

THE RUTH HAYMAN TRUST FOR THE ADVANCEMENT OF THE EDUCATION OF ADULTS RESIDENT IN THE UNITED KINGDOM WHOSE FIRST LANGUAGE IS NOT ENGLISH

England & Wales · Charity number 287268

Details

Other names	THE RUTH HAYMAN TRUST FOR THE ADVANCEMENT OF ADULT LEARNING OF ENGLISH AS A SECOND LANGUAGE, RUTH HAYMAN EDUCATION TRUST, RUTH HAYMAN TRUST
Status	Registered
Legal form	Trust
Registered	1983-06-20
Register	View on the Charity Commission register

Contact

Address	The Ruth Hayman Trust Po Box 17685 London N6 6WD
Phone	01111111111
Email	info@ruthhaymantrust.org.uk
Website	www.ruthhaymantrust.org.uk

Activities

Objects: (I) TO ADVANCE THE EDUCATION PARTICULARLY IN THE ENGLISH LANGUAGE OF ADULTS RESIDENT IN THE UNITED KINGDOM WHOSE FIRST LANGUAGE IS NOT ENGLISH.(II) TO PROMOTE RESEARCH INTO METHODS OF EDUCATING SUCH PERSONS AS AFORESAID AND TO PUBLISH THE USEFUL RESULTS THEREOF.

Activities: The Ruth Hayman Trust gives educational grants to adults who have come to settle in the UK and whose first language is not English.

Classification

- **How:** Makes Grants To Individuals
- **What:** Education/training
- **Who:** Other Defined Groups

Geography

- **Area of benefit:** UNDEFINED
- Northern Ireland
- Scotland
- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£150,399	£97,873	-	-
2024-03-31	£100,390	£68,226	-	-
2023-03-31	£68,025	£125,573	-	-
2022-03-31	£86,674	£72,687	-	-
2021-03-31	£73,949	£63,554	-	-

Trustees

Name	Role	Appointed
Steve Hewitt	Chair	2015-12-21
Caroline Mary Powell Hogarth		2018-01-20
Davina Metters		2025-04-08
Erika Robson		2026-04-18
Frances Weinreich		1984-11-06
GOMATHI PANCHAPAGESAN		
JENNIFER RAE WAINMAN		
Jane Hoyle		2024-01-20
Jane Wilson		2015-10-28
KATHLEEN MARY SIMPSON		
Martijn Bosch		2026-04-18
Naima Mohamud Mohamed		2021-04-20
Natasha Elena Plumb Hayman		2018-09-15
Shatha Khalil		2026-04-18
Susan De Cesare		2024-01-20

Accounts



Ruth Hayman Trust

A N N U A L R E P O R T

APRIL 2024 - MARCH 2025

THE RUTH HAYMAN TRUST PROVIDES EDUCATIONAL GRANTS TO ADULTS WHO HAVE COME TO SETTLE IN THE U.K. AND WHOSE FIRST LANGUAGE IS NOT ENGLISH.

P.O. BOX 17685 LONDON N6 6WD www.ruthhaymantrust.org.uk CHARITYCOMMISSION REGISTRATION NO 287268

SUMMARY OF OUR YEAR

Thanks to our loyal and generous supporters as well as a significant donation from the Ernest Hecht Charitable Fund, we raised a record £150,399.

We're grateful and proud once again to have raised more than ever before, demonstrating a clear sense of community at a time ever more challenging for many people who come to settle in the U.K. This income will help us to respond to the increased demand for our grants, although as ever demand exceeds funding.



Light at the end of the tunnel. Former beneficiary, Thiru, arriving at Greenwich, the final destination of the 4 day Thames Path Walk in aid of the Trust

This year we gave away awards of more than £100,000. 194 grants were awarded for course and examination fees, books and equipment. We continue to work diligently to ensure our grants go to those most in need of our help, distributed in as equitable a way as possible.

We supported applicants originating from 47 countries, now living across all four nations of the U.K. The top 7 countries of origin of people receiving our grants (Sudan, Ukraine, Afghanistan, Iran, Pakistan, Yemen, Syria) paint a picture of the global forces: conflict, persecution, climate crisis - that are driving the pertinent need for our work and the supportive community it represents within our country. Most of our successful applicants were seeking sanctuary as refugees and asylum seekers. We strive to continue the U.K.'s proud heritage of supporting people in such circumstances.

This year, we're pleased to report that approximately 99% of our spending was directly awarded to beneficiaries. We achieve this impressive margin by running the Trust solely with a team of unpaid trustees. We also thank a number of loyal volunteers, all those who covered administrative costs and particularly everyone who gave their services for free.

APPLICANTS WE SUPPORTED

“Preparing for the ORE can be a challenging and expensive process, especially for someone rebuilding their professional journey in a new country. Your generous grant has significantly lightened the financial burden and allowed me to focus more fully on my studies and preparation. This support means more than just financial help—it is a strong reminder that there are organisations like yours that believe in helping individuals move forward and succeed. Thank you as well for the kind, clear and timely communication throughout the process. I appreciate your patience in guiding me with the documentation and your willingness to assist whenever clarification was needed.”

