

**Ros Harding Charitable Trust**

**Trustees' Report and Accounts  
for the year ended 31 March 2018**

**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 2018**

The Trustees present their report and the accounts for the charity for the year ended 31 March 2018.

**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 27 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	3,348
Age UK	2,500
Boston Rd Baptist	3,725
Coney Hill BC	2,500
Croham Hurst Good Neighbours	1,000
Croydon Hearing Resource Centre	2,000
Croydon Vision	3,000
Friends of the Elderley	2,500
Jubilee Kids	515
Kevoirdo's Big Love Foundation	1,500
Longheath Centre	1,400
Old Coulsdon Centre for the Retired	500
Old Lodge Lane BC	3,000
PACE (Purley & Coulsdon Clubs for the Elderly)	1,500
Parchmore Centre	2,000
Phoenix Retirement	900
Purley Cross Centre	3,100
RAF Association Kenley & Caterham	1,000
Sanderstead Neighbourhood Care (Young at Heart Club)	1,500
Selsdon Centre For The Retired (Selsdon Trust)	1,000
Selson Baptist & Churches together (CTSA)	500
Shirley Neighbourhood Care	1,953
South Croydon Day Centre	3,000
South Norwood and Woodside Community Association	3,000
Sutton & Coulsdon MS Therapy Centre	1,000
Upper Norwood Assoc for Community Care	1,500
Westbury Community Centre	1,600
	<u>51,041</u>

**Ros Harding Charitable Trust**  
**Report of the Trustees for the year ended 31 March 2018 - 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 2016/17 with the total being £51,041 and the average grant being £1,890.

The trust pays out grants directly out of the investment funds received and so it does not have to hold large reserves. At the year end it held £20,192 for carry forward to 2018/19



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

Date: 29 October 2018  
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**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 2018, 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: 02/12/18

**Ros Harding Charitable Trust**  
**Receipts and Payments Account for the year ended 31 March 2018**

	Year ended 31 March 2018		Year ended 31 March 2017	
	£	£	£	£
<b>Receipts</b>				
Interest income	10,199		16,287	
Dividend income	<u>48,797</u>		<u>45,591</u>	
Total Receipts		58,996		61,878
<b>Payments</b>				
Grants paid	51,041		56,935	
Legal and professional costs	<u>2,094</u>		<u>4,692</u>	
Total Payments		<u>53,135</u>		<u>61,627</u>
Net receipts / (payments) for the year		5,861		251
Balance brought forward		14,331		14,080
Balance carried forward		<u><u>20,192</u></u>		<u><u>14,331</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 2018**

**Monetary assets**

	31 March 2018		31 March 2017	
	£	£	£	£
Bank deposit account	1,621		1,619	
Bank current account	18,571		12,712	
		<u>20,192</u>		<u>14,331</u>

**Non monetary assets**

Permanent endowment:

Net proceeds of the estate of the late Ros Harding

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**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.



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Carol Winterburn  
for and on behalf of the Trustees

Date: 29 October 2018  
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