

Trustees' Annual Report for the period

Period start date		Period end date	
From	02 01 2024	To	01 01 2025

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	Trustee		
2	Mr Rajan Berry	Chair		
3	Mr Richard Hemingway	Trustee	Appointed 9 th April 2025	
4	Mr Roger Wilkinson	Trustee	Resigned 9 th April 2025	
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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

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 2024-2025, 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. The contribution during 2024-25 period was £58,848.

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 provision is open daily providing drop-in stay and play sessions for families/carers with under 5's. During school holidays under 8's are welcome. The centre is fully staffed with a qualified early-years team providing advice, support and signposting. The centre receives grant funding from LBH&F (under the 3SIF grant) to provide support sessions for vulnerable families with young children. Additional restricted grant funders include The John Lyons Trust, DEBK, Thomas' Day Schools Trust, The Daisy Trust as well as local businesses. Ray's Playhouse relies on the core cost funding from the Bender Family Trust to continue its vital services to the community. The Playhouse no longer receives Children's Centre funding from LBH&F due to pressure on local authority budgets. The provision continues to grow with staff increasingly supporting parents-carers with their child's additional needs such as speech and language delay.

The Fulham Boys School

The original grant funding at the Fulham Boys School concluded in 2024, but the Trust continues to support the school with grants to support learning initiatives. The Trust have pledged to fund a new minibus for Q4 of 2025 to enable pupils to attend sports fixtures.

Girls Cricket Programme

The Bender Family Trust approved a grant of £5,000 for a girl's cricket programme in South-West London delivered by sports charity, Enable. The programme offers the opportunity to girls from the state school sector aged 11-16 to learn cricket over the winter months and a pathway to girls club cricket over the Summer months.

The Rainbow Trust

Trustees approved a grant of £4,000 for a support worker to help a family with a child suffering a life-limiting illness in the Borough of Hammersmith and Fulham.

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)

Objectives for the coming year

In the 2025-26 period, the Trust will continue to review applications on a case-by-case basis, however Trustees will be reviewing longer term grant commitments to Ray's Playhouse with the intention of a phased withdrawal over a two-year period.

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 their application is not successful.

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

- Provide critical funding to cover core costs of running Ray's Playhouse. Without the support of The Bender Family Trust, the Playhouse would not be able to stay open five days a week supporting hundreds of local families every month.
- Empowerment and confidence to state-educated girls with a funded cricket programme to help build self-esteem and a sense of achievement. Cricket fosters teamwork, communication and friendship, breaking down social barriers promoting integration across communities.
- Supporting the Fulham Boys School with learning and development. The five-year grant from the Trust has helped establish a learning support unit with a dedicated team to deliver mental health support, reduce exclusions, support pupils with additional learning needs, giving pupils from all backgrounds the opportunity to succeed in life.

Section E

Financial review

Brief statement of the charity's policy on reserves

The Charity does not wish to spend more than the income generated by the investment fund, but at this stage the trust has chosen, on the advice of the fund manager, to borrow against the fund to meet its existing and short-term grant funding commitments.

In the long term the Trust wishes to make charitable distributions to spend out the fund and with the intention of closing the Trust.

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

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

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.

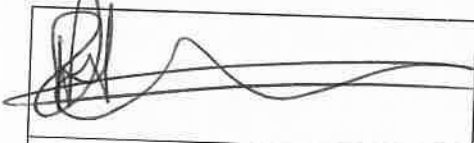
Signed on behalf of the charity's trustees

Signature(s)

Full name(s)

Position

Date

	
Richard Hemingway	Roger Bender
Trustee	Trustee
29.10.2025	



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 2025

Charity no
(if any)

1163501

Set out on pages

As attached

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 01/01/2025.

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: *TJH Theocharous*

Date: 24th October 2025

Name: TJH THEOCHAROUS

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

Chartered Certified Accountant

Address:

Fortis Accountants Ltd

68 Dalling Road

London, W6 0JA

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here details of any items that the examiner wishes to disclose.

Registered charity number : **1163501**

The Bender Family Trust

**Receipts and Payments Accounts
for the year ended 1st January 2025**

**The Bender Family Trust
for the year ended 1st January 2025**

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The Bender Family Trust
Receipts and Payments Accounts
for the year ended 1st January 2025

	2025		2024
	£		£
Receipts			
Realised dividend & interest income	41,904		36,463
Total receipts	41,904		36,463
Payments			
Management fees	35,774		32,765
Funding & donations & gifts	73,770		96,348
Legal, professional & probate fees	7,935		72,021
Accounting	1,920		1,920
Other costs	1,098		678
Interest paid	15,941		12,336
Total payments	136,439		216,069
Net (Payments) / Receipts	<u>(94,534)</u>		<u>(179,606)</u>

The Bender Family Trust
Statement of assets and liabilities
for the year ended 1st January 2025

	2025		2024	
	£	£	£	£
Current Assets				
Cash at Bank	108,260		93,088	
Stocks & investments	<u>2,104,943</u>	2,213,203	<u>2,060,462</u>	2,153,550
Cash client Account		<u>41,716</u>		<u>6,349</u>
Total assets		<u>2,254,919</u>		<u>2,159,899</u>
Current Liabilities				
Creditors		375,555		254,001
Total Liabilities		<u>375,555</u>		<u>255,921</u>
Net assets		1,879,364		1,903,978
General unrestricted funds		<u>1,879,364</u>		<u>1,903,978</u>

Signed on behalf of the Trustees on 24 October 2025

Richard Isaac Hemingway

R Hemingway
Trustee

The Bender Family Trust
Notes
for the year ended 1st January 2025

Other notes

1 Related party note

During the year amounts were approved for legal & professional services to the Trust's lawyers of which 2 Trustees are also partners.

2 Schedule of grants

Sl. No.	Name	2025 Amt	2024 Amt
		£	£
1	Rainbow Trust	4,000	-
2	Fulham Boys	27,500	37,500
3	Ray's Playhouse	42,000	58,848
	Total	73,500	96,348