

THE ROWLAND BETTY MEMORIAL TRUST

England & Wales · Charity number 1153211

Details

Other names	THE ROLAND BETTY MEMORIAL TRUST
Status	Registered
Legal form	Trust
Registered	2013-08-02
Register	View on the Charity Commission register

Contact

Address	Ludlow Trust Co Ltd Tower Wharf Cheese Lane Bristol BS2 0JJ
Phone	01173138200
Email	charitabletrusts@ludlowtrust.com

Activities

Objects: TO PAY THE INCOME FOR THE BENEFIT OF THE ROYAL ULSTER CONSTABULARY BENEVOLENT FUND FOR ITS GENERAL PURPOSES SO LONG AS THE CHARITY SHALL OBSERVE AND PERFORM THE TERMS SET OUT IN CLAUSE 5 HEREOF (OF THE 1982 DEED) AND UPON THE SAID ROYAL ULSTER CONSTABULARY BENEVOLENT FUND FAILING SO TO DO AND SUBJECT THERETO TO PAY THE SAME TO OR FOR THE BENEFIT OF THE ROYAL AIR FORCE BENEVOLENT FUND FOR ITS GENERAL PURPOSES SO LONG AS THE SAID CHARITY SHALL OBSERVE AND PERFORM THE TERMS SET OUT IN SUB-CLAUSE (1) OF CLAUSE 5 HEREOF (OF THE 1982 DEED) - IF THE TRUSTS OF INCOME OF THE TRUST FUND HEREINBEFORE CONTAINED SHALL FAIL THEN THE TRUSTEE SHALL HOLD THE CAPITAL AND INCOME OF THE TRUST FUND FOR SUCH CHARITABLE INSTITUTION OR INSTITUTIONS PURPOSE OR PURPOSES IN SUCH SHARES BETWEEN THEM IF MORE THAN ONE AS THE TRUSTEE SHALL FROM TIME TO TIME THINK FIT (SEE CLAUSE 4 OF THE 1982 DEED)

Activities: To benefit the Royal Air Force Benevolent Fund or Royal Ulster Constabulary Benevolent Fund and other charitable bodies. Trustees do not accept any unsolicited applications

Classification

- **How:** Makes Grants To Organisations
- **What:** General Charitable Purposes
- **Who:** The General Public/mankind

Geography

- Northern Ireland

Finances

Period end	Income	Expenditure	Assets	Employees
2025-02-03	£89,809	£95,910	-	-
2024-02-03	£86,190	£89,160	-	-
2023-02-03	£20,761	£25,481	-	-
2022-02-03	£20,092	£28,349	-	-
2021-02-03	£17,635	£28,355	-	-

Trustees

Name	Role	Appointed
LUDLOW TRUST COMPANY LTD		2021-04-06

THE ROWLAND BETTY MEMORIAL TRUST

England & Wales - Charity number 1153211

Accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 04 February 2024 To 03 February 2025

Charity name: The Rowland Betty Memorial Trust

Charity registration number: 1153211

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The Trustees shall hold the capital and income of the Trust Fund upon trust to apply the income and all or such part or parts of the capital at such time or times and in such manner to or for the benefit of such exclusively charitable objects, for the benefit of The Royal Ulster Constabulary Benevolent Fund and the Royal Air Force Benevolent Fund in line with the terms set out in the underlying trust deed.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	In furtherance of the charity's objects for the public benefit the trustees provide grants in accordance with the deed.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	In determining the charity's activities, the trustees have had regard to the Charity Commission's guidance on public benefit.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	During the year under review the charity made awards as follows: Royal Air Force Benevolent Fund - £26,757 Royal Ulster Constabulary Benevolent Fund - £54,448

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	At the end of the reporting period the charity had free reserves of £4,881 (2024: £5,502). In addition to the free reserves the charity has bank balances of £8,714 (2024: £8,665) and investments valued at £1,071,593 within the expendable endowment fund which can be released to support the activities of the charity.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The Trustees pursue a policy of maintaining a free reserve available to be spent in the furtherance of the charity's objectives as well as covering future needs, opportunities, contingencies and risks.
Amount of reserves held	Para 1.22	
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	

Other		Expendable endowment funds are those which are required to be invested to produce income, but which may be transferred to unrestricted funds at the discretion of the trustees in order that they may be expended in furtherance of the charity's objectives. Unrestricted income funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.
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Structure, Governance and Management

Description of charity's trusts:		
Type of governing document	Para 1.25	Trust deed dated 03/09/1982, amended by deed 09/10/2003, amended by resolution dated 02/07/2025.
How is the charity constituted?	Para 1.25	Trust
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Trustees are appointed by the existing trustees.

