

ROSLYN FLORENCE HARDING

England & Wales · Charity number 1087005

Details

Other names	ROS HARDING TRUST
Status	Registered
Legal form	Other
Registered	2001-06-13
Register	View on the Charity Commission register

Contact

Address	14 Kendall Avenue South Croydon CR2 0NH
Phone	07941310103
Email	trustees@roshardingtrust.org.uk

Activities

Objects: UPON TRUST TO PAY THE WHOLE OR SUCH PART OF THE INCOME THEREOF AS MY TRUSTEES MAY IN THEIR ABSOLUTE DISCRETION THINK FIT TO THE PURLEY BAPTIST CHURCH OF BANSTEAD ROAD PURLEY SURREY THE OLD LODGE LANE BAPTIST CHURCH OF OLD LODGE LANE PURLEY SURREY AND THE GODSTONE BAPTIST CHURCH OF GODSTONE SURREY AND ANY OTHER BAPTIST CHURCH OR MISSION OR ANY OTHER CHARITY CONCERNED WITH THE CARE OF THE ELDERLY OR THE YOUNG WHICH MY TRUSTEES MAY IN THEIR ABSOLUTE DISCRETION THINK FIT WITH A REQUEST THAT SUCH MONIES SHALL BE EXPENDED PRIMARILY IN AND FOR THE CARE BENEFIT AND GENERAL WELFARE OF OLD PEOPLE BUT IN THE ALTERNATIVE FOR THE PROPAGATION OF THE CHRISTIAN GOSPEL AMONGST YOUNG PEOPLE IN THE DISTRICTS OF PURLEY COULSDON AND GODSTONE

Activities: 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, Surrey.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations
- **What:** The Prevention Or Relief Of Poverty
- **Who:** Elderly/old People, Other Charities Or Voluntary Bodies

Geography

- **Area of benefit:** PURLEY,GODSTONE,SURREY
- Croydon
- Surrey

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£59,821	£58,452	-	-
2024-03-31	£60,062	£58,916	-	-
2023-03-31	£58,090	£59,015	-	-
2022-03-31	£52,449	£52,134	-	-
2021-03-31	£48,876	£48,542	-	-

Trustees

Name	Role	Appointed
Alison Cross		2023-10-27
David John Colpus		2014-07-08
JOHN STEWART COOPER		2000-03-12
Pamela Murtagh		2026-04-28
Susan Rachel Roberts		2024-04-22

ROSLYN FLORENCE HARDING

England & Wales - Charity number 1087005

Accounts

Ros Harding Charitable Trust

**Trustees' Report and Accounts
for the year ended 31 March 2025**

Registered Charity Number 1087005

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Ros Harding Charitable Trust
Legal and administrative information

Trustees	Date of Appointment	Date of Resignation
Mr J Cooper	12/03/2000	
Mrs E Poore	08/07/2014	22/04/2024
Mr D Colpus	08/07/2014	
Mrs A Cross	27/10/2023	
Mrs R Roberts	22/04/2024	
Mrs C Edwards	14/10/2024	

Office

14 Kendall Avenue
South Croydon
Surrey
CR2 0NH

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
8 Finsbury Circus
London
EC2M 7AZ

Ros Harding Charitable Trust
Report of the Trustees for the year ended 31 March 2025

The Trustees present their report and the accounts for the charity for the year ended 31 March 2025.

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 33 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:

Abbeyfield - Sanderstead	1800
Addiscombe Neighbourhood Care Association	1800
Boston Rd BC	2000
Brighton Rd BC	4000
The Change Foundation	750
Contact Selsdon	2000
Croham Hurst Good Neighbours	2000
Croydon Hearing Resource Centre	1500
Croydon Neighbourhood Care	1000
Croydon Vision	1800
Crystal Oasis Luncheon Club	1800
Friends of the Elderly	700
Godstone BC	3500
New Addington BC	2115
Old Coulsdon Centre for the Retired	2000
Old Lodge Lane BC	2300
Purley and Coulsdon Clubs for the Elderly (PACE)	1900
Phoenix Retirement	500
Purley Baptist Church	2800
Queen Elizabeth Foundation	500
Sanderstead Neighbourhood Care/Young at Heart Club	1900
SE Cancer Help Centre	1200
Selsdon Centre for the Retired	1800

