

Charity registration number 267623 (England and Wales)

**THE RANMORE CHARITABLE TRUST**  
**ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

# THE RANMORE CHARITABLE TRUST

## LEGAL AND ADMINISTRATIVE INFORMATION

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<b>Trustees</b>	L Nuckley Mrs M Wright H S Gatland C L Bywaters D Ireland
<b>Charity number (England and Wales)</b>	267623
<b>Independent examiner</b>	Scott Jiggins FCCA Perrys Audit Limited 4th Floor 399-401 Strand London United Kingdom WC2R 0LT

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# THE RANMORE CHARITABLE TRUST

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# THE RANMORE CHARITABLE TRUST

## TRUSTEES REPORT

### FOR THE YEAR ENDED 31 MARCH 2025

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The Trustees present their annual report and financial statements for the year ended 31 March 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

#### **Objectives and activities**

The charity's principal aim is to support the elderly and the poor as extended by the general charitable objective contained in the trust deed dated 25 March 1975.

#### **Achievements and performance**

##### Significant activities and achievements against objectives

The charity gives donations to other charities for use in their work focusing on those whose activities will benefit principally the elderly or poor.

#### **Financial review**

The Trustees have decided to keep charitable funds in deposits. Income comes from shares held by the charity and interest on deposits.

##### Going concern

After reviewing the cash and deposit balances the trustees have reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

#### **Structure, governance and management**

The Trustees who served during the year and up to the date of signature of the financial statements were:

L Nuckley

Mrs M Wright

H S Gatland

C L Bywaters

D Ireland

Mrs J I C Suckling

(Resigned 5 June 2024)

##### Recruitment and appointment of trustees

The management of the charity is the responsibility of the Trustees who are elected and co-opted under the terms of the Trust deed.

Mrs JIC Suckling was appointed at the commencement of the charity and Mrs Mary Wright, Mrs Linda Nuckley, Rev'd David Ireland and Miss Hollie Garland were co-opted subsequently. Miss Charlotte Bywaters was appointed in 2019.

##### Organisational structure

As the charity is small, all decisions are made by the trustees.

# THE RANMORE CHARITABLE TRUST

## TRUSTEES REPORT (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2025

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The Trustees report was approved by the Board of Trustees.

*M Wright (m)*

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Mrs M Wright (T1199A) (Nov 4, 2025,  
Mrs M Wright

**Trustee**

28 October 2025

# THE RANMORE CHARITABLE TRUST

## INDEPENDENT EXAMINER'S REPORT

### TO THE TRUSTEES OF THE RANMORE CHARITABLE TRUST

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I report to the Trustees on my examination of the financial statements of The Ranmore Charitable Trust (the charity) for the year ended 31 March 2025.

#### **Responsibilities and basis of report**

As the Trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

#### **Independent examiner's statement**

Your attention is drawn to the fact that the charity has prepared the financial statements in accordance with the relevant version of the Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn. I understand that this has been done in order for the financial statements to provide a true and fair view in accordance with UK Generally Accepted Accounting Practice.

I have completed my examination. I confirm that no 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 Charities Act 2011.
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements 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 financial statements to be reached.



Scott Jiggins FCCA  
Perrys Audit Limited  
4th Floor  
399-401 Strand  
London  
WC2R 0LT  
United Kingdom

28 October 2025

# THE RANMORE CHARITABLE TRUST

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted funds 2025 £	Unrestricted funds 2024 £
<b>Income from:</b>			
Investments	2	25,346	25,341
<b>Total income</b>		25,346	25,341
<b>Expenditure on:</b>			
Charitable activities	3	52,356	57,890
<b>Total expenditure</b>		52,356	57,890
<b>Net expenditure and movement in funds</b>		(27,010)	(32,549)
<b>Reconciliation of funds:</b>			
Fund balances at 1 April 2024		991,026	1,023,575
<b>Fund balances at 31 March 2025</b>		964,016	991,026

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

# THE RANMORE CHARITABLE TRUST

## BALANCE SHEET

AS AT 31 MARCH 2025

		2025		2024	
	Notes	£	£	£	£
<b>Fixed assets</b>					
Investments	8		640,200		640,200
<b>Current assets</b>					
Cash at bank and in hand		325,808		353,706	
<b>Creditors: amounts falling due within one year</b>	9	(1,992)		(2,880)	
<b>Net current assets</b>			323,816		350,826
<b>Total assets less current liabilities</b>			964,016		991,026
<b>The funds of the charity</b>					
Unrestricted funds	11		964,016		991,026
			964,016		991,026

The financial statements were approved by the Trustees on 28 October 2025

*M Wright (m)*

Mrs M Wright (T1199A) (Nov 4, 2025,  
2:18pm)

**Trustee**



# THE RANMORE CHARITABLE TRUST

## NOTES TO THE FINANCIAL STATEMENTS

### FOR THE YEAR ENDED 31 MARCH 2025

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#### 1 Accounting policies

##### Charity information

The Ranmore Charitable Trust is a charitable trust.

