ESSEX COMMUNITY FOUNDATION

ANNUAL REPORT AND FINANCIAL STATEMENTS

YEAR ENDED 30 JUNE 2026

Company Number 3062567
Charity Number 1052061

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The Directors of the Company – and Trustees of the Charity

The directors of the charitable company, Essex Community Foundation ("the Foundation" or "ECF"), are its trustees for the purposes of charity law and throughout this report are collectively referred to as the Trustees.

Trustees	Nicholas Alston CBE DL (Retired at the AGM 13 November 2025) Shahnaz Biggs (Appointed at the AGM 13 November 2025) Charles Bishop DL Gemma Cartwright Graham Chapman KC Gail Cunningham Maggie Desmond Tim Field David Guest Simon Hall MBE DL (Retired at the AGM 13 November 2025) Gillian Hayter (Appointed at the AGM 13 November 2025) Sandra Hollis (Retired at the AGM 13 November 2025) Dorine Johnson Soumya Krishna Kumar Atul Manek - Chair of the Board of Trustees Ben Minter Stewart Sanderson (Retired 22 April 2026)
Independent Members of Committees	Nicholas Alston CBE DL – (Co-opted to Advocacy, Voice & Strategic Communications Committee) Ann Coutts – (Co-opted to Fund Development Committee) Graham Doubtfire – (Co-opted to Fund Development Committee) Nick Murphy – (Co-opted to Finance & Investment Committee) Liesbeth Newman – (Co-opted to Finance & Investment Committee) Cecily Spelling – (Co-opted to Advocacy, Voice & Strategic Communications Committee)
Officers	Tim Field — Company Secretary
Senior Executives	Caroline Taylor MSc — Chief Executive Catherine Burton DChA CIPD — Director of Finance & Resources Gavin Benn — Director of Policy & Programmes (appointed to start 9 July 2026) Jo Macaulay — Head of Stewardship Steve Mackenzie — Head of Operations Perry Norton — Head of Development
Company Number	3062567
Charity Number	1052061
Registered Office	3 Hoffmanns Way, Chelmsford, Essex CM1 1GU
Bankers	Handelsbanken, 91-99 New London Road, Chelmsford CM2 0PP Nationwide Building Society, Northampton NN3 6NW

Auditors	HaysMac LLP, 10 Queen Street Place, London EC4R 1AG
Investment Managers	Rathbones Wealth & Investment, 30 Gresham Street, London EC2V 7QN Cazenove Capital, 1 London Wall Place, London EC2Y 5AU (appointed in September 2024) CCLA Senator House, 85 Queen Victoria Street, London EC4V 4ET
Solicitors	Knights PLC, Hyatt Place, Broomfield Rd, Chelmsford CM1 1SW

Chair of Trustees' Statement

It is a great pleasure to present Essex Community Foundation Trustees' Annual Report and Financial Statements, for the year ending 30 June 2026. Supported by our Annual Review, this report highlights our key activities and achievements.

This is my first year as Chair of Trustees of this leading community foundation, and I stepped into the role with real humility and excitement. Firstly, I wanted to begin by paying tribute to my predecessor, Nicholas Alston CBE DL, who led this Foundation with wisdom and dedication for seven years. Nick leaves ECF in excellent health, with bold ambitions and a clear sense of purpose, and I am fortunate to build on the foundations he has laid.

People have always been at the heart of Essex Community Foundation, and this year proved this more than ever. Following the year end, in July 2026, we gathered at Braxted Park Estate to celebrate our 30th anniversary, a joy to see so many familiar faces alongside new ones. On behalf of all our trustees, thank you for your continued support, energy and belief in what we do.

Our anniversary celebrations gave us the chance to pay tribute to some remarkable people, including our Patron the Lord Lieutenant, Jennifer Tolhurst, whose dedicated service to our county was recognised this year with a CVO. Jenny retires in December 2026, and we were pleased to welcome our incoming Lord Lieutenant, Nick Charrington, and we look forward to the energy and enthusiasm he will bring to this role.

We could not mark this 30th milestone without remembering Angela Marks, who sadly died on 14 March at the age of 90. In 1996, Angela, alongside her husband Ian, had a big idea: that bringing generosity and local knowledge together could change lives across our county. That idea has grown, over three decades, into the foundation we celebrate today. Theirs is an enduring legacy, and we are proud to carry it forward alongside the next generation of the Marks family, and of other family funds, who continue to give back in support of others.

The past year has brought renewed growth, though not without challenge, as Essex changes quickly in how services are delivered and, in the pressures facing charities. In line with our five-year ambitions, we have responded by strengthening our voice as an advocate for the sector, working in partnership with charities, Essex County Council and the NHS Integrated Care Board to launch a Joint Vision for Civil Society (VCS) in Essex. This document sets out our sector's contribution: an estimated 17,500 employees, 95,000 volunteers, and generating close to £1.2 billion of economic activity a year to our county.

Demand on our grantmaking tells its own story. Last year alone we received over 1,400 applications and paid out £3.7 million in grants, against £8.6 million requested. That gap reflects extraordinary need across Essex, and behind every application is a story of people doing extraordinary things, often quietly and with little recognition. Our core purpose remains unchanged: to inspire philanthropy and support the VCS, including grassroots organisations.

Our endowment now stands at just over £60 million, and our total grantmaking since founding has reached nearly £65 million: 30 years of generosity from individuals, families, businesses and local organisations, deciding that Essex is worth investing in. Our support extends beyond grantmaking too, through our Thrive Programme with the Cranfield Trust, and our Foundation Hub in Chelmsford. Internally, we continue to strengthen our governance and infrastructure, welcoming new trustees and building for our future growth.

If the last thirty years were about building something, the next 30 must be about making sure that this special something matters even more. My ask is simple: keep having the conversations that have carried this Foundation for three decades, whether that means giving a little more, introducing us to someone new, or thinking about a legacy gift. If you have supported us for any part of this journey, thank you. If you are only now getting to know us, please do get in touch.

To our CEO, Caroline Taylor, and the whole team, thank you for such terrific work this year. And to my fellow trustees, thank you for your challenge, support, scrutiny and care. I believe our best years are ahead of us, and I look forward to the journey together.

Atul Manek
Chair of Trustees

The Trustees present their report along with the audited financial statements of the Foundation for the year ended 30 June 2026. The Trustees have adopted the provisions of the Charities Statement of Recommended Practice (SORP) in preparing the annual report and financial statements of the charity.

Structure, Governance and Management

Essex Community Foundation (ECF), established in 1996, is a registered charity in England and Wales (Charity No. 1052061, Company No. 3062567). Governed by its Articles of Association, which were last reviewed in November 2022, the Foundation is led by a Board of Trustees who meet quarterly. These meetings are supplemented by sub-committees for Advocacy, Voice & Strategic Communications, Audit & Risk, Governance & Compliance, Grants & Programmes, Fund Development, Finance & Investment, and Remuneration, each with clearly defined responsibilities. Trustee strategy days provide additional time for deeper discussion concerning the longer-term strategy and aspirations.

The Governance & Compliance Committee oversees trustee open recruitment and development, starting with a comprehensive induction, ongoing professional training, and annual declarations of eligibility and interests. Trustees have ongoing access to a full induction pack, are paired with an existing trustee as a buddy for support and have sessions with the CEO and SMT. Ongoing training is encouraged via seminars, webinars and attendance at the UKCF and Association of Charitable Foundations conferences. The Remuneration Committee, composed of the Chair of Trustees and other committee chairs, oversees the remuneration policy, salaries of the CEO and Directors, and staff benefits.

Our Articles of Association allow for a maximum of 15 trustees and there were 13 trustees at the year-end. At the AGM on 13 November 2025, two new trustees were confirmed by Members, they were Shahnaz Biggs and Gillian Hayter.

Nick Alston, Sandra Hollis and Simon Hall retired as trustees at our AGM in November 2025 having each completed a full term. They brought different skills and experiences to our governance, grantmaking and fund development respectively.

Nick chaired our Board of Trustees for seven years, a period that saw the Foundation grow substantially in reach, ambition and impact. He brought calm, considered judgement to some of our most significant decisions, and created a Board culture built on trust, rigour and mutual respect. Nick was a generous mentor to trustees and staff alike, always making time to listen and demonstrating a keen interest in all aspects of our work. Sandra's marketing expertise shaped our communications and visual identity, while her warmth as Fund Development Chair since 2021 forged new donor relationships, established new funds, and she worked closely with the team to produce our Annual Review. Simon, as Grants and Programmes Chair since 2019, steered us through the pandemic and cost-of-living crisis, bringing legal rigour, fairness and transparency to grantmaking, and championing core funding for local charities to build stronger processes.

Our current Board of Trustees has a broad range of skills and experience including legal, financial, marketing, fund development, charity management and grantmaking. Survey respondents of the current Board reported membership is 45% female and 55% male with a median age of 50 years old; our youngest trustee is 24 and the oldest is 66 years. 82% identify as White British or White other, while 18% as Black, Asian, or other non-White ethnicity.

Trustee skills are reviewed annually, and our open trustee recruitment process focuses on attracting the required skills whilst encouraging applicants from diverse backgrounds. Trustees are committed to attracting individuals with varied backgrounds and experiences to enrich the Board's capabilities. We run an anonymised recruitment process with the aim of minimising unconscious bias. Shortlisted candidates are interviewed by a panel of trustees. The full Board of Trustees agrees those to be put forward for recommendation at the AGM.

Team

Trustees agreed last year to invest in additional resources to support the successful delivery of our 2030 Strategy. Recruitment for the new roles was completed in the first months of this year and at our year end staff resources are 16.6 FTE or 17 employees, a small increase of two people from 2025. We employed a total of five new team members in development, grants and finance, of these roles two were newly created. Three people left in the year including the Director of Policy and Programmes.

We continue to be supported by our dedicated and long-serving volunteers who each add significant value as members of our team. In total they have given 171 days, which is equivalent to 1198 volunteer hours. Their length of service is also impressive with Andrew Clarke volunteering at the Foundation for 26 years, Barbara Garside for 21 years and Lorraine Brooks for 10 years. Our volunteers generally support the work of the grants team but also help across other areas including finance, communications, and events. The Foundation receives pro-bono payroll service provided by Dan Insley, of Streets Whittles, Chartered Accountants. Fundholders and community panel members work with the Foundation in helping make decisions on grantmaking during the year.

The Patron, the President and the Vice Presidents of the Foundation act as honorary ambassadors and their support is much appreciated as we seek to strengthen our profile and extend our reach. All our ambassadors are informed of the Foundation's activities and their attendance at events is encouraged.

Essex Community Foundation is a member of UK Community Foundations (UKCF) and the Association of Charitable Foundations (ACF).

Objectives and Activities undertaken by the Foundation for the Public Benefit

OUR VISION

Strong generous communities – an Essex where everyone works together to enhance the quality of local life.

OUR MISSION

To inspire philanthropy and charitable giving – matching people, ideas, resources and needs to make a lasting difference.

OUR VALUES

We are accountable to our communities and to our donors and funders.

We are committed to being approachable and accessible to our donors, grant recipients and strategic partners.

We encourage collaboration, partnership and sharing of expertise and experience to support the continued development of the voluntary and community sector.

We act with the highest standards of integrity, transparency and professionalism at all times.

In all we do we will have regard to environmental impact, social issues and good governance relating to ourselves, our investments, our donors, and our grant partners.

The Foundation's **charitable objects** for the public benefit, as defined in our Articles of Association, include:

- The promotion of charitable purposes for the benefit of the community in the county of Essex and its immediate neighbourhood.

- Other exclusively charitable purposes in the United Kingdom and elsewhere, which are in the opinion of the Trustees beneficial to the community with a preference for those in the area of benefit.

- To assist financially or otherwise any individual, trust, association or organisation, for purposes of relieving those who are injured or bereaved or in need and for other charitable purposes connected with or arising out of an event deemed to be a disaster in Essex.

These charitable objects are achieved through:

- Managing an effective grants programme which distributes funds to charities, voluntary and community organisations and individuals that meet the Foundation's criteria together with the criteria set by funders and donors.

- Increasing endowment and revenue funds under management by providing flexible, donor-centred management services, and by working with existing funders and donors and attracting new ones.

- Ensuring that all levels of the organisation operate to the highest standards.

The Trustees refer to the guidance on Public Benefit produced by the Charity Commission when reviewing the Foundation's charitable objectives and when planning future activities and grantmaking and are satisfied that these objects meet the appropriate charitable purposes as defined by the Charities Act 2016.

Achievements and Performance 2025 - 2026

- £3,717,514 paid out to 476 organisations and 226 individuals (including commitments from prior years) (see note 9). Grants awarded and recognised in the 2025/26 accounts are £3,424,555 (see note 6).

- Endowed funds totalling £60,223,972 as of 30 June 2026 (see balance sheet and note 21).

- Total income for year was £7,227,829 (see Statement of Financial Activities (SOFA) page 24).

- New donations income for endowment was £3,900,688 (see note 2).

- Total grant income into our restricted flowthrough funds was £425,000 (see note 3).

- 17 new named funds established within Essex Community Foundation by individuals, families, companies, public agencies, and trust transfers. These consist of nine endowed funds and eight flowthrough funds.

- Essex Community Foundation currently has 178 endowed funds, together with 54 flowthrough funds under its management.

- We achieved Cyber Essentials Plus accreditation.

Significant Activities

2026 was the second year of our current five-year strategy, and significant progress was achieved across all three pillars: grantmaking, philanthropy, and policy and advocacy. It was also a year that celebrated the enduring legacy of community foundations in the UK, and of our own Foundation here in Essex.

50 Years of Community Foundations, and 30 Years of ECF - 2026 marked the 50th anniversary of the community foundation movement in the UK. This was celebrated at a special event at Lancaster House, attended by philanthropists, trustees and CEOs from community foundations across the country, with a personal celebratory message from His Majesty King Charles and speeches from senior government officials. Collectively, community foundations have now given over £2.1 billion to grassroots organisations and continue to play a unique and expert role in the places where they work.

This anniversary was marked further when our CEO, Caroline Taylor, joined charity and business leaders from across Essex for a Royal Visit to Dedham by Their Majesties The King and Queen. Caroline was introduced to Their Majesties and was able to thank The King personally for his support of the community foundation network in this landmark year, and for the message he had sent to the Lancaster House event. She also spoke with Her Majesty about her connections to Cornwall, and Wiltshire Community Foundations and shared the story of ECF's founding by Ian and Angela Marks.

Our CEO, Caroline, and our Chair, Atul Manek, joined CEOs and Chairs from across the network at a lunch hosted by Lord Brownlow at the House of Lords, marking 50 years of community foundations and bringing a busy and celebratory year to a fitting close.

Throughout 2026 we also continued to mark our own 30th anniversary since ECF's founding as a Festival of Community theme. This has included a new events programme for both donors and grant partners, including the launch of CommuniTea events, Future of Essex series, and a Next Gen Private Client Adviser group. New branding, increased press coverage, and a multi-channel social media campaign, all aim to raise our profile and broaden our reach.

These celebratory activities over the year will be captured in an exciting four-part anniversary film series exploring ECF's history, grant impact, unique giving model and future vision.

Policy and Advocacy - A key focus this year was the publication of our Joint Vision for Civil Society in Greater Essex, developed in partnership with charities and public sector partners including Essex County Council and the NHS Integrated Care Board. It sets out the significant social and economic contribution of the wider charitable sector in Essex, ahead of proposed devolution and local government reorganisation. It calls for recognition of civil society's contribution, genuine partnership between the public and charity sectors, and long-term investment in the sector.

The Joint Vision has been warmly received, with strong endorsement from partners including the then Leader of Essex County Council, Kevin Bentley, who said: "We are pleased to see such a strong and unified voice from Essex's voluntary and community sector. The sector plays a vital role in Essex, delivering over £1.2 billion in added value and bringing together more than 17,500 staff and 95,000 volunteers across the county." The Joint Vision has since sparked new conversations and opportunities for wider engagement, which we expect to continue over the coming year. Building on this, we partnered with the Greater Essex Integrated Care Board on the Future of Essex series, where partners explored new models of working, and how to devolve resources and decision making closer to communities.

Our advocacy work also extended beyond Essex. Our CEO, Caroline Taylor, chaired two roundtable discussions on devolution and its impact on regional giving at the Beacon Philanthropy Forum in London, which brought together over 600 leaders from government, philanthropy, social investment and civil society. She has also contributed nationally to Policy Labs that have helped to explore and shape the UK's impact economy.

Locally, we continued our partnership with Professor Tony Chapman's Third Sector Trends research, with the latest survey issued to 843 not-for-profit organisations that have applied to ECF over the last two financial years. We also met regularly throughout the year with voluntary sector infrastructure organisations and public sector partners to discuss devolution, local government reform, and the implications of the move to five unitary authorities across Essex.