Additional information (optional)

You may choose to include further statements where relevant about:

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Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	No trustee received any remuneration or was reimbursed any expenses in the year under review. Ludlow Trust Company Limited was paid £8,715 for trust administration and cash management services during the year under review. These fees are authorised under clause 7 of the trust deed.
Other		

Reference and Administrative details

Charity name	The Rowland Betty Memorial Trust
Other name the charity uses	
Registered charity number	1153211
Charity's principal address	Ludlow Trust Co Ltd Tower Wharf Cheese Lane BRISTOL BS2 0JJ

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Ludlow Trust Company Limited			
2				
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20				

Corporate trustees – names of the directors at the date the report was approved

Director name		
Gary St John Collins		
Walter Duncan Coxon		
Ali Reza Sarikhani		
Christopher Ian Thurlow		
Matthew John Wickers		
Ziba Christina Sakine Sarikhani		
John Dennis	(Resigned 24/10/2024)	

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)**Names and addresses of advisers (Optional information)**

Type of adviser	Name	Address
Investment Managers	NatWest	2nd Floor Trinity Quay II Avon Street PO Box 3138 BRISTOL BS2 2DH
Bankers	NatWest	2nd Floor Trinity Quay II Avon Street PO Box 3138 BRISTOL BS2 2DH
Accountants	Charter Tax Consulting Ltd	8th Floor, 1 Southampton Street, London, WC2R 0LR
Independent Examiner	Geoffrey Frost	Blue Spire Limited, Cawley Priory, South Pallant, Chichester, PO19 1SY

Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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Other optional information

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Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	<i>Chris Thurlow</i>	
Full name(s)	Chris Thurlow	
Position (eg Secretary, Chair, etc)	On behalf of Ludlow Trust Company Limited (Trustee)	

Date	26 November 2025
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Independent Examiner's Report to the Trustees of The Rowland Betty Memorial Trust

I report to the charity trustees on my examination of the accounts of the charity for the year ended 03 February 2025.

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Geoffrey Frost BSc(Hons) FCA
Blue Spire Limited
Cawley Priory
South Pallant
Chichester
West Sussex
PO19 1SY

Date 28 November 2025



CHARITY COMMISSION
FOR ENGLAND AND WALES

The Rowland Betty Memorial Trust

1153211

Receipts and payments accounts

CC16a

For the period
from

Period start date
04.02.2024

To

Period end date
03.02.2025

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Income from investments	26,278	-	-	26,278	27,135
Interest received	1,399	-	-	1,399	834
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	27,677	-	-	27,677	27,969
A2 Asset and investment sales, (see table).					
Sale of investments	-	-	978,082	978,082	538,088
	-	-	-	-	-
Sub total	-	-	978,082	978,082	538,088
Total receipts	27,677	-	978,082	1,005,759	566,057
A3 Payments					
Grants awarded	81,205	-	-	81,205	79,800
Investment manager and admin fees	-	-	5,480	5,480	3,241
Trust Administration fees (including VAT)	8,677	-	-	8,677	6,102
Independent Examiners fees	510	-	-	510	-
Cash management fees	38	-	-	38	17
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	90,430	-	5,480	95,910	89,160
A4 Asset and investment purchases, (see table)					
Investment purchases	-	-	910,421	910,421	498,103
	-	-	-	-	-
Sub total	-	-	910,421	910,421	498,103
Total payments	90,430	-	915,901	1,006,331	587,263
Net of receipts/(payments)	- 62,753	-	62,181	- 572	- 21,206
A5 Transfers between funds	62,132	-	62,132	-	-
A6 Cash funds last year end	5,501	-	8,665	14,166	35,372
Cash funds this year end	4,881	-	8,714	13,595	14,166

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Capital account	-	-	8,714
	Income account	4,881	-	-
		-	-	-
	Total cash funds	4,881	-	8,714
	(agree balances with receipts and payments account(s))	OK	OK	OK

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	Investment portfolio	Endowment	-	1,071,593
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities				
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
<i>Chris Thurlow</i>	Chris Thurlow on behalf of Ludlow Trust Company Limited (Trustee)	26 November 2025

THE ROWLAND BETTY MEMORIAL TRUST

England & Wales - Charity number 1153211

Accounts



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	Day 04	Month February	Year 2023		Day 03	Month February	Year 2024