##### 1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £1.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

##### 1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

##### 1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

##### 1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

# THE RANMORE CHARITABLE TRUST

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2025

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#### 1 Accounting policies

(Continued)

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

#### 1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

#### 1.6 Fixed asset investments

Fixed asset investments are initially measured at cost and subsequently measured at cost less any accumulated impairment losses. The investments are assessed for impairment at each reporting date and any impairment losses or reversals of impairment losses are recognised immediately in net income/(expenditure) for the year.

#### 1.7 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

##### **Basic financial assets**

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

# THE RANMORE CHARITABLE TRUST

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2025

#### 1 Accounting policies

(Continued)

##### **Basic financial liabilities**

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

##### **Derecognition of financial liabilities**

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

#### 2 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Income from unlisted investments	20,856	20,856
Interest receivable	4,490	4,485
	<u>25,346</u>	<u>25,341</u>

#### 3 Expenditure on charitable activities

	Charitable activities 2025 £	Charitable activities 2024 £
<b>Direct costs</b>		
Charitable expenditure - donations	50,000	55,000
Charitable expenditure - bank charges	10	10
Charitable expenditure - accountancy	2,346	2,880
	<u>52,356</u>	<u>57,890</u>
<b>Analysis by fund</b>		
Unrestricted funds	<u>52,356</u>	<u>57,890</u>

# THE RANMORE CHARITABLE TRUST

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2025

4	Net movement in funds	2025 £	2024 £
	The net movement in funds is stated after charging/(crediting):		
	Fees payable for the audit of the charity's financial statements	354	2,880
	Fees payable for the independent examination of the charity's financial statements	1,992	-
		<u>2,346</u>	<u>2,880</u>

#### 5 Trustees

None of the Trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

#### 6 Employees

The average monthly number of employees during the year was:

2025 Number	2024 Number
5	5
<u>5</u>	<u>5</u>

There were no employees whose annual remuneration was more than £60,000.

#### Remuneration of key management personnel

No remuneration was received by key management personnel.

#### 7 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

#### 8 Fixed asset investments

	Unlisted investments £
<b>Cost or valuation</b>	
At 1 April 2024 & 31 March 2025	640,200
	<u>640,200</u>
<b>Carrying amount</b>	
At 31 March 2025	640,200
	<u>640,200</u>
At 31 March 2024	640,200
	<u>640,200</u>

# THE RANMORE CHARITABLE TRUST

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2025

#### 9 Creditors: amounts falling due within one year

	2025 £	2024 £
Accruals and deferred income	1,992	2,880

#### 10 Comparative figures

The statement of financial activity for the year ended 31 March 2024, and the balance sheet at 31 March 2024, have been audited as there was a requirement within the charity deeds to do so. This requirement has been removed from the charity deed and therefore the charity is now subject to an independent examination.

#### 11 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2024 £	Incoming resources £	Resources expended £	At 31 March 2025 £
General funds	991,026	25,346	(52,356)	964,016
<b>Previous year:</b>	<b>At 1 April 2023 £</b>	<b>Incoming resources £</b>	<b>Resources expended £</b>	<b>At 31 March 2024 £</b>
General funds	1,023,575	25,341	(57,890)	991,026

#### 12 Related party transactions

During the year, the charity received dividends amounting to £20,856 from a company in which the charity and trustees hold shares. (2024: £20,856)



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**Document generated**    Wed, 29th Oct 2025 13:30:16 GMT

**Document fingerprint**   688d0ff1a743920e20c290c3751b77b1

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**Parties involved with this document**

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Tue, 4th Nov 2025 14:18:58 GMT	Mary Wright (T1199A) - Signer (dd752771a46e3a59741d16af9fc67fa6)

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Wed, 29th Oct 2025 13:30:19 GMT	Document generated with fingerprint 72ea420688befee6913a2530510514ae (20.254.126.15)
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Wed, 29th Oct 2025 13:33:34 GMT	Document emailed to mary@atlantatrust.co.uk
Tue, 4th Nov 2025 14:14:35 GMT	Mary Wright (T1199A) opened the document email. (51.9.237.112)
Tue, 4th Nov 2025 14:15:14 GMT	Mary Wright (T1199A) viewed the envelope (51.9.237.112)
Tue, 4th Nov 2025 14:18:59 GMT	Mary Wright (T1199A) signed the envelope (51.9.237.112)
Tue, 4th Nov 2025 14:18:59 GMT	This envelope has been signed by all parties (51.9.237.112)