Philanthropy and Development - Saffron Building Society confirmed a further release of circa £275,000 from their dormant accounts, bringing their endowed fund with ECF to over £1 million. Claire Hunnable, Saffron's Community Business Partner, said: "We are so thrilled to reach this milestone!" We will be working with Saffron to mark the occasion.

We have been working with trustees from existing charitable trusts in Essex, including the Ann Johnson's Educational Foundation and the Marconi Companies Charitable Fund to preserve the legacy of these trusts for Essex by transferring the assets and management to ECF. This ensures that each trust will continue to meet its original objectives, with the trustees of those trusts remaining engaged, should they wish.

We continually introduce new ideas to grow engagement with existing and new donors and advisors, and this year we launched two new initiatives. CommuniTEA brought together local charities, businesses and high-net-worth or skilled individuals for an afternoon of networking and charitable insight, focused on the value of volunteering and how attendees can use their professional skills to support local causes. In addition, we launched Next Gen Adviser Group Essex, a new peer-led network for emerging and newly qualified professional advisors across the county, offering informal networking, industry-led sessions on philanthropy and career development, and a growing peer network to support long-term client relationships.

Strengthening Our Organisation - We were pleased to achieve Quality Accreditation under UKCF's QA6 standard, and Cyber Essentials Plus certification, both important markers of our organisational strength and resilience.

On our Board, we welcomed new trustees Naz Biggs and Gillian Hayter. We also welcomed Liesbeth Newman and Nick Murphy as co-opted members of our Finance and Investment Committee and delivered a refreshed trustee induction programme with new online resources for incoming trustees.

Within the team, we invested in recruitment and development. We appointed a new Marketing Manager, Jesse Farrer and a Policy & Communications Manager, Julia Esse, and welcomed Matthew Page as Finance Administrator, Niamh Murphy as Fund Development Administration Officer and Gemma Healey as Grants & Stewardship Administrator.

As reported last year, we have now implemented the findings of our independent pay review, including a refreshed performance management framework, and continued to invest in our people. This included the promotion of Maria Kravchuk to Grants & Operations Administrator, committing more resource to the development of our Salesforce CRM system.

After serving over five years at the Foundation as Director of Policy & Programmes, Andy Payne Worpole, left in April 2026. In his time at the Foundation, he led our community listening work and initiated the Joint Vision for Civil Society, and we wished him well for the future. We launched a recruitment process, in March, for a new role, Director of Programmes & Partnerships, and were delighted to appoint Gavin Benn. Gavin joined the Foundation in July 2026, bringing extensive experience in grantmaking, policy and civil society, and we look forward to his leadership and contribution in the years ahead.

Environmental Social and Governance Issues

The Board's Finance & Investment Committee oversees the Foundation's investment portfolio where funds are invested to facilitate our grantmaking to charities and voluntary organisations across Essex. ESG issues are embedded in the Foundation's Investment Policy, including considering and placing limits on investments which conflict with the Foundation's purposes or pose reputational risks; and setting climate targets for 100% of the portfolio to be invested in 'climate sustainable assets' by 2030 and to be carbon net zero by 2050.

Our appointed investment managers, Rathbones and Cazenove, annually confirm compliance with our Investment Policy. Progress towards our targets is discussed with the investment managers at bi-annual meetings. Cazenove restricts investments in coal, oil, and gas based on revenue thresholds across equities, bonds, and pooled funds. Portfolios are managed within a 2050 net zero framework. Rathbones is committed to ensuring that its investee companies reach net zero by 2050. To track progress, it actively monitors portfolio companies against recognised standards, including the Net Zero Investment Framework. The Investment Committee also maintains oversight of Community First monies held with CCLA.

During the year the Finance & Investment Committee has explored responsible and social impact investing in more detail, with presentations from Friends Provident Foundation and the Charities Responsible Investment Network.

In other areas of the Foundation's work:

- the Foundation is a signatory to the Funder Commitment on Climate Change and the Living Wage.

- every grant the foundation makes is coded to one of the 17 UN Sustainable Development Goals as part of our management reporting framework. The majority of grants awarded were logged to three of the SDG goals: Good Health and Wellbeing, Sustainable Cities and Communities and Quality Education.

- the Foundation rents our office building, at a peppercorn rate, which allows us to focus on managing environmental factors within the workspace. This includes efficient heating and cooling systems and insulation for maximum energy efficiency.

Grantmaking

Demand for our funding continued to grow during the year. We received 1,405 applications, an increase of 24% on the previous year, with the total amount requested rising by 11% to £8.6 million. Against this growing demand, we paid out £3,717,514 through 830 grants (see note 6), a 16% increase in the number of grants paid compared with the previous year. The overall success rate for applications was 46%.

Our grant partners continue to report high demand for their services, with many supporting people with increasingly complex needs requiring more intensive or longer-term support. Changes in local government and health commissioning have also affected the funding available to the sector, while increases in employer National Insurance costs have added further pressure to organisational finances.

Providing flexible funding that helps organisations remain resilient continues to be an important part of our approach. During the year, £1.1 million of payments to organisations supported core costs, helping groups meet essential expenditure such as staffing, rent and other running costs. Smaller organisations continued to receive a significant proportion of our funding, with organisations with annual income below £250,000 receiving £1.53 million in grant payments. Organisations with income below £50,000 received £609,481 through 145 grants. This reflects our continued commitment to supporting grassroots and smaller community organisations across Essex.

Multi-year funding remains an important way of providing greater stability and enabling organisations to plan for the longer term. The Four Acre Core Cost Fund was a good example of this approach, awarding £90,265 to five small organisations working with children and young people, with each receiving funding over three years. This provides grant partners with greater certainty while supporting the sustainability of their work.

We also worked with partners to bring additional investment into communities. The Lower Thames Crossing Community Fund received 128 applications requesting £1.1 million and supported 31 organisations with grants totalling £182,082.

Another example of how new funding partnerships can strengthen our reach in particular places has been Thurrock. We have historically had more limited funds available to support work in the area, but during the year the amount awarded increased by 369%, largely due to community funds associated with infrastructure and development, including the Lower Thames Crossing and Google Data Centre.

We continued to support individuals as well as organisations. Payments to individuals increased by 31% to £268,352 during the year, with 92% of this funding supporting children and young people.

During the year we undertook a review of our grantmaking to consider how we can continue to develop our approach and strengthen our support for the sector. Following individual staff interviews, team workshops and a detailed review of our processes, three priority areas for further development were identified: the roles and development pathways of grants staff; our internal grantmaking processes; and making greater use of grantmaking insight to inform fund development. This work will shape further improvements during 2026/27, helping us respond to increasing demand while maintaining an accessible, responsive and effective grantmaking service.

Grant Distribution Policy

Each year the Board of Trustees approves a level of grant expenditure from endowed funds which is consistent with the aim of maintaining at least the nominal value of endowment funds and subject to any conditions imposed by donors. We define nominal as the total value of all donations at the time they were received, excluding any change due to inflation.

The Finance & Investment Committee recommends to the Board what it considers to be an appropriate level to be distributed in grants, considering social needs, economic outlook, and the Foundation's policy to preserve the nominal value of endowment funds under our management in the long term (subject to a minimum of 4%). A distribution rate of 4.0% was agreed for the year under review.

Fund Development

We received a total income of £7.2 million, a little down from last year's £8.5 million. This included £3.9 million in new endowed donations and £3.3 million from flowthrough funds, investments, and management income. These generous contributions came from individuals, companies, charitable trusts, the public sector, and investment returns, and reflect the deep trust and commitment of our supporters.

Our Private Client Professional Adviser Networking events continue to grow from strength to strength, with three well-attended gatherings this year at Hatfield Place in Chelmsford, Stow Maries Great War Aerodrome and Cressing Temple Barns. Each event welcomes between 60-100 advisers, providing valuable opportunities to strengthen relationships, share knowledge about the Foundation, and highlight the benefits we can offer to their clients. Equally, these events help us to listen and learn, understanding what advisers need from us in order to guide their clients effectively on the multiple benefits of giving through the Foundation.

Following feedback from last year's Donor Insights Project, we have introduced a new series of events that aim to bring together our donors, supporters and local charities to grow knowledge and awareness of the current needs in our local communities. The first of these 'CommuniTea' events took place in February where over 40 donors and supporters visited our offices and heard from a few fabulous local charities.

To mark our 30th anniversary several special events were organised including our first golf day in nearly 10 years at the Warren Golf and Country Club in May, and our Summer Party at Braxted Park Estate in July.

Our core offer remains to engage our donors in long-term, philanthropic giving by working with them to understand their charitable aims. Donors can establish a fund with a one-off donation, actively fundraise, or grow a fund through regular donations to their fund. We can also take on the management of existing charitable trusts, where the original trustees may not be able to continue to manage the funds, as we provide an efficient and effective alternative solution.

17 new funds were established during the year: eight flowthrough and nine endowed, one of which was established under our Fundbuilder programme.

Eight **new flowthrough funds** were: the Chigwell United Charities, Google Essex Data Centre Community Fund, Indaver Rivenhall Community Fund, NHS Essex Community Health Partnership Fund, Rickard Luckin Community Fund, Sound Financial Planning Charitable Fund, 2030 Strategy Fund, and The Wright Fund.

Eight **new endowed funds** were: the Ann Johnson's Educational Foundation, Bead Fund, Frost Family Fund, Humbletoft Fund, Marconi Companies Charitable Fund, The Wilkin Fund, Tippet Fund, and The Wright Fund (Community Safety).

Finally, **one endowed Fundbuilder fund** was: the Chapel Wealth Management Charitable Foundation.

We do not use professional fundraising agencies. We are registered with the Fundraising Regulator and the Fundraising Preference Service. No complaints have been registered against the Foundation during the year under review or since our registration in July 2017. Any person acting on our behalf for the purpose of fundraising is given strict guidelines to adhere to. To protect vulnerable people and other members of the public and in line with our business model, we never undertake cold calling or uninitiated contact practices.

Financial Review

Total income for the year was £7,227,829 compared with £8,477,899 in the year to June 2025. Donations to the endowment fund during the year totalled £3,900,688. As of June 2026, endowed funds totalled £60,223,972 compared with £54,515,147 in June 2025.

The majority of our expenditure is in grant distribution, and funding for this is taken as an annual drawdown from the endowment funds together with flowthrough funds. Within the Statement of Financial Activities (SOFA) the Foundation recognised grant expenditure of £3,424,555 (see note 6) to charities, individuals, and voluntary and community organisations in the year under review, compared with £4,104,698 in 2025.

Our unrestricted (operating) income generated from membership subscriptions, bank interest and sponsorship, is supported by contributions to our charitable activities made by fundholders (both endowed and flowthrough), which are shown in the transfers between funds line in the SOFA. Operating income as reported in the SOFA was £102,276. Within the year our operating expenditure was £1,238,218, this being 98.5% of the budgeted figure of £1,257,328. We received contributions from fundholders as transfers from endowed funds of £845,630 (note 10, of which £109,087 via Community First), flowthrough funds of £151,986 and an inter-fund transfer of £50,000 from our 2030 Strategy Fund (note 10). Amounts of £29,513 and £14,274 were transferred from designated reserves to offset amortisation costs of Property Improvements and our Programme Related Investment respectively. This gave an annual operating deficit of £(44,539) for the year under review compared against a budgeted deficit of £(237,323)

being 81.2% below budget. Trustees agreed to meet this deficit with a transfer from our endowed Acorn Fund (note 10). This year the Trustees also agreed to maximise the grantmaking potential of Acorn by reducing unrestricted reserves to equal 3 months operational expenditure (see Reserves Policy p17). This resulted in a transfer from our unrestricted reserves to the Acorn endowed fund of £132,330 (note 10) leaving unrestricted reserves carried forward at £350,000 (see SOFA page 24). Contributions towards charitable costs from endowed funds under management covered 68% of the Foundation's operating expenditure compared with 66% as budgeted.

Restricted reserves of £1,405,749 have increased from the opening position of £945,642 and represent the balance of flowthrough grantmaking funds under management at the year end date. Cash at the bank reflects funding awaiting imminent disbursement.

Investment Performance

The twelve months to 30 June 2026 proved another eventful period for investors, characterised by geopolitical uncertainty, evolving trade policy and changing expectations for inflation and interest rates. Markets were required to digest a series of policy announcements from the US administration, the outbreak of military conflict between Israel, the United States and Iran, the continuing war in Ukraine, and ongoing debate over the pace at which major central banks would be able to reduce interest rates. Despite periods of heightened volatility, most major asset classes delivered positive returns over the period.

Global equity markets produced strong gains, supported by resilient corporate earnings, continued investment in Artificial Intelligence (AI) and improving investor confidence as fears of a significant economic slowdown eased. The MSCI All Country World Index returned approximately 27% in sterling terms over the twelve months, with US equities again leading performance, although market leadership broadened during the latter part of the period beyond the largest technology companies.

The UK equity market also delivered a solid return, benefiting from attractive valuations, improving corporate earnings and renewed international investor interest. Financials, defence companies and selected industrial businesses performed particularly well, while the energy sector remained more mixed as oil prices weakened from earlier highs. European and Japanese equities also generated positive returns as improving domestic fundamentals and corporate governance reforms continued to attract investment.

Bond markets experienced another year of above-average volatility as investors continually reassessed the outlook for inflation and the likely path of interest rates. Government bond yields remained elevated by historical standards, although investment grade corporate bonds continued to provide attractive levels of income, allowing fixed income investments once again to make a meaningful contribution to diversified portfolios. Commercial property markets also showed signs of stabilisation following the sharp valuation adjustments of recent years, with improving income returns helping to offset only modest capital movements.

Sterling strengthened against the US dollar over much of the reporting period as expectations for US economic exceptionalism moderated and currency markets adjusted to evolving monetary policy expectations. Commodity markets were mixed: gold remained well supported by central bank buying and geopolitical uncertainty, whilst energy prices fluctuated in response to changing demand expectations and developments in global trade and conflicts in the Middle East and Ukraine.

Against this backdrop, our core portfolio produced a satisfactory return of 9.91% net of fees, whilst maintaining an appropriately diversified and balanced investment approach. This was behind our benchmark comparator, ARC Steady Growth, which produced a total return of 13.3%. The relative underperformance was largely

attributable to the performance of one of our managers, Rathbones, which returned 5.18%, whereas Cazenove produced a return of 14.8% in the main portfolio. Our diversified manager structure continues to provide resilience through differing investment styles and asset allocation decisions. Long-term returns remain encouraging and continue to demonstrate the benefits of maintaining a disciplined investment strategy through periods of market uncertainty, with the ten-year average core portfolio return standing at 6.83%. Trustees have reviewed the performance of the managers with them and the Finance & Investment Committee continues to keep this under review.

During the year, we continued to develop the Cash Withdrawal Portfolio with Cazenove, invested in short-dated UK Government securities. This remains an important component of our overall investment strategy, providing a high degree of capital security for planned distributions over the next three years whilst generating attractive risk-adjusted returns from elevated short-term gilt yields. We expect this approach to remain an integral part of our capital management strategy going forward.

Investment Objective

The Foundation's primary purpose is to support charitable organisations in Essex for the benefit of their communities. Our endowment funds must align with our wider vision, mission and values as a charitable organisation. We inspire local philanthropic giving to grow our endowment fund, aiming to provide long-term financial resources for local communities.

Whilst our endowment funds are expendable, we are committed to their long-term preservation alongside maximising our grant-making capacity. To this end we operate with a degree of flexibility, responding to the context in which we operate as appropriate.

We manage other charitable funds that are not invested but held in Money Market Funds - they do not form part of our Investment Policy.

The Investment Objectives are to:

- Achieve a minimum total financial return on investments of **5.5%** per annum net of investment management fees to meet both grant-making and operating costs (c. 1.5%).
- Maintain our minimum annual grantmaking commitments of **4%** of endowment and to enhance this commitment whenever possible, even if this requires us to make a capital reduction when returns are low.
- Have a long-term **aim to** preserve the nominal value of donations to our endowment funds, considering market fluctuations and the needs of our communities through maximising total return from income and capital growth. The nominal value at yearend was 100.9%.
- Maintain operating cash reserves in line with our Reserves Policy.

Reserves Policy

Fund balances (see SOFA) at 30 June 2026	
Unrestricted (general)	£350,000
Unrestricted (designated)	£800,893
Restricted	£1,405,749
Endowed	£60,223,972

At June 30, 2026, the balance carried forward on unrestricted reserves was £350,000 (see note 19). Unrestricted designated reserves comprise £501,152 for the asset related reserves and £299,741 for the programme related investment reserve. The aim of the Board of Trustees is for Unrestricted reserves to equal 3 months of the next year's operational budget. Currently this would amount to circa £350,000.