Ros Harding Charitable Trust
Report of the Trustees for the year ended 31 March 2025 - Continued

Shirley Neighbourhood Care	2000
South Croydon Day Centre	2000
South Norwood and Woodside Community Association Friday Group	2000
South Norwood and Woodside Community Association Thursday Group	1500
St Christopher's Hospice, Sydenham	1500
St George's Shirley	780
St Mark's Church, South Norwood	1000
The Ryan Neuro Therapy Centre	2000
Upper Norwood Association for Community Care	1900
Westbury Community Project	1900
	<u>58,245</u>

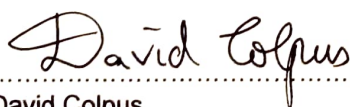
Financial review and investment policy

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 -0.4% less than last year. Slightly more grants have been made to those in 2023/4 with the total being £58,245 and the average grant being £1,765.

The trust pays grants directly out of the investment funds received and so it does not have to hold large reserves. At the year end it held £16,321 for carry forward to 2025/26



.....
David Colpus
for and on behalf of the Trustees

Date: 11/12/2025

**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 2025, 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. Goedchild

Fellow of the Association of International Accountants

15 Oaklands Gardens
Kenley
Surrey CR8 5DS

Date: 12th December 2025

Ros Harding Charitable Trust
Receipts and Payments Account for the year ended 31 March 2025

	Year ended 31 March 2025		Year ended 31 March 2024	
	£	£	£	£
Receipts				
Interest income	5,783		4,988	
Dividend income	54,038		55,074	
Total Receipts		59,821		60,062
 Payments				
Grants paid	58,245		55,102	
Legal and professional costs	207		3,814	
Total Payments		58,452		58,916
Net receipts / (payments) for the year		1,369		1,146
Balance brought forward		14,952		13,806
Balance carried forward		16,321		14,952

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 2025

Monetary assets

	31 March 2025	31 March 2024
	<u>£</u>	<u>£</u>
Bank current account	16,321	14,952
	16,321	14,952

Fund

Other Monetary Assets

	Permanent	
Loan (Secured)	Endowment	
	184,091	184,091

Investment Assets

Portfolio with Rathbone Investment Management	Permanent Endowment	
	1,572,798	1,635,410

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.

David Colpus

 David Colpus
 for and on behalf of the Trustees

Date: *11/12/2025*

ROSLYN FLORENCE HARDING

England & Wales - Charity number 1087005

Accounts

Ros Harding Charitable Trust

**Trustees' Report and Accounts
for the year ended 31 March 2024**

Registered Charity Number 1087005

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Ros Harding Charitable Trust
Legal and administrative information

Trustees	Date of Appointment	Date of Resignation
Mrs C Winterburn	26/01/2009	27/10/2023
Mr J Cooper	12/03/2000	
Mrs E Poore	08/07/2014	
Mr D Colpus	08/07/2014	
Mrs A Cross	27/10/2023	

Office

14 Kendall Avenue
South Croydon
Surrey
CR2 0NH

Independent Examiner

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

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P O Box 95
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Solicitors

Streeter Marshall
12 Purley Parade
High Street
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Surrey
CR8 2AB

Investment Managers

Rathbone Investment Management Limited
8 Finsbury Circus
London
EC2M 7AZ

Ros Harding Charitable Trust
Report of the Trustees for the year ended 31 March 2024

The Trustees present their report and the accounts for the charity for the year ended 31 March 2024.