(Refugee dentist from Afghanistan, awarded fees for the ORE exam required to practise dentistry in the U.K.)

Like the dentist quoted above, our beneficiaries lack the means to study and progress to work without our grants. We support adults who have come to settle in the U.K. and whose first language is not English, especially those seeking sanctuary. Many of them have suffered severe financial and social hardship, including those who are survivors of modern slavery, domestic violence or trafficking. During 2024-25, our successful applicants came from 47 different countries, the largest number from Ukraine and Sudan (23 each) followed by Afghanistan (17), Iran (14), Pakistan (11) and Yemen and Syria (9). 75% of grants were awarded to refugees and asylum seekers. Successful applicants, most of whom were over 25 years old, live across England, Scotland, Wales and Northern Ireland with the greatest number from Greater London (62), followed by the North West (22), South West (19), Northern Ireland (18). There were 16 awards to applicants living in Scotland and 6 in Wales.

AWARDS & COURSES



“Attached is a copy of my ALS certificate funded by the Ruth Hayman Trust, one of the pre-requisites for NHS job applications, especially to work in the A&E department. Currently I’m about to start my first NHS job after passing an interview.”

(Dr E, refugee from Ethiopia, awarded a grant for the Advanced Life Support (ALS) programme.)

During 2024-25, we received 598 applications for support compared to 568 in the previous year. We awarded 194 grants (compared to 183 in 2023-4) worth over £100,000 (adjusted in the accounts to £95,878 to take account of unpaid grants). We were also able to roll over additional funding into the next grant rounds in 2025. Thanks to our generous supporters and our successful Big Give campaign, we were able to maintain our maximum grant at £1,500. With your on-going support, we hope we can continue this level in the future.

This year we awarded 22 grants to asylum seekers on ESOL (English for speakers of other languages) courses, fewer than in the previous year (39) as more asylum seekers are now funded for ESOL across the UK. We also supported 14 applicants to take the IELTS or OET English examinations, required for overseas doctors and nurses to practise here or for university entrance.

We continued to support many students on vocational courses, especially leading to work in health and social care. We supported 14 applicants on a range of medical and health courses leading to work as doctors, nurses, phlebotomists, dentists and care workers. We also supported 6 doctors with fees for the PLAB exams required to work in the U.K. We awarded grants for a broad range of other vocational courses, qualifications and licences including interpreting, accounting, pharmacy, electrical engineering, English language teaching, law, security and door supervisor training.

All applications are carefully reviewed by our Grants Committee to check eligibility for our grants. Our top priority remains unchanged: to provide support for course, examination and registration fees, including membership of professional organisations. As with all other parts of the economy, inflation has had an effect on course fees, but this is also a reflection of the change in the types and levels of courses as learners are applying for more higher level courses with high fees. In many cases we were able to award the full amount requested, especially for English for ESOL, and IELTS / OET fees and for asylum seekers. Asylum Seekers are not normally allowed to work and therefore lack the ability to fund any shortfall.

We made one Rose Grant Special Award of £500. This special award is given to applicants who show a strong commitment to the community or human rights as well as exceptional academic ability. It was awarded to a refugee from Ukraine, who had made a huge contribution towards human rights in Ukraine. He was also awarded a grant towards the Solicitor's Qualifying Examination, needed to work here as a solicitor.

We also made one award for safety boots required for a plumbing course and one for equipment essential for a fashion course. There were six awards for essential course books.

In the field of higher education, where fees are very high, we have continued our policy of only awarding grants for courses with a clear vocational aim and to applicants who can provide evidence to show how they will find the rest of the money. Where the applicant still has a large proportion of money to find after our grant, we sometimes award a promise to pay the grant in the future once we are shown evidence that most of the money can be found. Our grants are valid for four months and after that we require successful applicants to let us know the reason for an extension. We know applicants live complicated lives and can't always take part in the learning programme or examination for which they applied. We continue to be flexible when extensions are requested, but are aware, unfortunately, that some grants still remain unused.

DONATIONS & FUNDRAISING

Donations

We'd like to thank all our donors, small and big, individuals, charities and trusts, without whom we wouldn't exist. We appreciate your continued support. Specifically, we'd like to thank the Ernest Hecht Charitable Fund, the Charities Advisory Trust, the Jack Petchey Foundation and the Palca Stevenson Trust.



Spring into Action Thames Walk

Thanks to all those who took part in the four day walk along the Thames path from Hampton Court to Greenwich in April 2024. It was led by a group of trustees (in their late 70s) and joined by a number of supporters along the way. Thanks also to former trustee Elizabeth Knight who was prevented from joining the walk by Covid but then, when recovered, completed the same walk with her son and raised additional funds for the Trust. The final amount raised was £5,751. We're deeply grateful to all who donated.