The Board of Trustees continues to believe that reserves should be a prudent minimum, and that the funds deployed in grantmaking should be maximised. The Trustees take account of their ability to allocate funds from the endowed Acorn Fund to operational expenditure if there were a severe and unexpected decline in the Foundation's financial position. The Trustees monitor the situation to ensure that the available reserves and Acorn Fund together provide a sufficient reserve. As part of the new Reserves Policy, in the event that the Acorn Fund should drop below £1.5 million (currently £2.3 million), the Board must review the reserves amount. The Trustees remain confident that all the Foundation's financial obligations can be met.

Principal Risks and Uncertainties

A regular review of the Foundation's risk framework was concluded in the year. We obtained Cyber Essentials Plus Accreditation during this year. The changes made to achieve this accreditation further strengthened our IT security. Our current risk framework sets out our overall appetite for risk and drills down to include an appetite statement for each risk area. We maintain a Risk Register, which includes a high-level risk dashboard that categorises our risks by Red/ Amber /Green and highlights the key risks, changes to risk, and new risks. The Risk Register is a standing item on all sub-committee meeting agendas, reviewed annually in entirety by the Audit & Risk Committee, and approved by the Board of Trustees. Key risks have been identified as listed below, followed by the controls to mitigate them:

- **Geo-political events cause us to breach our Investment Policy** (Periodic confirmation with investment managers that they are compliant with our Investment Policy and any changes in house views / policy).
- **Material falls in value of investments** (Aim for unrestricted reserves to equal target figure of 25% of annual operational expenditure budget, recognising option to draw from Acorn if needed. Monitor level of multi-year grant commitments. Cash Withdrawal Portfolio holds grant withdrawal and operating costs on a 3 year rolling basis).
- **IT Failure** (Move to predominately cloud based servers, Data Protection Policy, IT Policy, business continuity plan).
- **Internet Enabled Fraud** (IT Policy, Financial Controls Policy and processes, proactive working relationship with all financial providers and Cyber Essentials Plus work).

The Board is satisfied that appropriate procedures are in place to mitigate each of these risks to an acceptable level.

Future Plans

- Publish our Community Listening Project and Third Sector findings research.
- Provide leadership to partners through devolution and local government reform.
- Host a county wide Symposium around social cohesion and navigating change. At which we will close our 30th anniversary year.
- Implement findings of our governance review including committee structure in support of our 2030 Strategy.
- Launch a donor listening project to better understand their giving needs.
- Further develop our Salesforce CRM system to provide an improved digital experience for our grant applicants, partners and donors.

Trustees' Responsibilities

The Trustees are responsible for preparing the annual report and the financial statements in accordance with applicable law and regulations.

Company law requires the Trustees to prepare financial statements for each financial year. Under that law the Trustees have elected to prepare the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the Foundation and of the surplus or deficit of the Foundation for that period.

In preparing these financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently.
- Make judgements and accounting estimates that are reasonable and prudent.
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.
- Observe the methods and principles of the Charities SORP.

The Trustees are responsible for ensuring the maintenance of adequate accounting records that are sufficient to show and explain the Foundation's transactions and disclose with reasonable accuracy at any time the financial position of the Foundation and enable them to ensure that the financial statements comply with the Companies Act 2006 and as amended by the Companies Act of 2011. They are also responsible for safeguarding the assets of the Foundation and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The following information for the accounting year to 30 June 2026 is presented in the form required by the Charity Commission and the Companies Act 2006 and as amended by the Companies Act of 2011. The Foundation also produces an Annual Review, which includes information presented more visually about activities undertaken in the year, including detailed grant information.

The Financial Statements and Annual Review are also published on the Foundation's website in accordance with legislation in the United Kingdom governing the preparation and dissemination of financial statements, which may vary from legislation in other jurisdictions. The maintenance and integrity of the Foundation's website is the

responsibility of the Trustees. The Trustees' responsibility also extends to the on-going integrity of the financial statements contained therein.

Auditors

All the current trustees, and the Chair of the Audit & Risk Committee, have taken the steps they ought to have taken to make themselves aware of any information needed by the Foundation's auditors for the purposes of their audit and to establish that the auditors are aware of that information. The Trustees are not aware of any relevant audit information of which the auditors are unaware.

In preparing this Trustees' Report advantage has been taken of the small companies' exemption under the Companies Act 2006.

By order of the Trustees

Atul Manek
Chair
Board of Trustees
Date: 12 November 2026

David Guest
Chair
Audit & Risk Committee
Date: 12 November 2026

Opinion

We have audited the financial statements of Essex Community Foundation for the year ended 30 June 2026 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102, The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 30 June 2026 and of the charitable company's net movement in funds, including the income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the Financial Reporting Council's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

Other information

The Trustees are responsible for the other information. The other information comprises the information included in the Trustees' Report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material

inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Trustees' Report (which includes the strategic report and the directors' report prepared for the purposes of company law) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the strategic report and the directors' report included within the Trustees' Report have been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Report (which incorporates the strategic report and the directors' report).

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept by the charitable company; or
- the charitable company financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees for the financial statements

As explained more fully in the Trustees' responsibilities statement set out on page 18, the Trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or

error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Based on our understanding of the charitable company and the environment in which it operates, we identified that the principal risks of non-compliance with laws and regulations related to the use of restricted funds and compliance with employment law, and we considered the extent to which non-compliance might have a material effect on the financial statements. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements such as the Companies Act 2006, Charities Act 2011 and Charities SORP.

We evaluated management's incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of override of controls) and determined that the principal risks were related to depreciation charges. Audit procedures performed by the engagement team included:

- Inspecting minutes of Trustees' meetings;
- Reviewing allocations and disclosures relating to restricted funds;
- Inspecting correspondence with regulators and tax authorities;
- Discussions with management including consideration of known or suspected instances of non-compliance with laws and regulations and fraud;
- Evaluating management's controls designed to prevent and detect irregularities;
- Identifying and testing journals;
- Reviewing valuations of investments; and
- Challenging assumptions and judgements made by management in their critical accounting estimates. These related to accrued legacies.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: frc.org.uk/auditors responsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an Auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members, as a body, for our audit work, for this report, or for the opinions we have formed.

Jane Askew (Senior Statutory Auditor)
For and on behalf of HaysMac LLP
10 Queen Street Place
London
EC4R 1AG
Statutory Auditor

12 November 2026

ESSEX COMMUNITY FOUNDATION
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 30 JUNE 2026

	Notes	Unrestricted Funds	Designated	Restricted Funds	Expendable Endowment Funds	**Total Funds 2026**	*Total Funds 2025*
		£	£	£	£	**£**	£
INCOME AND ENDOWMENTS FROM:							
Donations and legacies							
Donations and legacies	2	9,093	-	1,629,641	3,900,688	**5,539,422**	*6,649,017*
Grants	3	-	-	425,000	-	**425,000**	*493,412*
Charitable activities		5,192	-	-	-	**5,192**	*11,907*
Investment income	4	87,991	40,197	1,130,027	-	**1,258,215**	*1,323,563*
TOTAL INCOME		102,276	40,197	3,184,668	3,900,688	**7,227,829**	*8,477,899*
EXPENDITURE ON:							
Raising funds	5	265,076	1,500	35,097	181,041	**482,714**	*384,827*
Charitable activities	6	973,142	78,342	3,346,213	-	**4,397,697**	*4,945,879*
TOTAL EXPENDITURE		1,238,218	79,842	3,381,310	181,041	**4,880,411**	*5,330,706*
Net (expenditure)/income before gains on investments		(1,135,942)	(39,645)	(196,642)	3,719,647	**2,347,418**	*3,147,193*
Net gains on investments	12		-	-	3,645,397	**3,645,397**	*16,429*
Net income/(expenditure)		(1,135,942)	(39,645)	(196,642)	7,365,044	**5,992,815**	*3,163,622*
Transfers between funds	10	1,003,612	(4,142)	656,749	(1,656,219)	**-**	-
Net movement in funds		(132,330)	(43,787)	460,107	5,708,825	**5,992,815**	*3,163,622*
Total funds brought forward		482,330	844,680	945,642	54,515,147	**56,787,799**	*53,624,177*
Total funds carried forward		350,000	800,893	1,405,749	60,223,972	**62,780,614**	*56,787,799*

All of the activities undertaken by the Foundation were continuing activities.

There were no other recognised gains and losses for the year.

The notes on pages 29 to 56 form part of these financial statements.

Full comparative figures for the year ended 30 June 2025 are shown in note 27.

ESSEX COMMUNITY FOUNDATION
SUMMARY INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 30 JUNE 2026

	2026	*2025*
	£	£
Summary income and expenditure account*		
Income	**2,068,926**	*1,815,308*
Interest and investment income	**1,258,215**	*1,323,563*
Gross income in the reporting period	**3,327,141**	*3,138,871*
Expenditure	**4,649,753**	*5,131,995*
Depreciation	**35,343**	*43,239*
Amortisation	**14,274**	*14,274*
Total expenditure in the reporting period	**4,699,370**	*5,189,508*
Net expenditure before tax in the reporting period	**(1,372,229)**	*(2,050,637)*
Tax payable**	**-**	-
Net expenditure in the reporting period	**(1,372,229)**	*(2,050,637)*

The notes on pages 29 to 56 form part of these financial statements.

* This note does not include figures for endowment
** The Foundation is not liable to pay tax as our income is used for charitable purposes.

ESSEX COMMUNITY FOUNDATION
BALANCE SHEET
FOR THE YEAR ENDED 30 JUNE 2026

	Notes	£	2026 £	£	*2025* *£*
FIXED ASSETS					
Tangible assets	11		**65,145**		*71,347*
Property improvements to leasehold	11		**449,612**		*471,023*
Programme related investments	12		**299,741**		*314,015*
Investments	12		**59,003,762**		*54,005,217*
			59,818,260		*54,861,602*
CURRENT ASSETS					
Debtors	13	**1,281,920**		*153,124*	
Short term bank deposits	14	**33,919**		*628,635*	
Short term money market fund and bank deposits	14	**2,587,154**		*2,317,590*	
Cash at bank and in hand		**201**		*230*	
		3,903,194		*3,099,579*	
CURRENT LIABILITIES: CREDITORS: amounts falling due within one year	15	**(842,443)**		*(891,282)*	
NET CURRENT ASSETS			**3,060,751**		*2,208,297*
TOTAL ASSETS LESS CURRENT LIABILITIES			**62,879,011**		*57,069,900*
CREDITORS: amounts falling due after more than one year	16		**(98,397)**		*(282,100)*
NET ASSETS	18		**62,780,614**		*56,787,799*
Income Funds					
Unrestricted funds - general	19		**350,000**		*482,330*
Unrestricted funds - designated	19		**800,893**		*844,680*
General funds					
Restricted funds	20		**1,405,749**		*945,642*
Capital funds					
Expendable endowment funds	21		**60,223,972**		*54,515,147*
TOTAL FUNDS			**62,780,614**		*56,787,799*

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the Companies Act 2006 small companies' regime.

The financial statements were approved by the Board and authorised for issue on 12 November 2026.

Atul Manek	**David Guest**
Chair	**Chair**
Board of Trustees	**Audit & Risk Committee**
Date: 12 November 2026	**Date: 12 November 2026**

The notes on pages 29 to 56 form part of these financial statements.

ESSEX COMMUNITY FOUNDATION
STATEMENT OF CASHFLOWS
FOR THE YEAR ENDED 30 JUNE 2026

	Note	2026	*2025*
		£	*£*
CASH USED IN OPERATING ACTIVITIES	26a	**(4,123,206)**	*(2,385,061)*
CASH FLOWS FROM INVESTING ACTIVITIES:			
Dividends, interest and rents from investments		**1,258,215**	*1,323,563*
Purchase of property, plant and equipment		**(7,731)**	*(5,602)*
Proceeds from the sale of investments		**21,500,660**	*58,401,446*
Purchase of investments		**(22,610,979)**	*(61,818,042)*
(Increase) /Decrease in cash investments		**(242,829)**	*203,854*
		(102,664)	*(1,894,781)*
CASH FLOWS FROM FINANCING ACTIVITIES			
Endowment donations		**3,900,688**	*5,339,028*
(DECREASE)/INCREASE IN CASH AND CASH EQUIVALENTS	26b	**(325,182)**	*1,059,186*
Cash and cash equivalents at the beginning of the year		**2,946,456**	*1,887,270*
Cash and cash equivalents at the end of the year	26b	**2,621,274**	*2,946,456*

The notes on pages 29 to 56 form part of these financial statements.

1. ACCOUNTING POLICIES

Basis of preparation

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 Statement of Recommended Practice for Charities (SORP 2015) (Second Edition, effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The Foundation meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

Preparation of accounts on a going concern basis

The Trustees consider there are no material uncertainties about the Foundation's ability to continue as a going concern. The review of our financial position, reserves levels and future plans gives the Trustees confidence the Foundation remains a going concern for the foreseeable future.

Trustees thoroughly reviewed the principal risks and uncertainties pertaining to the current economic climate and the likely impact of the cost-of-living crisis and agreed that our current risk register sufficiently captured all known risks and would be continually reviewed. Grant making cashflows are prepared and, as flowthrough funding is received in advance, trustees are confident that our grant making ability will be unaffected. Trustees continue to monitor our work, investments and needs of our communities. We are confident that we have the capacity and resource to continue our development plans alongside delivery of our day-to-day work.

The following principal accounting policies have been applied:

Income

Donations and legacies are accounted for when receivable by the Foundation. Revenue grants are credited to the Statement of Financial Activities (SOFA) when the Foundation is considered to have entitlement to the assets, it is probable that the resources will be received, and the monetary value of income can be measured with sufficient reliability. If grants are related to a future donor-imposed period, the income is deferred until that period. Other income is accounted for on an accruals basis as far as it is prudent to do so.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the Foundation to the expenditure. All expenditure is accounted for on an accruals basis and includes irrecoverable value added tax.

Grants payable are payments made to third parties in the furtherance of the Foundation's objectives. Single or multi-year grants are recognised as expenditure when a grant commitment is made without condition, or when the condition will not in practice allow the Foundation to avoid the liability.

Expenditure on raising funds

Comprise those costs directly attributable to managing the investment portfolio together with a proportion of other costs attributable to the development of funds and publicity.

Expenditure on charitable activities

Includes the value of grants awarded by the Foundation and both the direct and management costs relating to these activities. Grants payable are recognised as expenditure and included in the SOFA when approved by the Trustees and accepted by the beneficiaries. The value of such grants unpaid at the year-end is accrued. Grants where the

beneficiary has to meet certain conditions before the grant is released are accrued as financial commitments. Where a grant is to be paid by instalments, the outstanding balance is disclosed as a liability.

Grant costs include the administrative functions and have been allocated to activity cost categories on a basis consistent with the use of resources.

Costs that can be recognised as being wholly associated with support activities are directly allocated. All other costs, including staffing costs, are apportioned on the basis of an estimate of the time spent by each member of staff.

Other employee benefits

Short term benefits including holiday pay are recognised as an expense in the period in which the service is received. Termination benefits are accounted for on an accrual basis and in line with FRS 102.

Gifts in kind

The Foundation receives the benefit of work carried out by volunteers. No account of this is taken in the Statement of Financial Activities. The Foundation receives the benefit of legal and payroll work given on a pro bono basis. This work is included within Donations and gifts in the Statement of Financial Activities and is valued at the open market value of the services provided (see note 24).

Operating leases

Rentals paid under operating leases are included in the accounts over the period in which the cost is incurred. Future obligations under operating leases are detailed in note 25 of these financial statements.

Taxation

As a registered charity, the Foundation benefits from Business Rates relief and is generally exempt from Income Tax and Capital Gains Tax, but not from VAT. Irrecoverable VAT is included in the cost of those items to which it relates.

Financial Instruments

The Foundation only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

Investments

Investments are stated in the balance sheet at their market value. Realised gains and losses are included in the income and expenditure account. Investment income is recognised on the basis of the due date for payment. Unrealised gains / (losses) (see note 12) are included in the SOFA.

Programme Related investments

Programme Related investments relate to property works undertaken on the portion of the Foundation's offices which are shared with other charitable organisations. They are included at their cost value and amortised over the remaining term of the lease (total 25 years). This will be reviewed annually in subsequent years.

Tangible fixed assets and depreciation

Tangible fixed assets are included at cost. Depreciation of tangible fixed assets is provided at the following annual rates in order to write off each asset over its estimated useful life:

Office equipment including IT (4 years) - 25% straight line

Furniture & fittings (10 years) – 10% straight line
Improvements to property leasehold (25 years) – Remaining term of the lease or 4% straight line

Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Creditors and provisions

Creditors and provisions are recognised where the Foundation has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Pensions

The Foundation has a defined contribution pension scheme. The cost of contributions payable by the Foundation to the scheme is charged to the income and expenditure account as incurred.

