

Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	02	01	2022		01	01	2023

Section A Reference and administration details

Charity name The Bender Family Trust

Other names charity is known by

Registered charity number (if any) 1163501

Charity's principal address Woodfords Solicitors LLP

11 Harwood Road

London

Postcode

SW6 4QP

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	Mr Roger Bender			
2	Mr Rajan Berry	Chair		
3	Mr Roger Wilkinson			
4				
5				
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7				
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16				
17				
18				
19				
20				

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

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

How the charity is constituted
(eg. trust, association, company)

Trust

Trustee selection methods
(eg. appointed by, elected by)

Appointed by a resolution of the Trustees passed at a special meeting

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

For the public benefit the advancement of education and the advancement of health and the saving of lives in particular by:

1. Providing assistance to persons under the age of 25 years by funding any charity in the London Borough of Hammersmith and Fulham (and, where funds allow, to charities throughout England) whose aims include advancing the development, education, physical health and/or mental health of persons under the age of 25 years; and

2. Providing assistance to sufferers of cancer by funding any charity in the London Borough of Hammersmith and Fulham (and, where funds allow, to charities in other parts of England) whose aims include promoting and protecting the physical and mental health of sufferers of cancer, and the advancement of health and saving lives, through the provision of financial assistance, support, education and practical advice and to advance the education of the general public in all areas relating to cancer.

Summary of Services and Public Benefit

Ray's Playhouse

During the financial period of 2022-2023, The Bender Family Trust continued its grant funding of core costs at Ray's Playhouse, an under 5's stay and play provision located in Fulham South Regeneration Zone. The contribution during 2022-23 period was £54,000.

Core grant funding for Ray's Playhouse extends to:

- Staffing costs for employed and bank/freelance EYPs
- DBS checks for all staff and volunteers
- Rent, rates and utilities
- Basic office running costs, i.e payroll, HR support and consumables

The Playhouse is situated in an area of Fulham with high social deprivation and the staff work closely with families to support them with their child's early years development.

The Playhouse receives additional grant funding from The London Borough of Hammersmith and Fulham as well as Thomas' School Fulham, The John Lyons Trust and some local businesses. 90% of these grants are restricted to provision for delivery of targeted sessions and play equipment and the Playhouse would cease to exist without the core funding provision from The Bender Family Trust.

Ray's Playhouse is a Registered Charity with a local group of Trustees who have been actively involved with the provision for many years. Trustees and staff meet from Ray's Playhouse meet quarterly to provide impact reporting and feedback for review by the Trustees of The Bender Family Trust to ensure that the centre continues to meet the grant funding objectives. Ray's Playhouse is now a well-known and respecting early-years setting, open to all families to provide a safe and welcoming space.

2022 saw services at Ray's Playhouse in huge demand from families including two Ukrainian families who had re-settled in Fulham. The team have also been extremely busy signposting families to additional support services within the Borough.

The Fulham Boys School

Funding at the school is now in Year 3 of the grant and continues to provide key support in learning, behaviour and pastoral care. The school is non-selectional Church of England free school with a unique demographic of pupils from a range of backgrounds. The school is considered a model of social mobility amongst secondary schools. 30% of pupils are from deprived families, with a high percentage of these pupils from BAME ethnic minority groups, in receipt of free School Meals, with an IDACI (Income deprivation affecting children index).

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)

Funding from the Trust extends to SEN support, a pupil support co-ordinator to mentor pupils that are at risk of exclusion as well as a counsellor whose services are currently running at capacity, with several pupils on a waiting list. The school has also secured external funding for a "Chelsea Champion" from Chelsea Football Club to provide additional support for pupils at risk of permanent exclusion.

Objectives for the coming year

In the 2023-24 period the Trust will review applications on a case by case basis but have made the decision not to make any new substantial grant funding until the commitment to the Fulham Boys School has finalised in mid-2024.

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.

Grant Making Policy for the Bender Family trust

1. Charitable purpose and objective

1.1. The Trustees apply the funds of The Bender Family Trust at their discretion and in accordance with the charitable purposes and objectives of the charity.

1.2. Any decision whether to award a grant remains solely the responsibility of the Trustees.

2. Priorities for support

2.1. The amount of work or number of projects that can be supported by the Trustees is necessarily limited to the amount of funds that are available for distribution each year. The Trustees have determined that the current priorities for funding are:

- Funding to improve the outcomes to improve the lives of children and young people but particularly within The Borough of Hammersmith and Fulham focusing specifically on projects within South Fulham.
- Funding to improve the physical and mental wellbeing of cancer sufferers and children with life-limiting conditions;

2.2. The priorities for support will be reviewed by the Trustees every five years and may be changed depending upon circumstances and the perceived effectiveness of the application of funds. Any change to these priorities must still fulfil the charitable purpose and objectives of the charity.

3. Principles applied in determining support

In awarding grants, the Trustees will apply the following principles:

3.1. The Trustees will consider any requests or known situations that are eligible for consideration:

- From any Charity located in The London Borough of Hammersmith and Fulham or in the UK subject to available funding;
- From organisations and individuals alike.

