

**Ros Harding Charitable Trust**

**Trustees' Report and Accounts  
for the year ended 31 March 2017**

**Registered Charity Number 1087005**

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**Ros Harding Charitable Trust**  
**Legal and administrative information**

**Trustees**

Mrs C Winterburn  
Mr J Cooper  
Mrs E Poore  
Mr D Colpus

**Clerk to the Trustees**

Mrs S Rogers

**Office**

15 Hurst View Road  
South Croydon  
Surrey  
CR2 7AJ

**Independent Examiner**

Mr T.P. Goodchild FAIA  
15 Oaklands Gardens  
Kenley  
Surrey CR8 5DS

**Bankers**

Barclays plc  
P O Box 95  
North End  
Croydon  
Surrey  
CR9 1RN

**Solicitors**

Streeter Marshall  
12 Purley Parade  
High Street  
Purley  
Surrey  
CR8 2AB

**Investment Managers**

Rathbone Investment Management Limited  
159 New Bond Street  
London  
W1S 2UD

**Ros Harding Charitable Trust**  
**Report of the Trustees for the year ended 31 March 2017**

The Trustees present their report and the accounts for the charity for the year ended 31 March 2017.

**Constitution, objects and public benefit**

The Ros Harding Charitable Trust is constituted under the terms of the Will of the late Ros Harding dated 6 October 1992 and is a registered charity number 1087005.

The purpose of the charity is primarily to assist with the care of the elderly and the relief of distress or hardship caused by poverty amongst the elderly. It is also to propagate the Christian Gospel amongst young people. The Trust's activities are focused on the districts of Purley, Coulsdon and Godstone.

The Trustees have had regard to the guidance issued by the Charity Commission on public benefit.

**Organisation**

The names of the trustees are set out on page 1. Trustees were appointed originally under the terms of the Will of Ros Harding; further appointments are made when a vacancy arises by the trustees in office at that time. The trustees usually meet twice a year to assess grant applications and administer the Trust.

During the year the Trust continued to receive income from the Investment fund and has made grants to 25 different charities.

**Grant making policy**

The charity invites applications for funding from those who meet the grant criteria. Applications are considered against these criteria and major grants made are monitored by the Trustees.

Grants made during the year were as follows:

	<b>£</b>
Abbeyfield Sanderstead	2000
Boston Road Baptist Church Lunch Club	2515
Coney Hill Baptist Church	5000
Contact, Selsdon Churches Neighbourhood Care	1000
Croham Hurst Good Neighbours	1000
Croydon 60+ Club	500
Croydon Hearing Resource Centre	1500
Croydon Vision	3000
Jubilee Church + Kids Club	1400
Kevoirdo's Big Love Foundation	1500
Longheath Community Centre	1400
New Addington Good Samaritans	1000
Old Coulsdon Centre	260
Old Lodge Lane Baptist Church	11000
PACE (Purley & Coulsdon Clubs for the Elderly)	1000
Parabolic Theatre	1000
Phoenix Retirement Assoc	960
Purley Cross Centre	3000
RAF Association	2000
Sanderstead Neighbourhood Care	1000
Selsdon Centre For The Retired	1000
South Croydon Day Centre (Centre Trust)	3000
South Norwood and Woodside Community Association	6800
Sutton & Coulsdon MS Therapy Centre	1000
Upper Norwood Assoc for Community Care	1500
Westbury Community Centre	1600

**56,935**

**Ros Harding Charitable Trust**  
**Report of the Trustees for the year ended 31 March 2017 - Continued**

**Financial review and investment policy**

The charity received endowed funds of approximately £1.3m in June 2001 from the estate of Miss Ros Harding, following her death in November 1999.

There are no restrictions on the charity's powers to invest. The investment strategy is set by the Trustees in consultation with the investment manager, taking account of the recent demand for funds and the quality of funding applications. The Trustees consider the income requirements, the risk profile and the investment manager's view of market prospects in the medium term. This strategy is set within an overall policy which states that the fund should be invested in low and medium risk investments with a view to ensuring that exposure of the capital value of the fund is restricted.

The income received from the Investment fund is very similar to last year. A similar number of grants have been made to that in 2015/16 with the total being £56,935 and the average grant being £2,277.



.....  
Carol Winterburn  
for and on behalf of the Trustees

Date: 30.10.2017  
.....



**Independent Examiner's Report  
to the Trustees of Ros Harding Charitable Trust**

I report on the accounts of the Trust for the year ended 31 March 2017, which are set out on pages 5 and 6.

**Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 ('the Charities Act') but that an independent examination is needed.

It is my responsibility to:

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

**Basis of independent examiner's report**

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


**Independent examiner's statement**

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

1. which gives me reasonable cause to believe that in any material respect the requirements:
  - to keep accounting records in accordance with section 130 of the Charities Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act.

have not been met; or

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

  
T.P. Goodchild

Fellow of the Association of International Accountants

15 Oaklands Gardens  
Kenley  
Surrey CR8 5DS

Date: 19<sup>th</sup> November 2017

**Ros Harding Charitable Trust**  
**Receipts and Payments Account for the year ended 31 March 2017**

	Year ended 31 March 2017		Year ended 31 March 2016	
	£	£	£	£
<b>Receipts</b>				
Interest income	16287		14,846	
Dividend income	<u>45591</u>		<u>42,631</u>	
Total Receipts		61,878		57,477
<b>Payments</b>				
Grants paid	56,935		56,647	
Legal and professional costs	<u>4,692</u>		<u>2,012</u>	
Total Payments		<u>61,627</u>		<u>58,659</u>
Net receipts / (payments) for the year		251		(1,182)
Balance brought forward		14,080		15,262
Balance carried forward		<u><u>14,331</u></u>		<u><u>14,080</u></u>

All the receipts and payments during the period under review are unrestricted in nature.



**Ros Harding Charitable Trust**  
**Statement of Assets and Liabilities at 31 March 2017**

**Monetary assets**

	31 March 2017		31 March 2016	
	£	£	£	£
Bank deposit account	1,619		1,616	
Bank current account	12,712		12,464	
		<u>14,331</u>		<u>14,080</u>

**Non monetary assets**

Permanent endowment:

Net proceeds of the estate of the late Ros Harding

**Note to the accounts**

1. Basis of preparation

The accounts have been prepared on the receipts and payments basis as permitted by section 133 of the Charities Act 2011.



.....  
 Carol Winterburn  
 for and on behalf of the Trustees

Date: 30.10.2017