Fund accounting

Funds held by the Foundation are:

Unrestricted funds – these are funds that can be used in furtherance of the charitable objects 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 Foundation. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Endowment funds – represent those assets held in the long term by the Foundation, principally investments. In accordance with the donors' wishes the capital is expendable for grantmaking at the discretion of the Trustees. Income arising on endowment funds is included as restricted income, except in the case of the Acorn Fund, where income can be used to meet the general objectives of the Foundation and is therefore included within unrestricted income. Any capital gains or losses arising and the investment management charges and legal advice relating to the fund are charged against the fund.

Transfers – between funds are at the discretion of the Trustees. The purpose is to allocate resources to particular projects that are in accordance with the charitable objectives.

Critical accounting judgements and key sources of estimation uncertainty

In the application of the accounting policies, Trustees are required to make judgements, estimates, and assumptions about the carrying value of assets and liabilities that are not readily apparent from other sources. The estimates and underlying assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates. The estimates and underlying assumptions are reviewed on an ongoing basis.

In the view of the Trustees, the recognition of liabilities for future grant commitments is an area of judgement significant to the accounts as the timing of these payments is not always predictable, particularly for multi-year grants. Accrued legacies are included only if probate has been granted and there is certainty of value and receipt. The subsequent timing of these receipts however is not always predictable and beyond the control of the Foundation. No

other assumptions concerning the future or estimation of uncertainty affecting assets or liabilities at the balance sheet date are likely to result in a material adjustment to their carrying amounts in the next financial year.

2. INCOME FROM DONATIONS AND LEGACIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	**Total Funds 2026**	*Total Funds 2025*
	£	£	£	**£**	£
Acorn Fund	-	-	60,643	**60,643**	*45,361*
Ann Johnson's Educational Foundation	-	-	682,742	**682,742**	-
Basildon Crown Court Seized Assets Distribution Fund (Flowthrough)	-	100,040	-	**100,040**	*73,036*
Bead Fund	-	-	907,360	**907,360**	-
Cancer Community Partnership Fund	-	89,808	-	**89,808**	*161,787*
Charlie Watkins Foundation (Endowment)	-	-	45,499	**45,499**	*97,948*
Dulverton Trust Fund	-	-	-	**-**	*64,668*
East of England Community Cares Fund	-	83,116	-	**83,116**	*74,800*
Essex Community Foundation Management	9,093	-	-	**9,093**	*25,005*
Essex Police Proceeds of Crime Match Funding Scheme	-	75,000	-	**75,000**	*75,000*
Four Acre Core Cost Fund	-	150,000	-	**150,000**	*150,000*
Google Essex Data Community Fund (Flowthrough)	-	145,035	-	**145,035**	-
Harwich Haven Authority Community Fund (Flowthrough)	-	103,734	-	**103,734**	-
John and Amy English Charitable Fund	-	-	20,448	**20,448**	*2,125,216*
LTC Community Fund (Flowthrough)	-	208,092	-	**208,092**	-
Marconi Companies Charitable Fund	-	-	998,699	**998,699**	-
Pavitt Family Trust Fund	-	-	255	**255**	*772,289*
Saffron Community Fund	-	-	276,916	**276,916**	*329,944*
Turncole Wind Farm Community Benefit Fund	-	78,055	-	**78,055**	*73,027*
Wacey Family Charitable Fund	-	-	-	**-**	*1,250,000*
Total other Donations and Gifts	-	596,761	908,126	**1,504,887**	*1,330,936*
	9,093	1,629,641	3,900,688	**5,539,422**	*6,649,017*

Funds are disclosed individually where considered significant, based on a threshold of 5% of the category totals, and/or the nature of the transactions within the fund. Consideration of the identity of the parties involved in the transactions, and the effect on the disclosure headings such as the opening and closing balances, income, payments and transfers within the fund have also been taken into account when considering whether an individual fund is significant. All other funds not considered individually significant are shown in aggregate.

3. INCOME FROM GRANTS

	Unrestricted Funds	Designated	Restricted Funds	Endowment Funds	**Total Funds 2026**	*Total Funds 2025*
	£	£	£	£	**£**	£
HFU Community Grants Scheme	-	-	-	-	**-**	*493,412*
NHS Essex Community Health Partnership Fund	-	-	300,000	-	**300,000**	-
2030 Strategy Fund	-	-	125,000	-	**125,000**	-
	-	-	425,000	-	**425,000**	*493,412*

4. INCOME FROM INVESTMENTS

	Unrestricted Funds	Designated	Restricted Funds	Endowment Funds	**Total Funds 2026**	*Total Funds 2025*
	£	£	£	£	**£**	£
Interest receivable	87,991	-	-	-	**87,991**	*114,822*
Income from investment portfolios	-	40,197	1,130,027	-	**1,170,224**	*1,208,741*
	87,991	40,197	1,130,027	-	**1,258,215**	*1,323,563*

5. EXPENDITURE ON RAISING FUNDS

	Unrestricted Funds	Designated	Restricted Funds	Endowment Funds	**Total Funds 2026**	*Total Funds 2025*
	£	£	£	£	**£**	£
Allocated costs:						
Staff costs	216,968	-	-	-	**216,968**	*174,267*
Premises	11,992	-	-	-	**11,992**	*11,190*
Other costs	36,116	-	-	-	**36,116**	*34,670*
Publicity & Comms	-	1,500	35,097	-	**36,597**	*23,501*
Investment managers' fees	-	-	-	181,041	**181,041**	*141,199*
	265,076	1,500	35,097	181,041	**482,714**	*384,827*

Fees paid to Rathbones and Cazenove were £181,041 (2025: £141,199, Cazenove part-year only), these fees are charged directly to endowment funds. CCLA is a Unit Trust fund and as such fees are charged, internally to the Fund. The full transactional costs of investment management are shown in the listed Ongoing Charges Figure (OCF) for each manager as shown below:

Fund manager	2026	2025
Rathbones	0.44%	0.81%
Cazenove	0.70%	(appointed mid-year)
CCLA	0.76%	0.70%
Cazenove (Cash Withdrawal Portfolio)	0.23%	-

6. GRANTS PAYABLE AND ASSOCIATED COSTS

	Publicity and Communications	Investment management	Management & Admin	Subtotal	Operations	Project Support Costs	Total 2026	*Total 2025*
	£	£	£	**£**	**£**	**£**	**£**	£
Grants payable: (see SOFA)								
- designated							78,342	*81,855*
- restricted							3,346,213	*4,022,843*
							3,424,555	*4,104,698*
Grant support costs:								
Staff costs	91,507	42,129	193,320	**326,956**	**90,942**	**259,304**	**677,202**	*601,728*
Premises expenses	5,397	2,398	14,391	**22,186**	**4,197**	**21,586**	**47,969**	*44,762*
Literature & brochures	696	309	1,856	**2,861**	**541**	**2,785**	**6,187**	*6,136*
Marketing & publicity	21,730	-	-	**21,730**	**-**	**-**	**21,730**	*17,853*
Other costs	15,781	7,014	98,109	**120,904**	**12,274**	**70,876**	**204,054**	*155,702*
Audit costs	-	-	16,000	**16,000**	**-**	**-**	**16,000**	*15,000*
	135,111	51,850	323,676	**510,637**	**107,954**	**354,551**	**973,142**	*841,181*
Total cost of grantmaking							**4,397,697**	*4,945,879*

During the year the Foundation paid out £3,717,514 in grants which included grants awarded in prior periods (see note 9).

Included within management and administration we recognise donated services for payroll work totalling £2,025 and legal work totalling £1,140.

Allocation of support costs

Costs that can be recognised as wholly attributable to one of the above categories are directly allocated. All other costs including staff and premises expenses are apportioned on the basis of an estimate of the time spent by each member of staff within the categories. Costs have been apportioned as follows:

	Cost of generating funds	Operations	Grant project support costs	Publicity and Communications	Investment management	Management and Administration
Role						
Chief Executive & Governance	30%	5%	10%	5%	-	50%
Marketing & Comms	40%	-	5%	40%	-	15%
Finance & Investment	5%	5%	20%	-	30%	40%
Grants & Programmes	5%	5%	80%	5%	-	5%
Operations	10%	75%	5%	5%	-	5%
Fund Development	80%	-	5%	-	-	15%

7. COSTS OF RUNNING THE ORGANISATION

The total expenditure on running the organisation was as follows:

	2026	*2025*
	£	£
Staff costs	**894,170**	*775,995*
Premises costs	**59,961**	*55,952*
Other costs inc. consultancy	**238,623**	*188,838*
Literature & brochures	**7,734**	*7,670*
Marketing & publicity	**21,730**	*17,853*
Audit costs	**16,000**	*15,000*
	1,238,218	*1,061,308*
Publicity & communication	**36,597**	*23,501*
Investment managers fees	**181,041**	*141,199*
	1,455,856	*1,226,008*

Investment managers' fees of £181,041 (2025: £141,199) are charged direct to endowment funds.
Costs of £36,597 (2025: £23,501) of publicity and communication expenses relating specifically to certain restricted funds are charged direct to them.
The balance of expenditure is £1,238,218 (2025: £1,061,308) for regular activities. This expenditure is allocated to the costs of raising funds and of making grants as detailed in note 5: £265,076 and note 6: £973,142 respectively. It is met by operational income of £102,276 (2025: £151,734) together with transfers from designated, restricted and endowed funds totalling £1,003,612 (2025: £909,574) (note 10).

8. GOVERNANCE COSTS

	Total 2026	*Total 2025*
	£	£
Staff costs	**105,472**	*88,039*
Premises costs	**5,996**	*5,595*
Other costs – (including consultancy)	**30,441**	*30,002*
Audit fees	**16,000**	*15,000*
	157,909	*138,636*

9. GRANTS PAID

The highest fifty aggregated grants paid out within the year are listed below.
A full list of all the grants paid out is available at essexcommunityfoundation.org.uk

Name	**Amount** (£)
The Cirdan Sailing Trust	111,308
Citizens Advice Essex	77,964
Hamelin Trust	62,042
Action for Family Carers	53,395
Anglia Ruskin University	50,000
Maldon & District Community Voluntary Services	48,968
Centre for Action on Rape and Abuse	48,582
Saffron Hall Trust	45,000
Active Christian Trust	44,108
Integration Support	43,400
Cranfield Trust	42,700
SNAP - Special Needs And Parents Ltd	37,788
Ormiston Families	34,853
Pioneer Sailing Trust	34,294
Chelmsford Council for Voluntary Services	32,856
Welcome to The UK	28,691
Colchester Life in The UK CIC	26,530
Blind and sight impaired society	26,220
African Families in the UK(AFiUK) CIC	25,410
Uttlesford Citizens Advice	25,000
Burnham Ramblers Football Club	25,000
Tendring Community Voluntary Services	24,638
Open Road Visions	23,486
The Robin Cancer Trust	22,941
Essex Boys and Girls Clubs	20,000
ACE Impact CIC	20,000
The Parochial Church Council Of The Ecclesiastical Parish Of Saffron Walden	20,000
Essex Dementia Care	19,988
The OutHouse	19,820
Maldon and District Citizens Advice Bureau	19,500
Firstsite	19,471
Mid Essex Anglican Academy Trust	19,213

Kool Carers South East Limited	19,036
Wilderness Foundation UK	18,000
Trust Links Ltd	18,000
Hope Three 16 Ltd	16,800
Brentwood Community Transport	16,000
North Avenue Youth Centre	15,312
Teen Talk Harwich	15,001
Supporting Carers And Families Together	15,000
Extra Support for Families	15,000
Havens Hospices	15,000
Tillingham Village Hall	15,000
ATF Southend	14,920
Braintree District Mencap CIO	14,500
Rainbow Services	14,114
South Essex Advocacy Services	14,000
Abberton Rural Training	13,990
Jaywick Sands Revival Community Interest Company	13,674
Action Village India	13,648
Sub-total	**1,430,161**
Other grants	2,287,353
Total grants paid out in the year	**3,717,514**

(see Achievements & Performance p. 8)

10. FUND TRANSFERS

	Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds
	£	£	£	£
Transfers between designated and restricted funds:				
Programme related investment amortisation	14,274	(14,274)	-	-
Property - improvements to leasehold amortisation	21,411	(21,411)	-	-
Property improvements – relocation costs amortisation	8,102	(8,102)	-	-
Transfers from endowed and restricted to designated and unrestricted funds:				
Furtherance of charitable objectives	-	39,645	999,513	(1,039,158)
Release from Acorn endowed fund to offset annual operational deficit	44,539	-	-	(44,539)
Transfer excess unrestricted reserves to Acorn endowment	(132,330)	-	-	132,330
Management contribution towards the Foundation's support costs from Flowthrough funds	151,986	-	(151,986)	-
Management contributions towards the Foundation's support costs from endowed funds	845,630	-	(109,087)	(736,543)
Transfers from endowed and restricted funds:				
High Sheriff's Fund	-	-	(5,126)	5,126
Rob George Foundation	-	-	7,004	(7,004)
Charlie Watkins Fund	-	-	12,260	(12,260)
Chelmsford Star Co-op Community Fund	-	-	20,395	(20,395)
ECF Restricted	-	-	(100)	100
2030 Strategy	50,000	-	(50,000)	-
Adrian West Fund	-	-	(750)	750
Manek Foundation	-	-	15,000	(15,000)
Rickard Luckin Community Fund	-	-	4,477	(4,477)
TFP Community Fund	-	-	480	(480)
Sound Financial Planning Charitable Fund	-	-	551	(551)
POCA match	-	-	(85,882)	85,882
	1,003,612	**(4,142)**	**656,749**	**(1,656,219)**

11. (a) TANGIBLE FIXED ASSETS

	Fixture Fittings & Equipment
	£
Cost	
At 1 July 2025	190,715
Additions	7,731
Disposals	(54,903)
At 30 June 2026	143,543
Depreciation	
At 1 July 2025	119,368
Disposals	(54,902)
Charge for the year	13,932
At 30 June 2026	78,398
Net Book Value	
As at 30 June 2026	**65,145**
As at 30 June 2025	71,347

(b) FIXED ASSETS – Property improvements to leasehold

	Property improvements to leasehold
	£
Cost	
At 1 July 2025	535,256
Additions	-
At 30 June 2026	535,256
Depreciation	
At 1 July 2025	64,233
Charge for the year	21,411
At 30 June 2026	85,644
Net Book Value	
As at 30 June 2026	**449,612**
As at 30 June 2025	471,023

12. (a) INVESTMENTS

		2026 Funds		*2025 Funds*
		£		£
Market value at 1 July:				
Listed investments	**50,376,393**		*49,811,736*	
Cash	**3,628,824**		*964,309*	
		54,005,217		*50,776,045*
Additions at cost or transfer value:				
Purchased Investments		**22,610,979**		*61,818,042*
Disposals		**(21,500,660)**		*(58,401,446)*
Unrealised gains / (losses) on revaluation at 30 June	**3,340,626**		*(863,228)*	
Gains / (losses) realised during the year to 30 June	**304,771**		*879,658*	
Sub-total (per SOFA)		**3,645,397**		*16,430*
(Decrease)/Increase in cash invested		**242,829**		*(192,813)*
(Decrease)/Increase in accrued interest		**-**		*(11,041)*
Closing value at 30 June				
Listed investments	**57,538,700**		*50,376,393*	
Cash	**1,465,062**		*3,628,824*	
Closing market value at 30 June:		**59,003,762**		*54,005,217*
Historic cost of investments		**55,106,947**		*53,718,494*

The investments held at the year-end can be analysed at (bid) market value as follows:

		2026		*2025*
	%	£	%	£
Cash deposits	**2.5**	**1,465,062**	*6.7*	*3,628,824*
UK equities	**6.1**	**3,619,525**	*8.1*	*4,378,680*
UK property funds	**3.4**	**1,993,122**	*3.2*	*1,719,318*
UK fixed interest	**10.7**	**6,292,301**	*10.6*	*5,740,468*
Overseas equities	**66.0**	**38,932,578**	*58.7*	*31,708,224*
Other incl. Alternatives & near cash	**8.3**	**4,921,456**	*7.4*	*3,989,059*
US fixed interest	**3.0**	**1,779,718**	*5.3*	*2,840,644*
		59,003,762		*54,005,217*

(b) PROGRAMME RELATED INVESTMENTS

	Fixtures, Fittings & Equipment
	£
Cost	
At 1 July 2025	356,837
Additions	-
At 30 June 2026	356,837
Amortisation	
At 1 July 2025	42,822
Charge for the year	14,274
At 30 June 2026	57,096
Net Book Value	
As at 30 June 2026	**299,741**
As at 30 June 2025	314,015

13. DEBTORS

	2026	*2025*
	£	*£*
Income due for grants programmes and funds	**1,156,261**	*20,850*
Prepayments and other accrued income	**122,807**	*129,197*
Other debtors	**2,852**	*3,077*
	1,281,920	*153,124*

All amounts fall due for payment within one year.