3.2. Each request or situation will be considered on its own merits. Where situations have been previously considered (whether successful or not) any due diligence undertaken to reach an earlier decision will be made available to the [trustees/directors].

3.3. The Trustees will carry out sufficient due diligence to ensure that the

request or situation meets both the charitable purposes, and the priorities for support set out in this policy.

3.4. The Trustees are content to work in partnership with other grant making bodies where funding of an entire project is beyond the scope of any single organisation. This includes, but not limited to supporting children and young people in The Borough of Hammersmith and Fulham and supporting cancer charities.

4. Applicant and partner due diligence

4.1. The Trustees will carry out sufficient due diligence on any potential beneficiary to ensure:

- The identity of the beneficiary;
- That funds are applied in accordance with the charity's charitable purpose;
- That funds are not knowingly used for:
 - o Money laundering in accordance with the operative Money Laundering regulations;
 - o Terrorist financing in accordance with the Terrorist Act 2000;
 - o Bribery in accordance with the 2010 Bribery Act.

4.2. In cases where the charity is not the only supporter of the work or project, and to protect its reputation, the Trustees may choose to extend any due diligence beyond the proposed beneficiary and to include other partner supporting organisations.

4.3. The Trustees will adopt a risk rated approach to due diligence. Risk factors will include the size of the grant; the nature of the relationship between the charity and the applicant; the impact of the funding.

4.4. Grant size will be an important risk factor and the larger the grant the greater will be the likely level of due diligence undertaken.

4.5. Where the proposed beneficiary is well known to the Trustees and the relationship has been long standing and well established, the amount of due diligence undertaken is likely to be reduced.

4.6. The results of any due diligence will not last indefinitely. In cases where beneficiaries are supported for a significant period of time, additional due diligence will be undertaken on a change of circumstances that might impact the beneficiary, or in any case after a period of five] years.

5. Administration

5.1. For smaller grants, requests may be made informally. Where specific needs or situations are known, grants may be made at the discretion of the Trustees without any form of request.

5.2. For larger grants, Trustees should be confident:

- Of the purpose of the proposed grant including an understanding of the work and the way in which the grant will be managed and applied;
- Of the person(s) responsible for the management of the grant and for overseeing the work;
- That all applicable laws and working practices associated with the work are fully and properly applied;
- That suitable safeguarding policies are in place in cases where the applicant works with children or vulnerable adults.

5.3. For very large grants, in addition to the requirements set out in 5.2, Trustees would expect a written report (on request) setting out the progress and achievements for the period covered and detailing any forthcoming changes to either the nature or the location of ongoing work.

5.4. With the agreement of the charity and the beneficiary, grants will be provided by means of an electronic banking transfer or a cheque. The charity's normal payment authorisation process will be applied to any payments.

5.5. Where the grant is for a specified project or purpose, and in situations where that purpose does not proceed or where any grant or part thereof remains unused, unused funds must be returned.

5.6. Where formal written applications have been received, or other

records maintained, these will be stored and subsequently disposed of in accordance with the charity's policy on data protection and prevailing Data Protection legislation.

6. Decision making

6.1. The decision of the Trustees on whether to award a grant is final.

6.2. The Trustees are not obliged to provide an explanation to applicants in the event that their application is not successful.

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

- Provide vital funding to cover core costs of running Ray's Playhouse. Without the support of The Bender Family Trust this vital centre would not be able to stay open five days a week supporting hundreds of local families every month.
- Ongoing commitment to learning, wellbeing and pastoral care of vulnerable pupils and those at risk of exclusion at The Fulham Boys School. Through the funding of The Bender Family Trust, pupils learning needs have been supported and the funding of the counsellor has enabled pupils, some of whom could be at risk of harm, to continue their education.

Section E

Financial review

Brief statement of the charity's policy on reserves

The charity's policy is to spend only income generated from the charity's investments and to maintain the capital unless a specific need arises to allocate capital to a charitable capital need.

Details of any funds materially in deficit

N/A

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.

The investment policy is focused on generating capital growth managed by a reputable and regulated fund manager.

Section F

Other optional information

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Rajan Berry	
Position (eg Secretary, Chair, etc)	Chair	
Date	24.11.2023	

Registered charity number : **1163501**

The Bender Family Trust

**Receipts and Payments Accounts
for the year ended 1st January 2023**

**The Bender Family Trust
for the year ended 1st January 2023**

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Section A

Independent Examiner's Report

Report to the trustees/ members of	Charity Name The Bender Family Trust		
On accounts for the year ended	1 st January 2023	Charity no (if any)	1163501
Set out on pages	2, 3 & 4		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 01/01/2022.

Responsibilities and
basis of report

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

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 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 which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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.

