

REGISTERED CHARITY NUMBER: 283250

Report of the Trustees and
Unaudited Financial Statements for the Year Ended 5 April 2025
for
The Goldschmied Charitable Settlement

Rosevale Hart Accountancy Limited
9 St Ann's Park Road
London
SW18 2RW

The Goldschmied Charitable Settlement

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for the Year Ended 5 April 2025

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The Goldschmied Charitable Settlement

Report of the Trustees
for the Year Ended 5 April 2025

The trustees present their report with the financial statements of the charity for the year ended 5 April 2025. The trustees have adopted the provisions of 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).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

REFERENCE AND ADMINISTRATIVE DETAILS

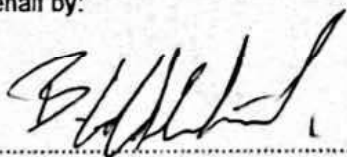
Registered Charity number
283250

Principal address
39 Ravensbury Road
London
SW18 4SA

Trustees
Mrs A Goldschmied
B D Goldschmied
E Bailey

Independent Examiner
Rosevale Hart Accountancy Limited
9 St Ann's Park Road
London
SW18 2RW

Approved by order of the board of trustees on 8/12/25 and signed on its behalf by:



.....
Trustee

Independent Examiner's Report to the Trustees of
The Goldschmied Charitable Settlement

Independent examiner's report to the trustees of The Goldschmied Charitable Settlement

I report to the charity trustees on my examination of the accounts of The Goldschmied Charitable Settlement (the Trust) for the year ended 5 April 2025.

Responsibilities and basis of report

As the charity trustees of the Trust 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 Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all 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 Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.

Joanna S Hart

Joanna Hart
The Association of Chartered Certified Accountants

Rosevale Hart Accountancy Limited
9 St Ann's Park Road
London
SW18 2RW

Date: *9th December 2025*

The Goldschmied Charitable Settlement

Statement of Financial Activities
for the Year Ended 5 April 2025

	Notes	5.4.25 Unrestricted fund £	5.4.24 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies		50,795	-
Investment income	2	78,693	82,424
Total		129,488	82,424
EXPENDITURE ON			
Raising funds	3	16,124	23,873
Charitable activities			
The Marco Goldschmied Foundation		117,164	203,000
The Revelation Foundation		-	3,000
Ringwood Waldorf School		5,000	-
Governance Costs		-	11,616
Total		138,288	241,489
NET INCOME/(EXPENDITURE)		(8,800)	(159,065)
RECONCILIATION OF FUNDS			
Total funds brought forward		1,382,741	1,541,806
TOTAL FUNDS CARRIED FORWARD		1,373,941	1,382,741

The notes form part of these financial statements

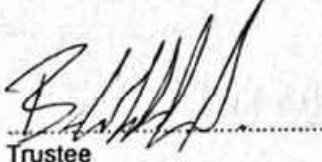
The Goldschmied Charitable Settlement

Balance Sheet

5 April 2025

	Notes	5.4.25 Unrestricted fund £	5.4.24 Total funds £
FIXED ASSETS			
Tangible assets	6	1,352,908	1,352,908
CURRENT ASSETS			
Debtors	7	-	102,796
Cash at bank		98,853	30,163
		<u>98,853</u>	<u>132,959</u>
CREDITORS			
Amounts falling due within one year	8	(30,270)	(30,935)
		<u>68,583</u>	<u>102,024</u>
NET CURRENT ASSETS			
		<u>68,583</u>	<u>102,024</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>1,421,491</u>	<u>1,454,932</u>
CREDITORS			
Amounts falling due after more than one year	9	(47,550)	(72,191)
		<u>1,373,941</u>	<u>1,382,741</u>
NET ASSETS			
		<u>1,373,941</u>	<u>1,382,741</u>
FUNDS	11		
Unrestricted funds		<u>1,373,941</u>	<u>1,382,741</u>
TOTAL FUNDS		<u>1,373,941</u>	<u>1,382,741</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 8/12/25 and were signed on its behalf by:


Trustee

The notes form part of these financial statements

The Goldschmied Charitable Settlement

Notes to the Financial Statements for the Year Ended 5 April 2025

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

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

Liabilities are recognised as expenditure 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.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

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.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

The Goldschmied Charitable Settlement

Notes to the Financial Statements - continued
for the Year Ended 5 April 2025

2. INVESTMENT INCOME

	5.4.25	5.4.24
	£	£
Rents received	72,000	72,000
Insurance recharge	6,693	6,285
Deposit account interest	-	4,139
	<u>78,693</u>	<u>82,424</u>

3. RAISING FUNDS

Raising donations and legacies

	5.4.25	5.4.24
	£	£
Support costs	<u>9,606</u>	<u>-</u>

Investment management costs

	5.4.25	5.4.24
	£	£
Property repairs	<u>-</u>	<u>15,746</u>
Aggregate amounts	<u>16,124</u>	<u>23,873</u>

4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 5 April 2025 nor for the year ended 5 April 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 5 April 2025 nor for the year ended 5 April 2024.