The Foundation is aware that it is entitled to receive a significant legacy, but the amount cannot yet be measured with sufficient reliability as the estate is not yet finalised. The legacy will be recognised as income once the amount can be measured reliably.

14. BANK DEPOSITS

Short term bank deposits at £33,919 includes cash awaiting distribution via the various grant programmes.

Short term money market fund and bank deposits at £2,587,154 comprises amounts not immediately required for disbursement. The AAA rating of the short-term money market fund by Fitch was affirmed as at 30 June 2026.

15. CREDITORS: amounts falling due within one year

	2026	*2025*
	£	*£*
Accrued grants liability	**736,870**	*806,760*
Accruals	**105,573**	*84,522*
	842,443	*891,282*

16. CREDITORS: amounts falling due after more than one year

	2026	*2025*
	£	*£*
Accrued grants liability	**98,397**	*282,100*

17. ANALYSIS OF DEFERRED INCOME

There was no deferred income at the beginning or end of the current or prior year.

18. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	**Total Funds**
	£	£	£	£	**£**
Fund balances at 30 June 2026 are represented by:					
Tangible fixed assets	65,145	449,612	-	-	**514,757**
Investments	-	299,741	-	59,003,762	**59,303,503**
Net current assets less creditors >1 year	284,855	51,540	1,405,749	1,220,210	**2,962,354**
Total net assets	350,000	800,893	1,405,749	60,223,972	**62,780,614**

Further details of movements in restricted and endowment funds are given in notes 20 and 21.

19. UNRESTRICTED FUNDS

	1 July 2025 Balance	Income	Expenditure	Transfers	**30 June 2026 Balance**
	£	£	£	£	**£**
General funds:					
Revenue fund	482,330	102,276	(1,238,218)	1,003,612	**350,000**
	482,330	102,276	(1,238,218)	1,003,612	**350,000**
Designated funds:					
Acorn Fund	-	40,197	(79,842)	39,645	**-**
Property fixtures and fittings reserve	59,642	-	-	(8,102)	**51,540**
Property improvements to leasehold reserve	471,023	-	-	(21,411)	**449,612**
Programme related investment reserve	314,015	-	-	(14,274)	**299,741**
	844,680	40,197	(79,842)	(4,142)	**800,893**
Total Unrestricted Funds	**1,327,010**	**142,473**	**(1,318,060)**	**999,470**	**1,150,893**

The revenue fund represents the free funds of the Foundation that are not designated for particular purposes and constitutes part of the Foundation's unrestricted reserves.

Two designated reserve funds were established in June 2022: one for the property improvements to leasehold which are being depreciated over the course of the 25-year lease and relocation costs which are being depreciated over 4 or 10 years according to our policy, and the second for the value of the programme related investments which are anticipated will be impaired over their useful life (currently estimated at 25 years) as the Foundation is not able to charge for the occupation or sub-letting of the space. Funds are released annually from the reserves to offset the amortisation costs of these assets.

The designated Acorn Fund represents the income from the Acorn endowed fund, which is an expendable endowment fund. The aim of the fund is to build an endowed fund which is primarily used as a source of grantmaking to improve the quality of life of people in Essex. Any expenditure is agreed by the Board of Trustees and hitherto has been used to make grants, invest in the Foundation's growth or towards maintaining the agreed level of reserves in the years when there has been an annual deficit.

The transfer of £39,645 represents the funding of grantmaking from the Acorn endowed Fund. Full details of all transfers between funds are in note 10.

20. RESTRICTED FUNDS

	1 July 2025 Balance	**Investment Income and Donations**	**Grants and Expenditure**	**Transfer**	**30 June 2026 Balance**
	£	£	£	£	£
Braintree District and Greenfields Community Fund	-	37,954	(74,359)	36,405	-
Care Leavers Programme (Flowthrough)	50,000	55,000	(50,000)	(5,000)	50,000
Diana Marks Fund	-	46,747	(94,764)	48,017	-
Dr Geoffrey Sneed Engineering Fund	-	40,281	(82,378)	42,097	-

Duet Fund	-	13,948	(60,960)	47,012	-
Essex Fund	-	25,400	(57,222)	31,822	-
Essex Police Proceeds of Crime Match Funding Scheme	85,756	75,000	-	(85,882)	74,874
John and Amy English Charitable Fund	-	41,681	(80,169)	38,488	-
LTC Community Fund (Flowthrough)	-	208,092	(182,082)	(26,010)	-
Manek Foundation (Flowthrough)	54,150	-	(10,650)	14,325	57,825
Moody Fund (Flowthrough)	54,550	75,000	(69,512)	(3,750)	56,288
NHS Essex Community Health Partnership Fund (Flowthrough)	-	300,000	-	(30,000)	270,000
2030 Strategy Fund	-	125,000	-	(50,000)	75,000
Thriving Third Sector Fund	-	49,428	(107,659)	58,231	-
Turncole Wind Farm (Flowthrough)	56,848	78,055	(69,492)	(4,803)	60,608
Total Other Restricted Funds	212,840	1,760,813	(2,016,708)	430,747	387,692
Restricted funds c/fwd	**514,144**	**2,932,399**	**(2,955,955)**	**541,699**	**1,032,287**
Community First Funds:					
Yellow Car Charitable Fund	160,827	90,824	(156,406)	44,548	139,793
Total Other Restricted Community First Funds	270,671	161,445	(268,949)	70,502	233,669
Community First Funds c/fwd:	**431,498**	**252,269**	**(425,355)**	**115,050**	**373,462**
Total	**945,642**	**3,184,668**	**(3,381,310)**	**656,749**	**1,405,749**

Restricted funds are funds that have been given for particular purposes and projects in order for the Foundation to fulfil its charitable objectives. Including, but not limited to geographic areas, particular demographics, or thematic issues. Funds can be restricted in line with donor wishes and are set out in their fund agreements. Fundholders can change or expand the purposes of their funds in response to changing charitable need and in line with our grantmaking policy. Information on our funds can be found on the website essexcommunityfoundation.org.uk or is available from the office upon request.

Funds are disclosed individually where considered significant, based on a threshold of 5% of the category totals, and/or the nature of the transactions within the fund. Consideration of the identity of the parties involved in the transactions, and the effect on the disclosure headings such as the opening and closing balances, income, payments and transfers within the fund have also been taken into account when considering whether an individual fund is significant. All other funds not considered individually significant are shown in aggregate. All funds are listed separately in the Detailed List of Restricted Funds which follows these Financial Statements.

Transfers include both transfers of expendable endowments to restricted funds for furtherance of charitable objectives and also management fees charged on endowed funds.

21. ENDOWMENT FUNDS

	1 July 2025 Balance	Donations	(Losses) Gains	Investment fees	Transfers	30 June 2026 Balance
	£	£	£	£	£	£
Acorn Fund	2,052,156	60,643	162,741	(7,971)	18,513	2,286,082
Ann Johnson's Educational Foundation	-	682,742	56,550	(305)	(3,665)	735,322
Bead Fund	-	907,360	75,610	(407)	(1,798)	980,765
Diana Marks Fund	2,403,733	-	189,641	(9,294)	(78,163)	2,505,917
Dr Geoffrey Sneed Engineering Fund	2,063,731	-	164,381	(7,992)	(68,822)	2,151,298
Marconi Companies Charitable Fund	-	998,699	332	(2)	(3,867)	995,162
Saffron Community Fund	816,962	276,916	86,051	(3,282)	(29,115)	1,147,532
Thriving Third Sector Fund	2,557,694	-	198,305	(9,862)	(89,798)	2,656,339
William and Gladys Pudney Memorial Fund	3,424,751	-	272,618	(13,318)	9,923	3,693,974
Total Other Endowed Funds	33,143,247	974,328	2,625,868	(128,608)	(1,180,883)	35,433,952
Endowed Funds c/fwd	**46,462,274**	**3,900,688**	**3,832,097**	**(181,041)**	**(1,427,675)**	**52,586,343**
Community First Funds:						
Yellow Car Charitable Fund	2,898,641	-	(67,204)	-	(82,282)	2,749,155
Total Other Endowed Community First Funds	5,154,232	-	(119,496)	-	(146,262)	4,888,474
Community First Funds c/fwd:	**8,052,873**	**-**	**(186,700)**	**-**	**(228,544)**	**7,637,629**
Total	**54,515,147**	**3,900,688**	**3,645,397**	**(181,041)**	**(1,656,219)**	**60,223,972**

The **endowment funds** represent those assets, which are held in the long term by the Foundation, principally investments. Income arising on the endowment fund can be used in accordance with the objects of the Foundation or in line with donor wishes on restricted funds. Including, but not limited to geographic areas, particular demographics or thematic issues. Funds can be restricted in line with donor wishes and are set out in their fund agreements. Fund holders can change or expand the purposes of their funds in response to changing charitable need and in line with our grantmaking policy. Information on our funds can be found on the website www.essexcommunityfoundation.org.uk or is available from the office upon request.
Endowment funds are expendable.

Transfers include both transfers of expendable endowments to restricted funds for furtherance of charitable objectives and also management fees charged on endowed funds.

Funds are disclosed individually where considered significant, based on a threshold of 5% of the category totals, and/or the nature of the transactions within the fund. Consideration of the identity of the parties involved in the transactions, and the effect on the disclosure headings such as the opening and closing balances, income, payments and transfers within the fund have also been taken into account when considering whether an individual fund is significant. All other funds not considered individually significant are shown in aggregate. All funds are listed separately in the Detailed List of Endowed Funds which follows these Financial Statements.

22. EMPLOYEES AND STAFF COSTS

	2026	*2025*
The average number of employees of the Foundation was	**17**	*15*

Total staff costs for the year were:	£	*£*
Wages and salaries	**756,781**	*665,578*
Social security costs	**80,678**	*57,849*
Pension costs	**56,711**	*52,568*
	894,170	*775,995*

At the year end the Foundation employed 15 full time and 2 part-time members of staff (2025: 13 full-time, 2 part-time).

During the year there was one employee whose salary, before any salary sacrifice, was between £90,000 - £100,000 and one employee whose salary, before any salary sacrifice, was between £60,000 - £70,000 (2025: One employee, £90,000-£100,000, two employees, £60,000-£70,000). No other members of staff earned over £60,000.

The total cost to the Foundation (including salary, social security and pension) of remunerating key management personnel in the year was to six employees, £465,724 (2025: four employees, £330,896).

23. PENSIONS

The Foundation pays pension contributions via its auto-enrolment scheme with Royal London. Employees have the option to contribute via a salary sacrifice scheme option within the same scheme. The policy provides for benefits on a defined contribution basis, and the pension provider holds the assets underlying the policy. The pension cost charge which represents the contributions payable by the Foundation amounted to £56,711 (2025: £52,568). The amount paid for Death in Service and SMT Salary Protection benefit was £9,103 (2025: £8,361).

24. RELATED PARTY TRANSACTIONS, VOLUNTEERS AND DONATED SERVICES

All the following transactions are permitted by the Foundation's constitution, and appropriate procedures were in place and observed before they were entered into. Although certain transactions included below do not meet the definition of related party transactions under the Charity SORP, we have nevertheless disclosed them in the interests of transparency.

During the year under review:

Grants – related party transactions
A grant of £50,000 was awarded to Anglia Ruskin University. ECF Co-optee, Nicholas Alston, is Vice-chair of Governors of this organisation.
Four grants totalling £6,000 were awarded to Bar 'N' Bus Trust. ECF Co-optee, Nicholas Alston, is Patron of this organisation.
A grant of £300 was awarded to CPRE Essex. ECF ex-Trustee, Simon Hall, is a vice-president of this organisation.
Two grants totalling £1,777 were awarded to Daws Hull Trust. ECF Trustee, David Guest, is Chairman of this organisation.
Two grants totalling £19,471 were awarded to Firstsite. ECF Trustee, Tim Field, is a Trustee of this organisation.
Seven grants totalling £23,486 were awarded to Open Road Visions. ECF ex-Trustee, Simon Hall is Patron of this organisation, ECF Trustee, Tim Field, is a Trustee of this organisation, ECF Co-optee, Nicholas Alston, is a trustee of this organisation.

A grant of £1,239 was awarded to Raw Learning Community CIC. ECF Trustee, Gemma Cartwright, is a Director of this organisation.
Six grants totalling £19,075 were awarded to St Helena Hospice. ECF Trustee, Tim Field, is a Trustee of this organisation.
Five grants totalling £116,308 were awarded to The Cirdan Sailing Trust. ECF Chief Executive, Caroline Taylor's partner, has provided work to this organisation.
Two grants totalling £6,000 were awarded to The Together Free Foundation. ECF Trustee, Gemma Cartwright, is a Trustee of this organisation.
Six grants totalling £18,000 were awarded to Wilderness Foundation UK. ECF ex-Trustee, Simon Hall, is Patron of this organisation.

Trustees – related party transactions
An amount of £149 relating to expenses was reimbursed to two Trustees within the year (2025: £179).
Eight Trustees made donations to the Foundation during the year totalling £15,700 (2025: Nine, £62,593).
No Trustee or connected person received any remuneration either directly or indirectly.

Volunteering
Three office-based volunteers provided 1,198 hours or 171 days of administrative support during the year (2025: Three, 1,363, 195).

Donated Services
Streets Whittles, West Mersea, provided professional services relating to payroll valued at £2,025 on a pro bono basis (2025: £1,607).
Martin Hopkins of Knights PLC (formerly Birkett Long LLP) provided professional services on a pro bono basis valued at £1,140 (2025: £1,008).

25. COMMITMENTS

Operating Lease Commitments	**Lands and Buildings**	
	2026	*2025*
	£	*£*
Within one year	**1**	*1*
Payable 2-5 years	**4**	*4*
Greater than 5 years	**16**	*17*
	21	*22*

The total remaining future commitment payable under operating leases in the year was £21 (2025: £22).

We have signed a 25-year Lease for our offices, which we occupied in June 2022. In accordance with the terms of the Lease we pay an annual rent of £1.

26. NOTES TO THE CASH FLOW STATEMENT

(a) Reconciliation of net income to net cash flow from operating activities

	2026	*2025*
	£	£
Net income	**2,347,418**	*3,147,193*
Endowment donations	**(3,900,688)**	*(5,339,028)*
Investment income	**(1,258,215)**	*(1,323,563)*
Depreciation charge	**35,343**	*43,239*
Programme related investments amortisation	**14,274**	*14,274*
(Increase) /decrease in debtors	**(1,128,796)**	*675,935*
Increase / (decrease) in creditors	**(232,542)**	*396,889*
Net cash outflow from operating activities	**(4,123,206)**	*(2,385,061)*

(a) Analysis of net funds

	2025	Movement in Cash Flow	**2026**
	£	£	**£**
Cash at bank and in hand	*230*	(29)	**201**
Short term bank deposits	*628,635*	(594,716)	**33,919**
Short term money market fund	*2,317,591*	269,563	**2,587,154**
	2,946,456	(325,182)	**2,621,274**

27. COMPARATIVE STATEMENT OF FINANCIAL ACTVITIES

(extract from the financial statements for the year ended 30 June 2025)

	Unrestricted Funds	Designated	Restricted Funds	Expendable Endowment Funds	**Total Funds 2025**	*Total Funds 2024*
	£	£	£	£	**£**	£
INCOME AND ENDOWMENTS FROM:						
Donations and legacies						
Donations and legacies	25,005	-	1,284,984	5,339,028	**6,649,017**	*3,029,194*
Grants	-	-	493,412	-	**493,412**	*525,000*
Charitable activities	11,907	-	-	-	**11,907**	*15,197*
Investment income	114,822	45,009	1,163,732	-	**1,323,563**	*1,306,104*
TOTAL INCOME	151,734	45,009	2,942,128	5,339,028	**8,477,899**	*4,875,495*
EXPENDITURE ON:						
Raising funds	220,127	2,000	21,501	141,199	**384,827**	*358,730*
Charitable activities	841,181	81,855	4,022,843	-	**4,945,879**	*4,288,879*
TOTAL EXPENDITURE	1,061,308	83,855	4,044,344	141,199	**5,330,706**	*4,647,609*
Net (expenditure)/income before gains on investments	(909,574)	(38,846)	(1,102,216)	5,197,829	**3,147,193**	*227,886*
Net gains on investments	-	-	-	16,429	**16,429**	*4,490,357*
Net income/(expenditure)	(909,574)	(38,846)	(1,102,216)	5,214,258	**3,163,622**	*4,718,243*
Transfers between funds	909,574	(7,630)	842,340	(1,744,284)	**-**	-
Net movement in funds	-	(46,476)	(259,876)	3,469,974	**3,163,622**	*4,718,243*
Total funds brought forward	482,330	891,156	1,205,518	51,045,173	**53,624,177**	*48,905,934*
Total funds carried forward	482,330	844,680	945,642	54,515,147	**56,787,799**	53,624,177