Signed: Date: 27th October 2023

Name: TJH THEOCHAROUS

Relevant professional
qualification(s) or body
(if any):

Chartered Certified Accountant

Address:

Fortis Accountants Ltd

68 Dalling Road

London, W6 0JA

The Bender Family Trust
Receipts and Payments Accounts
for the year ended 1st January 2023
Accruals Basis Reporting

	2023 £	2022 £
Receipts		
Realised disposals		203,836
Realised dividend & interest income	27,079	20,390
Total receipts	27,079	224,226
Payments		
Management fees	33,782	34,601
Funding & donations & gifts	148,105	179,143
Legal, professional & probate fees	635	-
Accounting	1,440	1,680
Other costs	1,250	9
Total payments	185,212	215,433
Net (Payments) / Receipts	<u>(158,133)</u>	<u>8,793</u>

The Bender Family Trust
Statement of assets and liabilities
for the year ended 1st January 2023

	2023		2022
	£		£
Current Assets			
Cash at Bank	125,052	43,389	
Stocks & investments	<u>1,817,210</u>	<u>2,104,495</u>	2,147,884
Cash client Account	<u>179,926</u>		<u>78,597</u>
Total assets	<u><u>2,122,188</u></u>		<u><u>2,226,481</u></u>
Current Liabilities			
Creditors	250,000		-
Accruals	1,440		1,680
Total Liabilities	<u><u>251,440</u></u>		<u><u>1,680</u></u>
Net assets	1,870,748		2,224,801
General unrestricted funds	<u><u>1,870,748</u></u>		<u><u>2,224,801</u></u>

Signed on behalf of the Trustees on 26 October 2023

R Berry

R Berry
Trustee

Document History

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All dates expressed in MM/DD/YYYY (US)

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SignNow Web Application	Document was renamed from BEN001 2023 to Bender Family Trust Accounts	admin@fortisaccountants.com	10/27/2023 11:10:08 am UTC	10/27/2023 11:10:06 am UTC	92.27.174.82
SignNow Web Application	Document Saved	admin@fortisaccountants.com	10/27/2023 11:11:24 am UTC	10/27/2023 11:11:24 am UTC	92.27.174.82
SignNow Web Application	Invite Sent to: rb@woodfords.co.uk, sarahbender@mac.com	admin@fortisaccountants.com	10/27/2023 11:17:03 am UTC	10/27/2023 11:17:03 am UTC	92.27.174.82
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SignNow Web Application	Viewed the Document	rb@woodfords.co.uk	10/27/2023 11:20:26 am UTC	10/27/2023 11:20:26 am UTC	87.224.36.58
SignNow Web Application	Invite Sent to: harry@fortisaccountants.com	admin@fortisaccountants.com	10/27/2023 11:30:31 am UTC		87.224.36.58
SignNow Web Application	Document Saved	rb@woodfords.co.uk	10/27/2023 11:30:31 am UTC	10/27/2023 11:30:31 am UTC	87.224.36.58
SignNow Web Application	Signed the Document	rb@woodfords.co.uk	10/27/2023 11:30:31 am UTC	10/27/2023 11:30:31 am UTC	87.224.36.58

Registered charity number : **1163501**

The Bender Family Trust

**Annual Reports and Accounts
for the year ended 1st January 2022**

**The Bender Family Trust
for the year ended 1st January 2022**

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Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
The Bender Family Trust

On accounts for the year
ended

1st January 2022

Charity no
(if any)

1163501

Set out on pages

2, 3 & 4

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 01/01/2022.

Responsibilities and
basis of report

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I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 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 which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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.

Signed:

TJH Theocharous

Date:

31st October 2022

Name:

TJH THEOCHAROUS

Relevant professional
qualification(s) or body
(if any):

Chartered Certified Accountant

Address:

Fortis Accountants Ltd

68 Dalling Road

London, W6 0JA

The Bender Family Trust
Income and expenditure account
for the year ended 1st January 2022
Accruals Basis Reporting

		2022 £		2021 £
Realised Income				
Realised disposals	203,836		61,951	
Realised dividend & interest income	20,390	224,226	22,881	84,832
Expenses				
Management fees	34,601		34,253	
Funding & donations & gifts	179,143		179,806	
Legal, professional & probate fees	-		4,970	
Accounting	1,680		1,530	
Other costs	9		-	
DBS expenses	-		382	
		215,433		220,941
Net surplus (distribution)		8,793		(136,109)

The Bender Family Trust
Accruals basis
Balance Sheet
for the year ended 1st January 2022

	2022		2021
	£		£
Current Assets			
Cash at Bank	43,389		87,257
Stocks & investments	<u>2,104,495</u>	2,147,884	<u>2,116,792</u>
Cash client Account	<u>78,597</u>		<u>989</u>
Total assets	<u>2,226,481</u>		<u>2,205,038</u>
Current Liabilities			
Creditors	-		-
Accruals	1,680		3,240
Net assets	<u>2,224,801</u>		<u>2,201,798</u>
Funds			
Unrealised / realised gain (loss)	14,210		15,047
Movement in year	8,793		(136,109)
Reserves brought forward	<u>2,201,798</u>		<u>2,322,860</u>
Total Funds	<u>2,224,801</u>		<u>2,201,798</u>

The financial statements were approved by the Board of Trustees on 31st October 2022 and were signed in its behalf by



R Berry
Trustee