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:

	<u>£</u>
Abbeyfield Sanderstead	2000
Boston Road BC	3000
Brighton Rd BC	3000
Contact Selsdon	2244
Croham Hurst Good Neighbours	2000
Croydon Hearing Resource Centre	2100
Croydon Neighbourhood Care	1000
Croydon Vision	2000
Friends of the Elderly	1400
Kevoirdo's Big Love Foundation	1500
New Addington Baptist Church	2000
Old Coulsdon Centre for the Retired	1308
Old Lodge Lane Baptist Church	2500
Purley and Coulsdon Clubs for the Elderly (PACE)	2000
Purley Cross Centre	3000
Sanderstead Neighbourhood Care/Young at Heart Club	3000
Selsdon Centre for the Retired	2500
Shirley Neighbourhood Care	2000
South Croydon Day Centre	3000
South Norwood and Woodside Community Association Friday Group	2000
South Norwood and Woodside Community Association Thursday Group	2000

Ros Harding Charitable Trust
Report of the Trustees for the year ended 31 March 2024 - Continued

St Christopher's Hospice, Sydenham	1600
St Mark's Church, South Norwood	1000
The Change Foundation	700
The Ryan MS Therapy Centre	2500
Upper Norwood Association for Community Care	1750
Westbury Community Project	2000

55,102


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 3% more than last year. Slightly less grants have been made to those in 2022/3 with the total being £55,102 and the average grant being £2,040.

The trust pays grants directly out of the investment funds received and so it does not have to hold large reserves. At the year end it held £14,952 for carry forward to 2024/25


.....
David Colpus
for and on behalf of the Trustees

Date: 14/10/2024

**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 2024, 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.

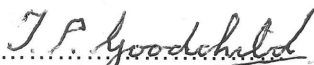
Independent examiner's statement

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: 29th November 2024

Ros Harding Charitable Trust
Receipts and Payments Account for the year ended 31 March 2024

	Year ended 31 March 2024		Year ended 31 March 2023	
	£	£	£	£
Receipts				
Interest income	4,988		641	
Dividend income	55,074		57,449	
Total Receipts		60,062		58,090
 Payments				
Grants paid	55,102		55,040	
Legal and professional costs	3,814		3,975	
Total Payments		58,916		59,015
Net receipts / (payments) for the year		1,146		-925
Balance brought forward		13,806		14,731
Balance carried forward		14,952		13,806

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 2024

Monetary assets

	31 March 2024	31 March 2023
	<u>£</u>	<u>£</u>
Bank deposit account	0	1,633
Bank current account	<u>14,952</u>	12,173
	<u>14,952</u>	<u>13,806</u>

Fund

Other Monetary Assets

Loan (Secured)	Permanent Endowment	<u>184,091</u>	<u>184,091</u>
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Investment Assets

Portfolio with Rathbone Investment Management	Permanent Endowment	<u>1,635,410</u>	<u>1,615,641</u>
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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.

David Colpus

.....
 David Colpus
 for and on behalf of the Trustees

Date: 14/10/2024

ROSLYN FLORENCE HARDING

England & Wales - Charity number 1087005

Accounts

Ros Harding Charitable Trust

**Trustees' Report and Accounts
for the year ended 31 March 2023**

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
8 Finsbury Circus
London
EC2M 7AZ

Ros Harding Charitable Trust
Report of the Trustees for the year ended 31 March 2023

The Trustees present their report and the accounts for the charity for the year ended 31 March 2023.

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 31 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:

	£
Abbeyfield Sanderstead	500
Abbeyfield Southern Oaks, Purley	500
Access Right to Care	1000
Asthma Relief	1000
Boston Road Baptist Church	3050
Brighton Road Baptist Church	3000
Croydon Hearing Resource Centre	1000
Croydon Vision	1000
Friends of the Elderly	1850
Godstone Baptist Church	5000
Kevoirdo's Big Love Foundation	1500
New Addington Baptist Church	3000
Old Coulsdon Centre for the Retired	2000
Old Lodge Lane Baptist Church	5000
Purley and Coulsdon Clubs for the Elderly (PACE)	1000
Purley Cross Centre	2680
Purley United Reformed Church	2000
Queen Elizabeth's Foundation for Disabled People	2000
Sanderstead Neighbourhood Care/Young at Heart Club	1000
Selsdon Baptist Church	1000
Selsdon Centre for the Retired	1800
Shirley Neighbourhood Care Scheme	2000
South Croydon Day Centre Trust	3000
South Norwood and Woodside Community Association Friday Group	2100
South Norwood and Woodside Community Association Thursday Group	1960