COMPARATIVE FOR NOTE 2
INCOME FROM DONATIONS AND LEGACIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	**Total Funds 2025**	*Total Funds 2024*
	£	£	£	**£**	£
Acorn Fund	-	-	45,363	**45,363**	*94,686*
Basildon Crown Court Seized Assets Distribution Fund (Flowthrough)	-	73,036	-	**73,036**	*2,461*
Cancer Community Partnership Fund	-	161,787	-	**161,787**	-
Charlie Watkins Foundation (Endowment)	-	-	97,948	**97,948**	*145,418*
Dr Geoffrey Sneed Engineering Fund	-	-	-	**-**	*347,299*
Dulverton Trust	-	64,668	-	**64,668**	*129,336*
East of England Community Cares Fund	-	74,800	-	**74,800**	*65,107*
Essex Community Foundation Management	25,005	-	-	**25,005**	*33,162*
Essex Police Proceeds of Crime Match Funding Scheme	-	75,000	-	**75,000**	*150,000*
Four Acre Core Cost Fund	-	150,000	-	**150,000**	*150,000*
John & Amy English Charitable Fund	-	-	2,125,216	**2,125,216**	-
Pavitt Family Trust Fund	-	-	772,289	**772,289**	-
Provide Foundation (Flowthrough)	-	-	-	**-**	*128,107*
Ron and Elsie Odden Legacy Fund	-	-	-	**-**	*375,000*
Saffron Community Fund	-	-	329,944	**329,944**	-
Thriving Third Sector Fund (Flowthrough)	-	-	-	**-**	*100,000*
Turncole Wind Farm Community Benefit Fund	-	73,027	-	**73,027**	*71,497*
Wacey Family Charitable Fund	-	-	1,250,000	**1,250,000**	-
Total other Donations and Gifts	-	612,666	718,268	**1,330,934**	*1,237,121*
	25,005	1,284,984	5,339,028	**6,649,017**	*3,029,194*

Funds are disclosed individually where considered significant, based on a threshold of 5% of the category totals, and/or the nature of the transactions within the fund. Consideration of the identity of the parties involved in the transactions, and the effect on the disclosure headings such as the opening and closing balances, income, payments and transfers within the fund have also been taken into account when considering whether an individual fund is significant. All other funds not considered individually significant are shown in aggregate.

COMPARATIVE FOR NOTE 3
INCOME FROM GRANTS

	Unrestricted Funds	Designated	Restricted Funds	Endowment Funds	**Total Funds 2025**	*Total Funds 2024*
	£	£	£	£	**£**	£
HFU Community Grants Scheme	-	-	493,412	-	**493,412**	*500,000*
Mid & South Essex Mental Health Inequalities Programme	-	-	-	-	**-**	*25,000*
	-	-	493,412	-	**493,412**	*525,000*

COMPARATIVES FOR NOTE 4
INCOME FROM INVESTMENTS

	Unrestricted Funds	Designated	Restricted Funds	Endowment Funds	**Total Funds 2025**	*Total Funds 2024*
	£	£	£	£	**£**	£
Interest receivable	114,822	-	-	-	**114,822**	*96,444*
Income from investment portfolios	-	45,009	1,163,732	-	**1,208,741**	*1,209,660*
	114,822	45,009	1,163,732	-	**1,323,563**	*1,306,104*

COMPARATIVE FOR NOTE 5
EXPENDITURE ON RAISING FUNDS

	Unrestricted Funds	Designated	Restricted Funds	Endowment Funds	**Total Funds 2025**	*Total Funds 2024*
	£	£	£	£	**£**	£
Allocated costs:						
Staff costs	174,267	-	-	-	**174,267**	*175,015*
Premises	11,190	-	-	-	**11,190**	*11,790*
Other costs	34,670	-	-	-	**34,670**	*55,465*
Publicity & Comms	-	2,000	21,501	-	**23,501**	*27,874*
Investment managers' fees	-	-	-	141,199	**141,199**	*88,586*
	220,127	2,000	21,501	141,199	**384,827**	*358,730*

COMPARATIVES FOR NOTE 10
FUND TRANSFERS

	Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds
	£	£	£	£
Transfers between designated and restricted funds:				
Programme related investment amortisation	14,274	(14,274)	-	-
Property - improvements to leasehold amortisation	21,411	(21,411)	-	-
Property improvements – relocation costs amortisation	10,791	(10,791)	-	-
Transfers from endowed and restricted to designated and unrestricted funds:				
Furtherance of charitable objectives	-	38,846	922,400	(961,246)
Operational Surplus to Acorn endowed fund	(35,456)	-	-	35,456
Management contribution towards the Foundation's support costs	122,487	-	(122,487)	-
Management contributions towards the Foundation's support costs	776,067	-	(117,956)	(658,111)
Transfers between endowed and restricted funds:				
High Sheriff's Fund	-	-	1,405	(1,405)
Rob George Foundation	-	-	2,776	(2,776)
Charlie Watkins Fund	-	-	4,478	(4,478)
Anonymous donation	-	-	20,000	(20,000)
Establish Emergency funding TTS and CRF	-	-	200,000	(200,000)
POCA match	-	-	(68,276)	68,276
	909,574	**(7,630)**	**842,340**	**(1,744,284)**

COMPARATIVES FOR NOTE 18
ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	**Total Funds**
	£	£	£	£	**£**
Fund balances at 30 June 2025 are represented by:					
Tangible fixed assets	71,346	471,023	-	-	**542,369**
Investments	-	314,015	-	54,005,216	**54,319,231**
Net current assets less creditors >1 year	410,984	59,642	945,642	509,930	**1,926,198**
Total net assets	482,330	844,680	945,642	54,515,146	**56,787,798**

COMPARATIVES FOR NOTE 19
UNRESTRICTED FUNDS

	1 July 2024 Balance	Income	Expenditure	Transfers	**30 June 2025 Balance**
	£	£	£	£	**£**
General funds:					
Revenue fund	482,330	151,734	(1,061,308)	909,574	**482,330**
	482,330	151,734	(1,061,308)	909,574	**482,330**
Designated funds:					
Acorn Fund	-	45,009	(83,855)	38,846	**-**
Property fixtures and fittings reserve	70,433	-	-	(10,791)	**59,642**
Property improvements to leasehold reserve	492,434	-	-	(21,411)	**471,023**
Programme related investment reserve	328,289	-	-	(14,274)	**314,015**
	891,156	45,009	(83,855)	(7,630)	**844,680**
Total Unrestricted Funds	**1,373,486**	**196,743**	**(1,145,163)**	**901,944**	**1,327,010**

The revenue fund represents the free funds of the Foundation that are not designated for particular purposes and constitutes part of the Foundation's unrestricted reserves.

Two designated reserve funds were established in June 2022: one for the property improvements to leasehold which are being depreciated over the course of the 25-year lease and relocation costs which are being depreciated over 4 or 10 years according to our policy, and the second for the value of the programme related investments which are anticipated will be impaired over their useful life (currently estimated at 25 years) as the Foundation is not able to charge for the occupation or sub-letting of the space. Funds are released annually from the reserves to offset the amortisation costs of these assets.

The designated Acorn Fund represents the income from the Acorn endowed fund, which is an expendable endowment fund. The aim of the fund is to build an endowed fund which is primarily used as a source of grantmaking to improve the quality of life of people in Essex. Any expenditure is agreed by the Board of Trustees and hitherto has been used to make grants, invest in the Foundation's growth or towards maintaining the agreed level of reserves in the years when there has been an annual deficit.

The transfer of £38,846 represents the funding of grantmaking from the Acorn Fund. Full details of all transfers between funds are in note 10.

COMPARATIVES FOR NOTE 20
RESTRICTED FUNDS

	1 July 2024 Balance	Investment Income and Donations	Grants and Expenditure	Transfer	30 June 2025 Balance
	£	£	£	£	£
Cancer Community Partnership Fund	-	161,787	(147,079)	(14,708)	-
Care Leavers Programme	50,000	55,000	(50,000)	(5,000)	50,000
Community Resilience Fund (Flowthrough)	-	-	(60,000)	60,000	-
Diana Marks Fund	-	54,732	(99,119)	44,387	-
Essex Police Proceeds of Crime Match Funding Scheme	79,033	75,000	-	(68,277)	85,756
Four Acre Core Cost Fund	77,500	150,000	(223,000)	(4,500)	-
HFU Community Grants Scheme	450,000	493,412	(903,102)	(40,310)	-
Manek Foundation (Flowthrough)	57,300	-	(3,150)	-	54,150
Moody Fund (Flowthrough)	54,696	50,000	(47,646)	(2,500)	54,550
Thriving Third Sector Fund (Flowthrough)	-	-	(140,000)	140,000	-
Turncole Wind Farm (Flowthrough)	71,332	73,027	(82,849)	(4,662)	56,848
Total Other Restricted Funds	225,123	1,578,655	(2,150,826)	559,888	212,840
Restricted funds c/fwd	**1,064,984**	**2,691,613**	**(3,906,771)**	**664,318**	**514,144**
Community First Funds:					
Yellow Car Charitable Fund	52,947	90,184	(52,943)	70,639	160,827
Total Other Restricted Community First Funds	87,587	160,331	(84,630)	107,383	270,671
Community First Funds c/fwd:	**140,534**	**250,515**	**(137,573)**	**178,022**	**431,498**
Total	**1,205,518**	**2,942,128**	**(4,044,344)**	**842,340**	**945,642**

Restricted funds are funds that have been given for particular purposes and projects in order for the Foundation to fulfil its charitable objectives. Including, but not limited to geographic areas, particular demographics, or thematic issues. Funds can be restricted in line with donor wishes and are set out in their fund agreements. Fund holders can change or expand the purposes of their funds in response to changing charitable need and in line with our grantmaking policy. Information on our funds can be found on the website essexcommunityfoundation.org.uk or is available from the office upon request.

Funds are disclosed individually where considered significant, based on a threshold of 5% of the category totals, and/or the nature of the transactions within the fund. Consideration of the identity of the parties involved in the transactions, and the effect on the disclosure headings such as the opening and closing balances, income, payments and transfers within the fund have also been taken into account when considering whether an individual fund is significant. All other funds not considered individually significant are shown in aggregate. All funds are listed separately in the Detailed List of Restricted Funds which follows these Financial Statements.

Transfers include both transfers of expendable endowments to restricted funds for furtherance of charitable objectives and also management fees charged on endowed funds.

COMPARATIVES FOR NOTE 21
ENDOWMENT FUNDS

	1 July 2024 Balance	Donations	(Losses) Gains	Investment fees	Transfers	30 June 2025 Balance
	£	£	£	£	£	£
Acorn Fund	2,027,486	45,363	16,179	(6,600)	(30,272)	2,052,156
Community Resilience Fund	1,229,407	-	7,841	(3,817)	(99,231)	1,134,200
John and Amy English Charitable Fund		2,125,216	-	-	(6,688)	2,118,528
Pavitt Family Trust Fund	-	772,289	(1,872)	(1,363)	(455)	768,599
Saffron Community Fund	492,987	329,944	12,391	(2,156)	(16,204)	816,962
Thriving Third Sector Fund	2,771,153	-	18,119	(8,624)	(222,954)	2,557,694
Wacey Family Charitable Fund	-	1,250,000	32,364	(2,246)	1,078	1,281,196
William and Gladys Pudney Memorial Fund	3,469,696	-	29,384	(11,187)	(63,142)	3,424,751
Total Other Endowed Funds	32,344,962	816,216	262,654	(105,206)	(1,010,438)	32,308,188
Endowed Funds c/fwd	**42,335,691**	**5,339,028**	**377,060**	**(141,199)**	**(1,448,306)**	**46,462,274**
Community First Funds:						
Yellow Car Charitable Fund	3,135,015	-	(129,813)	-	(106,561)	2,898,641
Total Other Endowed Community First Funds	5,574,467	-	(230,818)	-	(189,417)	5,154,232
Community First Funds c/fwd:	**8,709,482**	**-**	**(360,631)**	**-**	**(295,978)**	**8,052,873**
Total	**51,045,173**	**5,339,028**	**16,429**	**(141,199)**	**(1,744,284)**	**54,515,147**

The endowment funds represent those assets, which are held in the long term by the Foundation, principally investments. Income arising on the endowment fund can be used in accordance with the objects of the Foundation or in line with donor wishes on restricted funds. Including, but not limited to geographic areas, particular demographics or thematic issues. Funds can be restricted in line with donor wishes and are set out in their fund agreements. Fund holders can change or expand the purposes of their funds in response to changing charitable need and in line with our grantmaking policy. Information on our funds can be found on the website www.essexcommunityfoundation.org.uk or is available from the office upon request.
Endowment funds are expendable.

Transfers include both transfers of expendable endowments to restricted funds for furtherance of charitable objectives and also management fees charged on endowed funds.

Funds are disclosed individually where considered significant, based on a threshold of 5% of the category totals, and/or the nature of the transactions within the fund. Consideration of the identity of the parties involved in the transactions, and the effect on the disclosure headings such as the opening and closing balances, income, payments and transfers within the fund have also been taken into account when considering whether an individual fund is significant. All other funds not considered individually significant are shown in aggregate. All funds are listed separately in the Detailed List of Endowed Funds which follows these Financial Statement.

The following pages do not form part of the financial statements

Detailed list of Designated Funds
Detailed list of Restricted Funds
Detailed list of Endowed Funds

ESSEX COMMUNITY FOUNDATION
LIST OF DESIGNATED, RESTRICTED AND ENDOWED FUNDS
FOR THE YEAR ENDED 30 JUNE 2026

Designated Funds

	01 July 2025 Balance	Investment Income and Donations	Grants and Expenditure	Transfer	30 June 2026 Balance
	£	£	£	£	£
Acorn Fund	-	40,197	(79,842)	39,645	-
Property fixtures and fittings reserve	59,642	-	-	(8,102)	51,540
Property improvements to leasehold reserve	471,023	-	-	(21,411)	449,612
Programme related investment reserve	314,015	-	-	(14,274)	299,741
Total	**844,680**	**48,577**	**(79,842)**	**(12,522)**	**800,893**

ESSEX COMMUNITY FOUNDATION
LIST OF DESIGNATED, RESTRICTED AND ENDOWED FUNDS
FOR THE YEAR ENDED 30 JUNE 2026

Restricted Funds

	01 July 2025 Balance	Investment Income and Donations	Grants and Expenditure	Transfer	30 June 2026 Balance
	£	£	£	£	£
Adrian West Fund	-	198	-	(198)	-
Adrian West Fund (Flowthrough)	6,979	3,957	(1,600)	(1,081)	8,255
Ajvir Singh Sandhu Leadership Fund	-	4,636	(5,634)	998	-
AJW Charitable Fund	-	1,534	(3,149)	1,615	-
Alan and Fay Cherry Fund	-	1,825	(3,774)	1,949	-
Alastair and Patricia Stewart Charitable Fund	-	1,205	(2,408)	1,203	-
Alastair and Patricia Stewart Charitable Fund (Community Safety)	-	1,031	(2,064)	1,033	-
Alston Family Charitable Fund	-	2,143	(3,418)	1,275	-
Anderson Family Fund (Community Safety)	-	415	-	(415)	-
Annabel and Gerald Malton Charitable Fund (Flowthrough)	2,850	18,750	(16,094)	(1,875)	3,631
Ann Johnson's Educational Foundation	-	4,128	(2,250)	(1,878)	-
Asquith Family Fund	-	409	(843)	434	-
Austin Hicks Charitable Fund	-	872	(1,746)	874	-
Bailey Family Community Fund	-	254	(478)	224	-
Ball Family Fund	-	644	(1,288)	644	-
Bartella Charitable Fund	-	5,723	(11,686)	5,963	-
Bartleet Family Fund	-	13,139	(26,225)	13,086	-
Basildon Crown Court Seized Assets Distribution Fund	-	1,021	(977)	(44)	-
Basildon Crown Court Seized Assets Distribution Fund (Flowthrough)	25,310	100,040	(72,823)	(5,002)	47,525
Bead Fund	-	5,519	-	(5,519)	-
Belinda Starling Memorial Fund	-	2,086	(4,218)	2,132	-
Belinda Starling Memorial Fund (Flowthrough)	58	2,695	(47)	-	2,706
Bengtsen Family Fund	-	9,802	(19,800)	9,998	-
Beresford Foundation	-	481	-	(481)	-
Bill Southern Legacy Fund	-	1,301	(2,495)	1,194	-
Birketts Charitable Fund	-	4,414	(8,552)	4,138	-
Birketts Charitable Fund (Flowthrough)	4,397	1,001	(5,398)	-	-
Blanc Family Fund	-	1,058	(2,182)	1,124	-
Bradwell Wind Farm Community Fund (Flowthrough)	6,193	53,410	(45,446)	(4,856)	9,301
Braintree District and Greenfields Community Fund	-	37,954	(74,359)	36,405	-
Brian and Julie Cue Fund	-	521	(980)	459	-
Britvic Community Fund	-	2,570	(5,087)	2,517	-
Butler Educational Foundation	-	5,117	(10,435)	5,318	-
Butler Family Fund	-	1,184	-	(1,184)	-