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £
INCOME AND ENDOWMENTS FROM	
Investment income	<u>82,424</u>
EXPENDITURE ON	
Raising funds	23,873
Charitable activities	
The Marco Goldschmied Foundation	203,000
The Revelation Foundation	3,000

The Goldschmied Charitable Settlement

Notes to the Financial Statements - continued
for the Year Ended 5 April 2025

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued		Unrestricted fund £
Governance Costs		11,616
Total		241,489
NET INCOME/(EXPENDITURE)		(159,065)
RECONCILIATION OF FUNDS		
Total funds brought forward		1,541,806
TOTAL FUNDS CARRIED FORWARD		1,382,741
6. TANGIBLE FIXED ASSETS		
		Freehold property £
COST		
At 6 April 2024 and 5 April 2025		1,352,908
NET BOOK VALUE		
At 5 April 2025		1,352,908
At 5 April 2024		1,352,908
7. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR		
	5.4.25 £	5.4.24 £
Other debtors	-	102,796

The Goldschmied Charitable Settlement

Notes to the Financial Statements - continued
for the Year Ended 5 April 2025

8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	5.4.25 £	5.4.24 £
Bank loans and overdrafts (see note 10)	23,350	22,055
Other creditors	6,920	8,880
	<u>30,270</u>	<u>30,935</u>

9. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	5.4.25 £	5.4.24 £
Bank loans (see note 10)	<u>47,550</u>	<u>72,191</u>

10. LOANS

An analysis of the maturity of loans is given below:

	5.4.25 £	5.4.24 £
Amounts falling due within one year on demand:		
Bank loans	<u>23,350</u>	<u>22,055</u>
Amounts falling due between two and five years:		
Bank loans - 2-5 years	<u>47,550</u>	<u>72,191</u>

11. MOVEMENT IN FUNDS

	At 6.4.24 £	Net movement in funds £	At 5.4.25 £
Unrestricted funds			
General fund	1,382,741	(8,800)	1,373,941
TOTAL FUNDS	<u>1,382,741</u>	<u>(8,800)</u>	<u>1,373,941</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	129,488	(138,288)	(8,800)
TOTAL FUNDS	<u>129,488</u>	<u>(138,288)</u>	<u>(8,800)</u>

The Goldschmied Charitable Settlement

Notes to the Financial Statements - continued
for the Year Ended 5 April 2025

11. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 6.4.23 £	Net movement in funds £	At 5.4.24 £
Unrestricted funds			
General fund	1,541,806	(159,065)	1,382,741
TOTAL FUNDS	<u>1,541,806</u>	<u>(159,065)</u>	<u>1,382,741</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	82,424	(241,489)	(159,065)
TOTAL FUNDS	<u>82,424</u>	<u>(241,489)</u>	<u>(159,065)</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 6.4.23 £	Net movement in funds £	At 5.4.25 £
Unrestricted funds			
General fund	1,541,806	(167,865)	1,373,941
TOTAL FUNDS	<u>1,541,806</u>	<u>(167,865)</u>	<u>1,373,941</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	211,912	(379,777)	(167,865)
TOTAL FUNDS	<u>211,912</u>	<u>(379,777)</u>	<u>(167,865)</u>

The Goldschmied Charitable Settlement

Notes to the Financial Statements - continued
for the Year Ended 5 April 2025

12. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 5 April 2025.

The Goldschmied Charitable Settlement

Detailed Statement of Financial Activities
for the Year Ended 5 April 2025

	5.4.25 £	5.4.24 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Exceptional items	50,795	-
Investment income		
Rents received	72,000	72,000
Insurance recharge	6,693	6,285
Deposit account interest	-	4,139
	<u>78,693</u>	<u>82,424</u>
Total incoming resources	129,488	82,424
EXPENDITURE		
Other trading activities		
Bank loan interest	342	493
Mortgage	6,176	7,634
	<u>6,518</u>	<u>8,127</u>
Investment management costs		
Property repairs	-	15,746
Charitable activities		
Grants to institutions	120,000	206,000
Support costs		
Management		
Light and heat	636	253
Governance costs		
Insurance	7,566	6,865
Accountancy and legal fees	3,568	4,498
	<u>11,134</u>	<u>11,363</u>
Total resources expended	138,288	241,489
Net expenditure	<u>(8,800)</u>	<u>(159,065)</u>

This page does not form part of the statutory financial statements