Ros Harding Charitable Trust
Report of the Trustees for the year ended 31 March 2023 - Continued

St Christopher's Hospice, Sydenham	600
St Mark's Church, South Norwood	1000
The Change Foundation	500
The Ryan MS Therapy Centre	1000
Upper Norwood Association for Community Care	1000
Westbury Community Project	1000

55,040

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 11% more than last year. Slightly more grants have been made to those in 2021/2 with the total being £55,040 and the average grant being £1,775.

The trust pays grants directly out of the investment funds received and so it does not have to hold large reserves. At the year end it held £13,806 for carry forward to 2023/24



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

Date: 27th October 2023

**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 2023, 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.

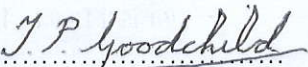
Independent examiner's statement

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: 31st October 2023

Ros Harding Charitable Trust
Receipts and Payments Account for the year ended 31 March 2023

	Year ended 31 March 2023		Year ended 31 March 2022	
	£	£	£	£
Receipts				
Interest income	641		1,060	
Dividend income	57,449		51,389	
Total Receipts		58,090		52,449
 Payments				
Grants paid	55,040		48,520	
Legal and professional costs	3,975		3,614	
Total Payments		59,015		52,134
Net receipts / (payments) for the year		-925		315
Balance brought forward		14,731		14,416
Balance carried forward		13,806		14,731

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 2023

Monetary assets

	31 March 2023	31 March 2022
	<u>£</u>	<u>£</u>
Bank deposit account	1,633	1,630
Bank current account	12,173	13,101
	<u>13,806</u>	<u>14,731</u>

Fund

Other Monetary Assets

	Permanent	
Loan (Secured)	Endowment	
	<u>184,091</u>	<u>184,091</u>

Investment Assets

	Permanent	
Portfolio with Rathbone Investment Management	Endowment	
	<u>1,615,641</u>	<u>1,796,252</u>

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: 27th October 2023

ROSLYN FLORENCE HARDING

England & Wales - Charity number 1087005

Accounts

Ros Harding Charitable Trust

**Trustees' Report and Accounts
for the year ended 31 March 2022**

Registered Charity Number 1087005

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Ros Harding Charitable Trust
Legal and administrative information

Trustees

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Mr D Colpus

Clerk to the Trustees

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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 2022

The Trustees present their report and the accounts for the charity for the year ended 31 March 2022.

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 24 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:

	<u>£</u>
Boston Road Baptist Church	2760
Brighton Road Baptist Church	3000
Croham Hurst Good Neighbours	1500
Croydon Vision	3000
New Addington Baptist Church	1760
Shirley Neighbourhood Care	2000
South Croydon Day Centre (Centre Trust)	3000
Abbeyfield Purley	1000
Abbeyfield Sanderstead	1000
Asthma Relief	1500
Croydon Hearing Resource Centre	1500
Kevoirdo's Big Love Foundation	2000
Old Lodge Lane Baptist Church	5000
PACE (Purley & Coulsdon Clubs for the Elderly)	1500
Purley Cross Centre (PBC)	2700
Sanderstead Neighbourhood Care (Young at Heart Club)	2700
Selsdon Centre For The Retired (Selsdon Trust)	2000
South Norwood and Woodside Community Association	3000
St Christopher's Hospice, Sydenham	1200
St Georges Church, Shirley	1500
St Mark's Church, Norwood	500
Ryan MS Therapy Centre	1400
Upper Norwood Assoc for Community Care	1500
Westbury Community Centre	1500

Ros Harding Charitable Trust
Report of the Trustees for the year ended 31 March 2022 - 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 7% more than last year. Slightly more grants have been made to those in 2020/21 with the total being £48,520 and the average grant being £2,022.