Cancer Community Partnership Fund (Flowthrough)	-	89,808	(81,644)	(8,164)	-
Care Leavers Programme (Flowthrough)	50,000	55,000	(50,000)	(5,000)	50,000
Charlie Watkins Foundation	-	13,173	(24,000)	10,827	-
Charlie Watkins Foundation (Flowthrough)	-	-	(12,260)	12,260	-
Chelmsford Star Co-op Community Fund	-	1,376	(2,546)	1,170	-
Chelmsford Star Co-op Community Fund (Flowthrough)	-	5,250	(12,594)	19,125	11,781
Chigwell United Charities (Flowthrough)	-	12,500	-	(1,250)	11,250
Christopher Holmes Charitable Fund	-	15,938	(32,176)	16,238	-
Chrysalis Fund (Flowthrough)	-	26,735	(53,993)	27,258	-
Clark Family Charitable Fund	-	651	(1,325)	674	-
Colchester Fund	-	599	(1,219)	620	-
Collier Family Fund	-	2,380	(4,846)	2,466	-
Community Resilience Fund	-	21,793	(44,044)	22,251	-
Coombewood Amenity Fund	-	4,060	(4,500)	440	-
Crix Charitable Fund	-	4,614	(9,339)	4,725	-
Daphne Woodward Home-Start Fund	-	5,367	(10,887)	5,520	-
Dennis and Kathleen Smith Fund	-	11,706	(23,779)	12,073	-
Derrick and Margery Bailey Fund	-	1,122	(2,264)	1,142	-
Diana Marks Fund	-	46,747	(94,764)	48,017	-
Donovan Family Fund	-	789	(1,636)	847	-
Douglas Allen Foundation Estate Agents Charity Fund (Flowthrough)	5,957	50,000	(17,493)	(5,000)	33,464
Dr Geoffrey Sneed Engineering Fund	-	40,281	(82,378)	42,097	-
Duet Fund	-	13,948	(60,960)	47,012	-
Earls Hall Farm Community Benefit Fund	11,525	26,882	(13,020)	(2,444)	22,943
East of England Co-op Community Cares Fund (Flowthrough)	-	83,116	(76,316)	(6,800)	-
Ellisons Foundation	-	764	(1,561)	797	-
Elspeth Hodgkinson Fund	-	2,512	(6,250)	3,738	-
Essex Agricultural Society Community Fund (Community Safety)	-	786	(1,503)	717	-
Essex & Southend Sports Charitable Fund (Flowthrough)	68	35,000	(28,020)	(3,500)	3,548
Essex & Suffolk Water Community Fund	-	2,850	(5,773)	2,923	-
Essex Community Foundation Restricted Fund (Flowthrough)	36	36,261	(74,629)	39,092	760
Essex Community Foundation Team Fund	-	770	(1,512)	742	-
Essex County Fire & Rescue Service Charitable Fund	-	5,067	(10,133)	5,066	-
Essex Education Fund	-	5,881	(11,876)	5,995	-

Essex Fund	-	25,400	(57,222)	31,822	-
Essex Heart Fund	-	1,551	(2,456)	905	-
Essex Heart Fund (Flowthrough)	4,668	14,816	(1,669)	(691)	17,124
Essex Music Fund	-	1,772	(3,202)	1,430	-
Essex Music Fund (Flowthrough)	850	-	-	-	850
Essex New Beginnings Fund	-	96	-	(96)	-
Essex New Beginnings Fund (Flowthrough)	3,330	10,018	(12,195)	(501)	652
Essex Police Proceeds of Crime Match Funding Scheme	85,756	75,000	-	(85,882)	74,874
Essex Rural Fund	-	5,660	(11,068)	5,408	-
Essex Young Musicians Trust	-	6,715	(10,657)	3,942	-
Essex Young Musicians Trust (Flowthrough)	9,500	-	(3,155)	-	6,345
EWAG Charitable Fund	-	1,634	(3,325)	1,691	-
Firebird Fund	-	8,477	(17,284)	8,807	-
Four Acre Core Cost Fund (Flowthrough)	-	150,000	(90,265)	(4,500)	55,235
Frank Litchfield General Charitable Fund (Flowthrough)	-	30,000	(27,000)	(3,000)	-
FW Charitable Fund	-	1,882	(3,773)	1,891	-
Fundbuilder Fund	-	706	(1,009)	303	-
Galloper Wind Farm Community Fund (Flowthrough)	-	15,760	(14,184)	(1,576)	-
Gary Sullivan Charitable Fund	-	1,234	(2,474)	1,240	-
George Courtauld's Educational Fund	-	1,215	(1,700)	485	-
Golbourn Family Fund	-	2,458	(4,959)	2,501	-
Google Essex Data Centre Community Fund (Flowthrough)	-	145,035	(70,019)	(14,503)	60,513
Gwendy Marrs Fund	-	754	(1,555)	801	-
Harlow Education Trust	-	1,644	(3,320)	1,676	-
Harlow Recreation Trust	-	13,879	(27,941)	14,062	-
Harwich Haven Authority Community Fund	-	2,471	(4,985)	2,514	-
Harwich Haven Authority Community Fund (Flowthrough)	-	103,734	(98,734)	(5,000)	-
Harwich Mayflower Legacy Fund	-	1,417	(2,688)	1,271	-
Harwich Peninsula Educational Support Trust	-	718	(1,500)	782	-
Hew Watt Family Charitable Fund	-	15,430	(32,057)	16,627	-
High Sheriffs' Fund	-	11,089	(28,469)	17,380	-
High Sheriffs' Fund (Flowthrough)	-	15,584	(8,458)	(5,126)	2,000
Hills Family Charitable Fund	-	644	(1,326)	682	-
Hollis Family Fund (Community Safety)	-	1,241	(2,233)	992	-
Honalee Fund	-	455	(910)	455	-
Humbletoft Fund	-	284	-	(284)	-
Humphrey Pennington Fund	-	2,157	(4,000)	1,843	-
Hutton Charity	-	1,513	(3,036)	1,523	-

Ian and Angela Marks Charitable Fund	-	3,131	(6,292)	3,161	-
Indaver Rivenhall Community Fund (Flowthrough)	-	14,662	-	(1,333)	13,329
Jack Elliott Charitable Fund (Community Safety)	-	389	(782)	393	-
Jerome Booth Charitable Fund	-	17,778	-	(17,778)	-
John and Amy English Charitable Fund	-	41,681	(80,169)	38,488	-
John and Wenna Marks Charitable Fund	-	5,272	(10,857)	5,585	-
John Laing Community Fund (Flowthrough)	-	25,000	(22,700)	(2,300)	-
Kay Jenkins Fund	-	2,106	(4,274)	2,168	-
Knights Community Fund	-	954	-	(954)	-
Leeze Charitable Fund (Community Safety)	-	4,666	(9,385)	4,719	-
Longfield Solar Fund	8,200	-	(8,200)	-	-
LTC Community Fund (Flowthrough)	-	208,092	(182,082)	(26,010)	-
Malcolm and Beryl Crook Fund	-	18,500	(38,788)	20,288	-
Manek Foundation	-	8,834	(18,246)	9,412	-
Manek Foundation (Flowthrough)	54,150	-	(10,650)	14,325	57,825
Marconi Companies Charitable Fund	-	24	-	(24)	-
Margaretting Fund	-	538	(1,097)	559	-
Marion Ruth Courtauld Educational Fund	-	4,319	(8,995)	4,676	-
Maypole House Charitable Fund	-	3,091	(6,253)	3,162	-
Mersea Homes Charitable Fund	-	487	(978)	491	-
Mersea Homes Charitable Fund (Community Safety)	-	9,626	(18,423)	8,797	-
Michael and Gillian Foulkes Fund	-	1,001	(1,990)	989	-
Michael Pratley Charitable Fund	-	2,104	(4,184)	2,080	-
Middlewick Wind Farm Community Benefit Fund (Flowthrough)	20,200	31,050	(39,254)	(3,105)	8,891
Middlewick Wind Farm Scholarship Fund (Flowthrough)	22,700	10,500	(5,000)	(1,050)	27,150
Milsom Charitable Fund	-	865	(1,747)	882	-
Minter Family Fund	-	836	(1,686)	850	-
Minter Family Fund (Community Safety)	-	2,442	(4,610)	2,168	-
Montpellier Charitable Fund	-	590	(1,215)	625	-
Moody Fund (Flowthrough)	54,550	75,000	(69,512)	(3,750)	56,288
NHS Essex Community Health Partnership Fund (Flowthrough)	-	300,000	-	(30,000)	270,000
Nicki Alvey Bazlinton Trust	-	526	(1,062)	536	-
NS Community Fund (Community Safety)	-	4,577	(7,880)	3,303	-
Opportunity Fund	-	1,965	(3,542)	1,577	-
P-B Family Fund	-	4,188	(8,501)	4,313	-
Pavitt Family Trust Fund	-	14,823	(30,000)	15,177	-

ESSEX COMMUNITY FOUNDATION
LIST OF DESIGNATED, RESTRICTED AND ENDOWED FUNDS
FOR THE YEAR ENDED 30 JUNE 2026

Pavitt Family Trust Fund (Flowthrough)	8,974	1,020	(9,994)	-	-
Pioneer Fund	-	17,165	(34,294)	17,129	-
Police Property Act Fund	-	8,117	(21,837)	13,720	-
Police Property Act Fund (Flowthrough)	600	-	-	-	600
Poter Family Fund	-	865	(1,782)	917	-
Priest Foundation	-	1,540	(2,500)	960	-
Provide Foundation	-	13,541	(27,503)	13,962	-
Rickard Luckin Community Fund	-	1,172	(2,248)	1,076	-
Rickard Luckin Community Fund (Flowthrough)	-	15,419	(19,895)	4,476	-
River City Fund (Community Safety)	-	2,745	(5,574)	2,829	-
Rob George Foundation	-	3,239	(6,503)	3,264	-
Rob George Foundation (Flowthrough)	6,847	7,500	(12,650)	6,416	8,113
Roger and Jean Heath Charitable Fund	-	5,834	(9,165)	3,331	-
Roger and Jean Heath Charitable Fund (Flowthrough)	-	6,335	(6,335)	-	-
Ron & Elsie Odden Legacy Fund	-	7,017	(14,044)	7,027	-
Roxwell Community Fund	-	608	(1,249)	641	-
RSM Community Fund	-	834	(1,660)	826	-
Saffron Building Society Community Fund	-	17,501	(31,699)	14,198	-
Saffron Building Society Community Fund (Flowthrough)	16,150	766	(16,916)	-	-
Salter McKinlay Charitable Fund	-	2,458	(15,166)	12,708	-
Salter McKinlay Charitable Fund (Flowthrough)	-	-	3,266	-	3,266
Salix Trust	-	2,430	(3,606)	1,176	-
Scrutton Bland Foundation (Flowthrough)	2,250	-	(2,250)	-	-
Searle Trust	-	10,973	(6,440)	(4,533)	-
Sebright Fund	-	2,182	(4,394)	2,212	-
Senzo Charitable Fund (Flowthrough)	3,592	584	-	(58)	4,118
Sound Financial Planning Charitable Fund	-	591	(1,241)	650	-
Sound Financial Planning Charitable Fund (Flowthrough)	-	1,693	(1,345)	439	787
Southend Community Fund	-	10,388	(21,031)	10,643	-
Spence Family Fund	-	2,666	(5,347)	2,681	-
Squier Charitable Fund	-	176	-	(176)	-
Squirrel Fund	-	984	(1,934)	950	-
Stour Valley Environment Fund	-	844	(1,633)	789	-
Stour Valley Environment Fund (Flowthrough)	550	1,813	(2,270)	(93)	-
2030 Strategy Fund	-	125,000	-	(50,000)	75,000
Surviving Winter Appeal	30	959	(989)	-	-
Taylor Family Fund	-	109	-	(109)	-
TFP Community Fund	-	196	(480)	284	-

Teledyne e2v Foundation	-	3,721	(7,160)	3,439	-
The Wilkin Fund	-	354	-	(354)	-
The Wright Fund	-	587	(1,157)	570	-
The Wright Fund (Community Safety)	-	95	-	(95)	-
The Wright Fund (Flowthrough)	-	3,250	(3,000)	-	250
Thomas & Evelyn Gepp Charitable Fund	-	1,040	(2,000)	960	-
Thompson Smith and Puxon Foundation	-	495	(1,000)	505	-
Thriving Third Sector Fund	-	49,428	(107,659)	58,231	-
Thurrock Fund	-	1,802	(3,683)	1,881	-
Tinneveld Family Fund	-	5,353	(10,265)	4,912	-
Turncole Wind Farm Community Benefit Fund (Flowthrough)	56,848	78,055	(69,492)	(4,803)	60,608
Wacey Family Charitable Fund	-	24,655	(49,820)	25,165	-
WG Stacey Family Fund	-	566	(1,135)	569	-
William and Gladys Pudney Memorial Fund	-	67,082	(16,000)	(51,082)	-
William Julien Courtauld Medical Fund	-	1,727	(3,500)	1,773	-
WOMAC Fund (Flowthrough)	41,026	10,626	(26,397)	(1,950)	23,305
Writtle Community Fund	-	504	(181)	(323)	-
Young Sport Fund	-	459	(920)	461	-
Ystwyth Fund	-	513	-	(513)	-
Sub Total c/fwd	**514,144**	**2,932,399**	**(2,955,955)**	**541,699**	**1,032,287**

Restricted funds (cont.)

	01 July 2025 Balance	Investment Income and Donations	Grants and Expenditure	Transfer	30 June 2026 Balance
	£	£	£	£	£
Sub Total b/fwd	**514,144**	**2,932,399**	**(2,955,955)**	**541,699**	**1,032,287**
Annabel and Gerald Malton Charitable Fund	6,184	4,018	(6,184)	1,290	5,308
Belinda Starling Memorial Fund	11,453	5,681	(9,953)	2,536	9,717
Birketts Charitable Fund	4,272	2,566	(4,338)	1,146	3,646
Brooks Family Fund	9,083	5,758	(9,081)	2,070	7,830
Coode-Adams Firstsite Charitable Fund	17,204	10,592	(16,971)	4,227	15,052
Duet Fund	50,358	28,139	(50,348)	15,502	43,651
Essex Rural Fund	7,188	4,323	(7,193)	1,929	6,247
Jean and Peter Davey Charitable Fund	22,831	14,023	(22,830)	5,759	19,783
Koinonia Charitable Fund	8,595	5,467	(8,549)	1,939	7,452
Link-ed Mike Williamson Memorial Fund	7,220	7,180	(7,222)	1,319	8,497

ESSEX COMMUNITY FOUNDATION
LIST OF DESIGNATED, RESTRICTED AND ENDOWED FUNDS
FOR THE YEAR ENDED 30 JUNE 2026

Little Braxted Community and Educational Fund	27,904	16,381	(27,904)	7,122	23,503
Maypole House Charitable Fund	23,586	11,092	(23,586)	6,328	17,420
Mersea Homes Charitable Fund	2,096	1,932	(2,096)	562	2,494
Minter Family Fund	5,280	3,173	(5,279)	1,417	4,591
River City Fund	3,643	2,190	(3,643)	978	3,168
Sebright Fund	20,057	12,057	(20,059)	5,382	17,437
Southend Education Fund	9,103	5,769	(9,100)	2,075	7,847
Wilkinson Family Charitable Fund	34,614	21,104	(34,613)	8,921	30,026
Yellow Car Charitable Fund	160,827	90,824	(156,406)	44,548	139,793
Sub Total c/fwd	**431,498**	**252,269**	**(425,355)**	**115,050**	**373,462**
Total	**945,642**	**3,184,668**	**(3,381,310)**	**656,749**	**1,405,749**

