THE HARDING FAMILY CHARITABLE TRUST

Registered Charity Number: 1210237

REPORT OF THE TRUSTEES AND UNAUDITED FINANCIAL STATEMENTS

Period 26 September 2024 to 31 March 2025

The Harding Family Charitable Trust

Financial Statements
Period 26 September 2024 to 31 March 2025
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The Harding Family Charitable Trust

Report of the Trustees
Period 26 September 2024 to 31 March 2025

The trustees present their report with the financial statements of the charity for the period 26 September 2024 to 31 March 2025. The trustees have adopted the provisions of Statement of Recommended Practice: Accounting and Reporting by Charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

OBJECTIVES AND ACTIVITIES

Objectives and aims
The objectives are:- To advance in life and help young people living in the united kingdom through:

(a) The provision of support and activities which develop their skills, capacities and capabilities to enable them to participate in society as mature and responsible individuals;

(b) Advancing education;

(c) Relieving unemployment;

(d) The provision of recreational and leisure time activities provided in the interest of social welfare, designed to improve their conditions of life;

and other charitable purposes.

ACHIEVEMENT AND PERFORMANCE

As the Charity was only established 6 months before its financial year-end, the months up to the year-end were devoted to the compliance with the various statutory and regulatory requirements and the creation of banking facilities. The Charity received its first piece of income on 24th March 2025 and by the year-end its total income had reached just over £900,000.

The trustees are currently considering the applications received to date for future potential grants.

FINANCIAL REVIEW

Reserves policy

It is the policy of the charity to maintain unrestricted funds, which are the free reserves of the charity, at a level to provide sufficient funds to cover management and administrative costs. Unrestricted funds were maintained at this level throughout the period under review and the balance at the year-end amounted to £899,526. The charity currently has no restricted funds.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document
Introduction

The Trust is a registered charity set up to advance in life and help young people living in the United Kingdom and other charitable purposes, the activities of the trust are governed by its Constitution.

Legal status
The Trust is registered as a Charitable Incorporated Organisation.

Recruitment and appointment of new trustees
Apart from the first charity trustees, every trustee must be appointed for a term of three years by a resolution passed at a properly convened meeting of the charity trustees. In selecting individuals for appointment as charity trustees, the charity trustees must have regard to the skills, knowledge and experience needed for the effective administration of the CIO.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity Number
1210237

Principal address
Jasmine Cottage
Eglinton Road
Rushmoor
Farnham
GU10 2DH

Trustees
I Harding (appointed 26 September 2024)
N Marshall (appointed 26 September 2024)
J Harding (appointed 26 September 2024)
J Harding (appointed 26 September 2024)

Independent examiner
K D Hoult BA FCA
Brown Butler
Chartered Accountants
Leigh House
28-32 St Paul's Street
Leeds
LS1 2JT

Chairperson of the committee
Mr I Harding

Approved by order of the board of trustees on 13th March 26 and signed on its behalf by:

I HARDING - Trustee

Independent Examiner's Report to the Trustees of The Harding Family Charitable Trust

I report on the accounts for the period 26 September 2024 to 31 March 2025 set out on pages 4 to 8.

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(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is required.

It is my responsibility to:

- examine the accounts under Section 145 of the 2011 Act;
- to follow the procedures laid down in the General Directions given by the Charity Commission (under Section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

Basis of the 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 statements 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 2011 Act; and
- to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 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.

Kevin Hoult BA FCA
Brown Butler
Chartered Accountants
Leigh House
28-32 St Paul's Street
Leeds
West Yorkshire
LS1 2JT

13 MARCH 2026

The Harding Family Charitable Trust

Statement of Financial Activities
Period 26 September 2024 to 31 March 2025

	Notes	Unrestricted fund £	Restricted funds £	26 September 2024 to 31 March 2025 Total Funds £
Income and endowments from:				
Donations and legacies	2	900,000	-	900,000
Other income				
Bank interest receivable		126	-	126
Expenditure on:				
Other	3	600	-	600
Total		600	-	600
Net income		899,526	-	899,526
Reconciliation of funds				
Total funds carried forward		899,526	-	899,526

The notes form part of these financial statements.

The Harding Family Charitable Trust

Balance Sheet
At 31 March 2025

	Notes	31 March 2025 £
Current assets		
Debtors	5	180,000
Cash at bank and in hand		720,126
		900,126
Creditors: Amounts falling due within one year	6	600
Current assets		899,526
Total assets less current liability		899,526
Funds	7	
Unrestricted funds		899,526
Restricted funds		-
Total funds		899,526

The financial statements were approved by the Board of Trustees on 13th March 2026 and were signed on its behalf by:

I HARDING - Trustee

The notes form part of these financial statements.

1. Accounting policies

Basis of preparing the financial statements

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts.

The accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), and with the Charities Act 2011.

The trustees have considered the available cash resources of the charity and its current forecasts and has a reasonable expectation that the company has adequate resources and support to continue in operational existence for the foreseeable future, considered to be at least 12 months from the date of approval of the financial statements.

The charity constitutes a public benefit entity as defined by FRS102.

The presentation currency is £ sterling.

The significant accounting policies applied in the preparation of these accounts are set out below.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Expenditure is recognised as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

2. Donations and legacies

	26 September 2024 to 31 March 2025 £
Donations	720,000
Gift aid	180,000
	900,000

3. Support costs

	Finance £	26 September 2024 to 31 March 2025 Total £
Other resources expended	600	600

4. Trustees' remuneration and benefits

The trustees' were not remunerated during the period.

5. Debtors: Amounts falling due within one year

	31 March 2025 £
Accrued income	180,000

6. Creditors: Amounts falling due within one year

	31 March 2025 £
Accruals and deferred income	600

7. Movement in funds

	At 26 September 2024 £	Net movement in funds £	At 31 March 2025 £
Unrestricted funds			
General fund	-	899,526	899,526
Restricted funds			
Restricted fund	-	-	-
Total funds	-	899,526	899,526

Analysis of movement in funds	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	900,126	600	899,526
Restricted funds			
Restricted fund	-	-	-
Total funds	900,126	600	899,526

8. Related party disclosures

The association was under the control of the trustees and committee members throughout the current period.