	2025 £	2024 £
Staff Salaries		12,624	11,994
Office Services including rent		720	704
Office Costs, postage, computer running costs etc		1,100	1,155
Insurance		932	932
Depreciation on fixed assets	3	Nil	Nil
Equipment Purchase		584	30
Bank charges		144	149
		16,104	14,964

3. TANGIBLE ASSETS

The Trustees have once again concluded that our stocks of goods for sale, and operational equipment, is at a level where it would not be appropriate to account for depreciation, and this would not have any material effect on the accounts.

4. GOVERNANCE COSTS	2025 £	2024 £
Staff & Trustees' expenses	937	591
Meeting Expenses (zoom & room fee)	143	138
Audit and accountancy	Nil	Nil
Napo Conference expenses	Nil	Nil
Trustees Training (room fee)	160	Nil
	1,240	729

5. CREDITORS

	£
Wages payment for December 2025	1,067
Web charges Quarter 4 2025	126
50 50 prize Jan, Sept, Oct, Dec 2025	295
Corporate Credit Card Dec 25	26
	1,514

6. FUND RAISING INCOME	£
Fund Raising and Sponsored events	1,327
50/50 Club Subscriptions *	1,849
	3,176

*The net benefits to the Fund from the 50/50 Club is £1,061 for the current year.

7. TUUT GRANT *RESTRICTED FUNDS*

As reported in our 2019 Accounts we had received a grant for specific purposes, which was to fund the purchase of card reading machines for fund raising purposes. The balance of the restricted funds are reflected in the accounts. The sum of £154 was spent in 2019. There has been no further expenditure during the current year.

8. SUNDRY The figure of £550 was paid to the Current Account of the Edridge Fund in error and was refunded as soon as the error was notified.

9. GIFT AID TAX REFUND CLAIMS

No claim was submitted in 2025.

10. INVESTMENTS

In March 2020 the Trustees appointed Aberdeen Investments as their Investment Managers. Valuation is market value, certified by our investment managers at 31/12/25. Income received from the underlying investments is retained within the Fund and transferred to capital. The increase in value of the portfolio during 2025 reflects the increase in market value.

11. VOLUNTARY INCOME – SPECIAL ITEMS

	£
CSIS Charity Fund	10,000

See main report – Financial Review – Donations & Fund Raising

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	The Edridge Fund of Napo		
On accounts for the year ended	31st December 2025	**Charity no (if any)**	803493
Set out on pages	8 - 11 (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 /2025**.

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

~~[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]~~. *Delete* [ ] *if not applicable.*

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:	P. T. Smith.	**Date:**	3/9/26.
Name:	Peter John Smith		
Relevant professional qualification(s) or body	Retired Chartered Accountant		