ESSEX COMMUNITY FOUNDATION
LIST OF DESIGNATED, RESTRICTED AND ENDOWED FUNDS
FOR THE YEAR ENDED 30 JUNE 2026

Endowed Funds

	01 July 2025 Balance	Donations	(Losses)/ Gains	Investment Fees	Transfers	30 June 2026 Balance
	£	£	£	£	£	£
Acorn Fund	2,052,156	60,643	162,741	(7,971)	18,513	2,286,082
Adrian West Fund	8,336	2,432	798	(38)	723	12,251
Ajvir Singh Sandhu Leadership Fund	49,176	-	3,843	(186)	(1,984)	50,849
AJW Charitable Fund	79,859	-	6,284	(305)	(3,233)	82,605
Alan and Fay Cherry Fund	94,333	-	7,459	(363)	(3,873)	97,556
Alastair and Patricia Stewart Charitable Fund	62,087	-	4,799	(240)	(2,475)	64,171
Alastair and Patricia Stewart Charitable Fund (Community Safety)	53,230	-	4,078	(207)	(2,121)	54,980
Alston Family Charitable Fund	86,619	35,100	8,226	(419)	(3,605)	125,921
Anderson Family Fund (Community Safety)	18,698	6,250	2,170	(76)	3,060	30,102
Ann Johnson's Educational Foundation	-	682,742	56,550	(305)	(3,665)	735,322
Asquith Family Fund	20,906	-	1,665	(81)	(865)	21,625
Austin Hicks Charitable Fund	45,034	-	3,447	(174)	(1,795)	46,512
Bailey Family Community Fund	12,708	22,750	1,048	(50)	(606)	35,850
Ball Family Fund	33,230	-	2,550	(129)	(1,323)	34,328
Bartella Charitable Fund	299,872	-	23,483	(1,138)	(10,988)	311,229
Bartleet Family Fund	671,217	-	53,546	(2,608)	(23,974)	698,181
Basildon Crown Court Seized Assets Distribution Fund	34,522	42,874	4,388	(186)	(1,233)	80,365
Bead Fund	-	907,360	75,610	(407)	(1,798)	980,765
Belinda Starling Memorial Fund	108,793	-	8,541	(415)	(4,282)	112,637
Bengtsen Family Fund	507,722	-	39,469	(1,957)	(18,259)	526,975
Beresford Foundation	24,568	-	1,961	(95)	(31)	26,403
Bill Southern Legacy Fund	61,931	12,500	5,347	(253)	(2,622)	76,903
Birkett Long Community Fund	48,660	-	3,884	(190)	(61)	52,293
Birketts Charitable Fund	220,622	25,048	19,201	(863)	(8,208)	255,800
Blanc Family Fund	54,075	-	4,306	(210)	(2,240)	55,931
Braintree District and Greenfields Community Fund	1,968,200	-	155,529	(7,564)	(61,936)	2,054,229
Brian and Julie Cue Fund	27,306	-	2,138	(104)	(1,008)	28,332
Britvic Community Fund	131,221	-	10,461	(510)	(5,050)	136,122
Butler Educational Foundation	263,536	-	20,602	(1,020)	(9,868)	273,250
Butler Family Fund	60,447	-	4,818	(235)	(76)	64,954

Charlie Watkins Foundation	655,989	45,499	53,625	(2,600)	(34,123)	718,390
Chelmsford Star Co-op Community Fund	63,681	35,045	5,811	(267)	(23,084)	81,186
Christopher Holmes Charitable Fund	830,741	-	65,349	(3,175)	(29,347)	863,568
Chrysalis Fund	1,392,652	-	109,224	(5,320)	(46,854)	1,449,702
Clark Family Charitable Fund	33,045	625	2,656	(129)	(1,363)	34,834
Colchester Fund	31,425	-	2,462	(120)	(1,250)	32,517
Collier Family Fund	124,989	-	9,768	(474)	(4,847)	129,436
Community Resilience Fund	1,134,200	-	88,406	(4,342)	(39,247)	1,179,017
Coombewood Amenity Fund	207,043	-	16,536	(805)	(4,163)	218,611
Crix Charitable Fund	237,697	1,500	18,327	(921)	(8,884)	247,719
Daphne Woodward Home-Start Fund	278,113	-	21,795	(1,069)	(10,266)	288,573
Dennis and Kathleen Smith Fund	613,905	-	48,047	(2,328)	(21,827)	637,797
Derrick and Margery Bailey Fund	58,382	-	4,599	(224)	(2,325)	60,432
Diana Marks Fund	2,403,733	-	189,641	(9,294)	(78,163)	2,505,917
Donovan Family Fund	40,779	-	3,118	(159)	(1,680)	42,058
Dr Geoffrey Sneed Engineering Fund	2,063,731	-	164,381	(7,992)	(68,822)	2,151,298
Duet Fund	740,728	-	57,456	(2,776)	(58,416)	736,992
Ellisons Foundation	38,843	250	3,111	(152)	(1,602)	40,450
Elspeth Hodgkinson Fund	128,264	7,500	10,210	(498)	(6,248)	139,228
Essex Agricultural Society Community Fund (Community Safety)	39,952	2,444	3,102	(158)	(344)	44,996
Essex & Suffolk Water Community Fund	147,215	-	11,264	(569)	(5,681)	152,229
Essex Community Foundation Team Fund	39,415	1,741	3,167	(153)	(1,562)	42,608
Essex County Fire and Rescue Service Charitable Fund	261,556	-	20,036	(1,013)	(9,580)	270,999
Essex Education Fund	306,123	-	23,851	(1,172)	(11,148)	317,654
Essex Fund	1,293,795	-	103,456	(5,038)	(50,693)	1,341,520
Essex Heart Fund	79,404	-	6,321	(308)	(2,543)	82,874
Essex Music Fund	90,236	911	7,253	(351)	(3,304)	94,745
Essex New Beginnings Fund	3,328	4,293	453	(18)	(26)	8,030
Essex Rural Fund	292,674	15,290	23,177	(1,125)	(10,443)	319,573
Essex Young Musicians Trust	345,463	269	27,415	(1,332)	(9,761)	362,054
EWAG Charitable Fund	85,773	-	6,706	(325)	(3,412)	88,742
Firebird Fund	442,519	-	34,706	(1,687)	(16,013)	459,525
Frost Family Fund	-	23,375	-	-	(117)	23,258
Fundbuilder Fund	30,428	15,750	3,008	(133)	(1,120)	47,933

FW Charitable Fund (Community Safety)	97,314	-	7,432	(376)	(3,874)	100,496
Gary Sullivan Charitable Fund	63,791	-	4,874	(246)	(2,544)	65,875
George Courtauld's Educational Charity	62,365	-	4,885	(242)	(1,771)	65,237
Golbourn Family Fund	127,915	75	10,067	(490)	(4,947)	132,620
Gwendy Marrs Fund	38,435	-	3,071	(149)	(1,595)	39,762
Harlow Education Trust	85,637	-	6,732	(328)	(3,412)	88,629
Harlow Recreation Trust	721,366	-	56,879	(2,767)	(25,546)	749,932
Harwich Haven Authority Community Fund	128,589	-	10,126	(493)	(4,969)	133,253
Harwich Mayflower Legacy Fund (Community Safety)	68,540	5,000	5,690	(281)	(303)	78,646
Harwich Peninsula Education Support Trust	37,099	-	2,834	(143)	(1,540)	38,250
Hew Watt Family Charitable Fund	802,874	-	62,277	(3,077)	(29,335)	832,739
High Sheriffs' Fund	565,769	9,769	44,239	(2,209)	(13,916)	603,652
Hills Family Charitable Fund	32,858	-	2,625	(128)	(1,360)	33,995
Hollis Family Fund (Community Safety)	57,582	6,250	4,776	(246)	775	69,137
Honalee Fund	23,472	-	1,803	(91)	(935)	24,249
Humbletoft Fund	-	31,250	1,205	(40)	(153)	32,262
Humphrey Pennington Fund	110,106	-	8,783	(427)	(4,050)	114,412
Hutton Charity	78,280	-	5,976	(302)	(3,123)	80,831
Ian and Angela Marks Charitable Fund	162,323	638	12,590	(626)	(6,143)	168,782
Jack Elliott Charitable Fund (Community Safety)	20,150	-	1,534	(78)	(805)	20,801
Jerome Booth Charitable Fund	917,238	-	70,299	(3,554)	(32,390)	951,593
John and Amy English Charitable Fund	2,118,528	20,448	168,164	(8,278)	(66,023)	2,232,839
John and Wenna Marks Charitable Fund	268,794	-	21,471	(1,047)	(10,251)	278,967
Kay Jenkins Fund	110,231	-	8,633	(419)	(4,334)	114,111
Leeze Charitable Fund (Community Safety)	242,254	-	18,772	(931)	(8,914)	251,181
Malcolm & Beryl Crook Fund	962,388	-	75,835	(3,689)	(35,420)	999,114
Manek Foundation	471,022	-	36,438	(1,760)	(31,839)	473,861
Marconi Companies Charitable Fund	-	998,699	332	(2)	(3,867)	995,162
Margaretting Fund	27,565	656	2,116	(108)	(1,131)	29,098
Marion Ruth Courtauld Educational Fund	225,711	-	17,719	(861)	(8,591)	233,978
Maypole House Charitable Fund	161,328	-	12,661	(614)	(6,106)	167,269
Mersea Homes Charitable Fund	25,217	-	1,923	(98)	(24,940)	2,102

ESSEX COMMUNITY FOUNDATION
LIST OF DESIGNATED, RESTRICTED AND ENDOWED FUNDS
FOR THE YEAR ENDED 30 JUNE 2026

Mersea Homes Charitable Fund (Community Safety)	475,663	20,000	37,802	(1,916)	27,497	559,046
Michael and Gillian Foulkes Fund	51,102	62,500	4,076	(198)	(2,337)	115,143
Michael Pratley Charitable Fund	108,544	2,694	8,644	(419)	(4,254)	115,209
Milsom Charitable Fund	45,043	-	3,546	(173)	(1,795)	46,621
Minter Family Fund	43,471	-	3,427	(167)	(1,731)	45,000
Minter Family Fund (Community Safety)	119,277	9,000	9,502	(482)	(148)	137,149
Montpellier Charitable Fund	30,088	-	2,402	(116)	(1,246)	31,128
Nicki Alvey Bazlinton Trust	27,383	-	2,156	(105)	(1,091)	28,343
NS Community Fund (Community Safety)	203,363	31,250	17,449	(902)	8,020	259,180
Opportunity Fund	100,333	-	8,001	(391)	(3,632)	104,311
P-B Family Fund	219,406	-	17,181	(834)	(8,125)	227,628
Pavitt Family Trust Fund	768,599	255	59,267	(2,959)	(27,413)	797,749
Pioneer Fund	885,583	-	67,880	(3,432)	(31,228)	918,803
Police Property Act Fund	403,038	36,933	31,675	(1,608)	(20,755)	449,283
Poter Family Fund	44,140	-	3,520	(172)	(1,828)	45,660
Priest Foundation	77,091	10,967	6,238	(305)	(2,640)	91,351
Provide Foundation	710,076	-	55,580	(2,693)	(25,167)	737,796
Rickard Luckin Community Fund	59,315	9,559	4,615	(234)	(6,816)	66,439
River City Fund (Community Safety)	143,787	-	11,256	(546)	(5,500)	148,997
Rob George Foundation	161,817	22,104	13,454	(637)	(13,261)	183,477
Roger and Jean Heath Charitable Fund	236,563	139,084	25,414	(1,104)	(8,930)	391,027
Ron & Elsie Odden Legacy Fund	362,531	-	27,885	(1,403)	(13,086)	375,927
Roxwell Community Fund	31,046	-	2,478	(121)	(1,281)	32,122
RSM Community Fund	41,190	4,242	3,626	(162)	(1,766)	47,130
Saffron Community Fund	816,962	276,916	86,051	(3,282)	(29,115)	1,147,532
Salix Trust (Community Safety)	92,979	37,500	9,063	(473)	14,949	154,018
Salter McKinlay Charitable Fund	133,252	-	10,203	(495)	(15,118)	127,842
Searle Trust	558,195	-	44,187	(2,185)	(4,713)	595,484
Sebright Fund	110,183	-	8,794	(433)	(4,438)	114,106
Sound Financial Planning Charitable Fund	30,854	551	2,418	(118)	(1,826)	31,879
Southend Community Fund	543,627	287	42,621	(2,066)	(19,358)	565,111
Spence Family Fund	137,753	-	10,534	(533)	(5,294)	142,460
Squier Charitable Fund	9,042	-	715	(35)	(9,722)	-
Squirrel Fund	49,125	6,250	3,856	(196)	(2,020)	57,015

ESSEX COMMUNITY FOUNDATION
LIST OF DESIGNATED, RESTRICTED AND ENDOWED FUNDS
FOR THE YEAR ENDED 30 JUNE 2026

Stour Valley Environment Fund	42,092	1,813	3,365	(167)	(1,688)	45,415
Taylor Family Fund	11,780	-	597	(27)	(12,350)	-
Teledyne e2v Foundation	184,740	20,000	15,530	(730)	(6,948)	212,592
TFP Community Fund	8,434	4,179	776	(37)	(510)	12,842
Tippett Fund	-	155,000	-	-	(706)	154,294
The Wilkin Fund	-	1,200	1,044	(66)	24,888	27,066
The Wright Fund	29,818	1,750	2,383	(117)	(1,297)	32,537
The Wright Fund (Community Safety)	-	17,500	1,297	(7)	8,630	27,420
Thomas and Evelyn Gepp Charitable Fund	53,167	-	4,233	(207)	(2,058)	55,135
Thompson Smith and Puxon Foundation	24,875	3,948	2,019	(98)	(1,045)	29,699
Thriving Third Sector Fund	2,557,694	-	198,305	(9,862)	(89,798)	2,656,339
Thurrock Fund	93,821	-	7,383	(358)	(3,782)	97,064
Tinneveld Family Fund	276,776	-	21,898	(1,066)	(9,649)	287,959
Wacey Family Charitable Fund	1,281,196	-	99,763	(4,911)	(43,670)	1,332,378
WG Stacey Fund	29,253	-	2,238	(113)	(1,167)	30,211
William and Gladys Pudney Memorial Fund	3,424,751	-	272,618	(13,318)	9,923	3,693,974
William Julien Courtauld Medical Fund	88,147	-	7,031	(343)	(3,593)	91,242
Writtle Community Fund	25,721	230	2,065	(100)	(214)	27,702
Young Sport Fund	23,723	-	1,812	(91)	(946)	24,498
Ystwyth Fund	26,239	-	2,084	(102)	(34)	28,187
Sub Total c/fwd	**46,462,274**	**3,900,688**	**3,832,097**	**(181,041)**	**(1,427,675)**	**52,586,343**
Community First Match Challenge Funds	01 July 2025 Balance	Donations	(Losses)/ Gains	Investment Fees	Transfers	30 June 2026 Balance
	£	£	£	£	£	£
Sub Total b/fwd	**46,462,274**	**3,900,688**	**3,832,097**	**(181,041)**	**(1,427,675)**	**52,586,343**
Annabel and Gerald Malton Charitable Fund	128,492	-	(2,979)	-	(3,640)	121,873
Belinda Starling Memorial Fund	181,360	-	(4,205)	-	(5,147)	172,008
Birketts Charitable Fund	81,929	-	(1,899)	-	(2,325)	77,705
Brooks Family Fund	183,868	-	(4,263)	-	(5,217)	174,388
Coode-Adams First Site Charitable Fund	338,210	-	(7,840)	-	(9,596)	320,774
Duet Fund	897,978	-	(20,819)	-	(25,493)	851,666
Essex Rural Fund	138,010	-	(3,199)	-	(3,916)	130,895
Jean and Peter Davey Charitable Fund	447,714	-	(10,380)	-	(12,704)	424,630
Koinonia Charitable Fund	174,550	-	(4,047)	-	(4,952)	165,551

Link-ed Mike Williamson Memorial Fund	130,117	-	(3,017)	-	(3,692)	123,408
Little Braxted Community and Educational Fund	545,017	-	(12,635)	-	(15,467)	516,915
Maypole House Charitable Fund	452,594	-	(10,493)	-	(12,843)	429,258
Mersea Homes Charitable Fund	40,273	-	(934)	-	(1,142)	38,197
Minter Family Fund	101,295	-	(2,349)	-	(2,875)	96,071
River City Fund	69,902	-	(1,620)	-	(1,984)	66,298
Sebright Fund	384,891	-	(8,924)	-	(10,922)	365,045
Southend Educational Fund	184,237	-	(4,272)	-	(5,227)	174,738
Wilkinson Family Fund	673,795	-	(15,621)	-	(19,120)	639,054
Yellow Car Charitable Fund	2,898,641	-	(67,204)	-	(82,282)	2,749,155
Sub Total c/fwd	**8,052,873**	**-**	**(186,700)**	**-**	**(228,544)**	**7,637,629**
Total	**54,515,147**	**3,900,688**	**3,645,397**	**(181,041)**	**(1,656,219)**	**60,223,972**