Section A Reference and administration details

Charity name The Rowland Betty Memorial Trust

Other names charity is known by

Registered charity number (if any) 1153211

Charity's principal address

Trustee Department	
1 st Floor, Tower Wharf	
Cheese Lane, Bristol	
Postcode	BS2 0JJ

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Ludlow Trust Company Limited			
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Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Investment Managers	NatWest Bank Plc	440 The Strand, London, WC2R 0QS
Bankers	NatWest Bank Plc	440 The Strand, London, WC2R 0QS
Solicitors	Hugh James	Hodge House, 114-116 St Mary Street, Cardiff, CF10 1DY
Independent examiner	Geoffrey Frost	Blue Spire Limited, Cawley Priory, South Pallant, Chichester, West Sussex, PO19 1SY

Name of chief executive or names of senior staff members (Optional information)

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Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Trust deed dated 3 February 1982 as amended by deed 09 October 2003.
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	Trustees are appointed by the existing trustees.

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

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Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

The Trustees shall distribute the income for the benefit of the Royal Ulster Constabulary Benevolent Fund and the Royal Air Force Benevolent Fund.

In furtherance of the charity's objects for the public benefit the trustees provides grants in accordance with the letter of wishes. In determining the charity's activities the trustees have had regard to the Charity Commission's guidance on public benefit.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Summary of the main achievements of the charity during the year

During the year under review the charity made grants as follows:
Royal Air Force Benevolent Fund £36,865
Royal Ulster Constabulary George Cross £15,800
Royal Ulster Constabulary Benevolent Fund £27,135

Brief statement of the charity's policy on reserves

At the end of the reporting period the charity had free reserves amounting to £5,501 (2023: £5,230).
In addition to the free reserves the charity has bank balances of £8,665 (2023: £30,142) and investment assets of £1,031,207 within the expendable endowment fund.
The Trustees pursue a policy of maintaining a free reserve available to be spent in the furtherance of the charity's objectives, as well as covering future needs, opportunities, contingencies and risks.

Details of any funds materially in deficit

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Section F

Other optional information

Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

Chris Thurlow

Full name(s)

Chris Thurlow
On behalf of Ludlow Trust
Company Limited

Position (eg Secretary, Chair, etc)

Date 09 December 2024



CHARITY COMMISSION
FOR ENGLAND AND WALES

The Rowland Betty Memorial Trust

1153211

Receipts and payments accounts

CC16a

For the period
from

Period start date
04.02.2023

To

Period end date
03.02.2024

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Income from investments	27,135	-	-	27,135	20,422
Interest received	834	-	-	834	339
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	27,969	-	-	27,969	20,761
A2 Asset and investment sales, (see table).					
Sale of investments	-	-	538,088	538,088	892,152
	-	-	-	-	-
Sub total	-	-	538,088	538,088	892,152
Total receipts	27,969	-	538,088	566,057	912,913
A3 Payments					
Grants awarded	79,800	-	-	79,800	16,331
Investment manager fees (Including VAT)			3,241	3,241	4,550
Trust Administration fees (including VAT)	6,119	-	-	6,119	3,970
Independent Examiners fees		-	-	-	630
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	85,919	-	3,241	89,160	25,481
A4 Asset and investment purchases, (see table)					
Investment purchases	-	-	498,103	498,103	884,959
	-	-	-	-	-
Sub total	-	-	498,103	498,103	884,959
Total payments	85,919	-	501,344	587,263	910,440
Net of receipts/(payments)	(57,950)	-	36,744	(21,206)	2,473
A5 Transfers between funds	58,221		(58,221)	-	-
A6 Cash funds last year end	5,230		30,142	35,372	32,899
Cash funds this year end	5,501	-	8,665	14,166	35,372

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Capital account	-	-	8,665
	Income account	5,501	-	-
		-	-	-
	Total cash funds	5,501	-	8,665
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Details			
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Investment portfolio	Endowment	-	1,031,207
			-	
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
	Chris Thurlow	Chris Thurlow on behalf of Ludlow Trust Company Limited	09 December	2024

Independent Examiner's Report to the Trustees of The Rowland Betty Memorial Trust

I report to the charity trustees on my examination of the accounts of the charity for the year ended 03 February 2024 as set out on pages 6 to 7.

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Geoffrey Frost BSc(Hons) FCA
Blue Spire Limited
Cawley Priory
South Pallant
Chichester
West Sussex
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09 December 2024

Date