The trust pays grants directly out of the investment funds received and so it does not have to hold large reserves. At the year end it held £14,731 for carry forward to 2022/23



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

Date: 24 October 2022
.....

**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 2022, 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: 1st November 2022

Ros Harding Charitable Trust
Receipts and Payments Account for the year ended 31 March 2022

	Year ended 31 March 2022		Year ended 31 March 2021	
	£	£	£	£
Receipts				
Interest income	1,060		3,145	
Dividend income	<u>51,389</u>		<u>45,731</u>	
Total Receipts		52,449		48,876
 Payments				
Grants paid	48,520		45,100	
Legal and professional costs	<u>3,614</u>		<u>3,442</u>	
Total Payments		<u>52,134</u>		<u>48,542</u>
 Net receipts / (payments) for the year		315		334
Balance brought forward		14,416		14,082
Balance carried forward		<u><u>14,731</u></u>		<u><u>14,416</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 2022

Monetary assets

	31 March 2022		31 March 2021	
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Bank deposit account	1,630		1,630	
Bank current account	13,101		<u>12,786</u>	
		<u>14,731</u>		<u>14,416</u>

Fund

Other Monetary Assets

Loan (Secured)	Permanent Endowment	<u>184,091</u>	<u>184,091</u>
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Investment Assets

Portfolio with Rathbone Investment Management	Permanent Endowment	<u>1,796,252</u>	<u>1,689,988</u>
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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.



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

Date: 24 October 2022

ROSLYN FLORENCE HARDING

England & Wales - Charity number 1087005

Accounts

Ros Harding Charitable Trust

**Trustees' Report and Accounts
for the year ended 31 March 2021**

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 2021

The Trustees present their report and the accounts for the charity for the year ended 31 March 2021.

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 19 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:

	<u>£</u>
Abbeyfield Purley	1400
Abbeyfield Sanderstead	2000
Asthma Relief	2500
Boston Road Baptist Church	2500
Brighton Road Baptist Church	2200
Croydon Hearing Resource Centre	2000
Croydon Vision	1500
Kevoirdo's Big Love Foundation	2000
New Addington Baptist Church	2000
Old Lodge Lane Baptist Church	5000
Phoenix Retirement Assoc	1500
Purley & Coulsdon Clubs for the Elderly	1500
Purley Baptist Church	3000
Ryan MS Therapy Centre	2500
Sanderstead Neighbourhood Care (Young at Heart Club)	1500
Selsdon Centre For The Retired (Selsdon Trust)	2000
South Croydon Day Centre	3000
South Norwood and Woodside Community Association	5500
Upper Norwood Assoc for Community Care	1500

45,100

Ros Harding Charitable Trust
Report of the Trustees for the year ended 31 March 2020 - 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 2018/19 with the total being £56,150 and the average grant being £2,552.

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 £14,082 for carry forward to 2020/21



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

Date: 31/1/2021

**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 2021, 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: 5th November 2021

Ros Harding Charitable Trust
Receipts and Payments Account for the year ended 31 March 2021

	Year ended 31 March 2021		Year ended 31 March 2020	
	£	£	£	£
Receipts				
Interest income	3,145		2,991	
Dividend income	45,731		53,763	
Total Receipts		48,876		56,754
 Payments				
Grants paid	45,100		56,150	
Legal and professional costs	3,442		2,250	
Total Payments		48,542		58,400
Net receipts / (payments) for the year		334	-	1,646
Balance brought forward		14,082		15,728
Balance carried forward		14,416		14,082

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 2021

Monetary assets

	31 March 2021		31 March 2020	
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Bank deposit account	1,630		1,628	
Bank current account	12,786		<u>12,454</u>	
		<u>14,416</u>		<u>14,082</u>

Fund

Other Monetary Assets

	Permanent		
Loan (Secured)	Endowment	<u>184,091</u>	<u>184,091</u>

Investment Assets

	Permanent		
Portfolio with Rathbone Investment Management	Endowment	<u>1,689,988</u>	<u>1,386,279</u>

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: 27/10/2021