

**Ros Harding Charitable Trust**

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

**Registered Charity Number 1087005**

## **CONTENTS**

	<b>Page</b>
<b>Legal and administrative information</b>	<b>1</b>
<b>Report of the Trustees</b>	<b>2</b>
<b>Report of the independent examiner</b>	<b>4</b>
<b>Receipts and payments account</b>	<b>5</b>
<b>Statement of assets and liabilities</b>	<b>6</b>
<b>Note to the accounts</b>	<b>6</b>

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

<b>Trustees</b>	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

58,245

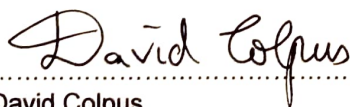
**Financial review and investment policy**

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. Goodchild

Fellow of the Association of International Accountants

15 Oaklands Gardens  
Kenley  
Surrey CR8 5DS

Date: 12<sup>th</sup> 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	
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
<b>Receipts</b>				
Interest income	5,783		4,988	
Dividend income	<u>54,038</u>		<u>55,074</u>	
Total Receipts		59,821		60,062
<b>Payments</b>				
Grants paid	58,245		55,102	
Legal and professional costs	<u>207</u>		<u>3,814</u>	
Total Payments		<u>58,452</u>		<u>58,916</u>
Net receipts / (payments) for the year		1,369		1,146
Balance brought forward		14,952		13,806
Balance carried forward		<u><u>16,321</u></u>		<u><u>14,952</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 2025**

**Monetary assets**

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

**Fund**

**Other Monetary Assets**

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

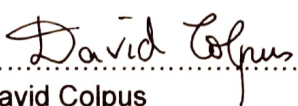
**Investment Assets**

	Permanent	
Portfolio with Rathbone	Endowment	
Investment Management	<u>1,572,798</u>	<u>1,635,410</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.

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

Date: 11/12/2025  
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