Running for the Trust

Congratulations to Trustee and Vice chair Tash and supporters Davina (our newest trustee) and Caroline who completed the Cambridge Half Marathon on the first sunny day of the year and raised funds in aid of the Trust. Tash and Davina even ran a marathon (in two halves) by also completing the London Landmarks Half Marathon.

Altogether they raised almost £2,000 between them - amazing work. We're keen to encourage others to run, walk, swim or cycle for the Trust and have places for many popular events though Run for Charity. More info and support at info@ruthhaymantrust.org.uk.



Big Give Christmas Challenge 2024

This year our goal was to reach an ambitious £27,000 in one week. We're delighted to report that thanks to the generosity of 103 supporters we managed to exceed this target, reaching a grand total of £30,654 including GiftAid.

Special thanks to our pledgers who provided funds to be used for match-funding, allowing us to unlock further match-funding through Big Give. The Big Give Christmas Challenge has become a firm part of our fundraising calendar, helping us raise a substantial part of our income. We're aware that our loyal supporters watch out for our campaign and we're so grateful to all who helped us to reach our target. It is also a great opportunity to reach new supporters and spread some cheer!

This year, some of our trustees hosted a Christmas Fayre stall for the second year running and also supported some festive student fundraising.



Student Fundraising

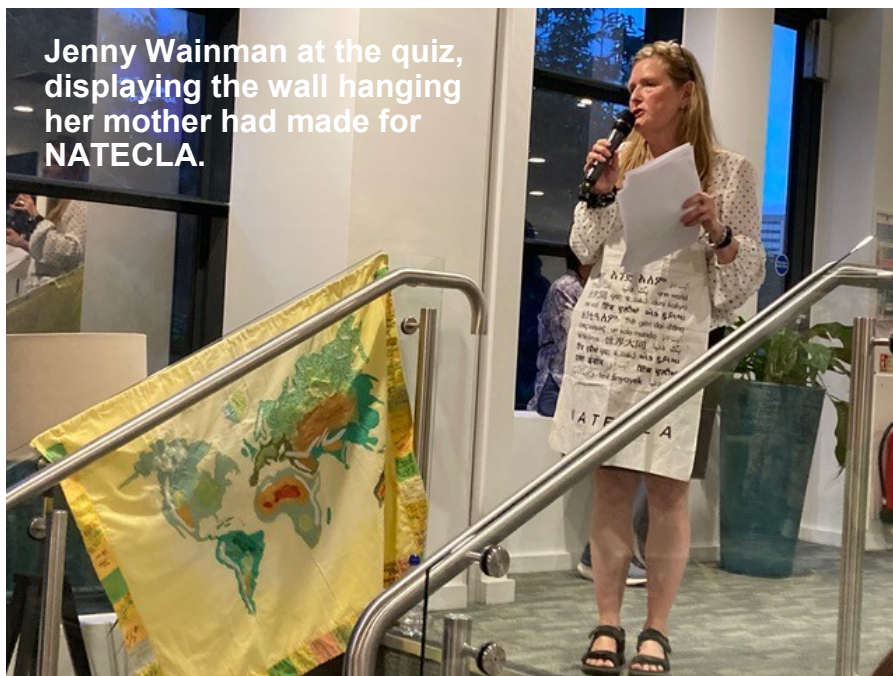
Thanks to Manchester Adult Education students who raised funds for the Trust through a food sale.

We've always encouraged student fundraising and have received donations from projects such as food and other sales held in ESOL classes. This year saw generous contributions from Lewisham College and Manchester Adult Education Service.

For materials to support student fundraising, see <https://www.ruthhaymantrust.org.uk/student-fundraising>. Please contact info@ruthhaymantrust.org.uk and we'll happily provide advice and support.



Jenny Wainman at the quiz, displaying the wall hanging her mother had made for NATECLA.



NATECLA

Thanks to NATECLA members for unstinting ongoing support.

This year, at the National Conference in Birmingham, members donated £593 to the Trust through a raffle and sale of goods. And thanks to trustee Jenny Wainman for devising the ever-popular Conference Quiz, which is not only enjoyable for all but also raises the Trust's profile among NATECLA members.

This year Jenny paid tribute to her late mother, Saleema Wainman, who had worked tirelessly to support NATECLA and the Trust.

FINANCE

As demand for our grants increases, the need for fundraising continues. We're pleased to report that our running costs remain very low at £1,753, meaning that 98.67% of our expenditure went directly to support applicants. We're deeply indebted to our Patrons, Trustees, President, sponsors and volunteers for their contributions in work, money and kind.

At the Ruth Hayman Trust, our Reserve Policy is to hold funds between £20,000 and £25,000 in reserve for future grant awards. This amount would generally cover awards for one of the five grant-awarding meetings. As of 31 March 2024, the Trust held reserves of £88,142, £58,142 above our policy, mainly owing to a £50,000 donation received right at the end of the financial year. Owing to the method by which our accounts are constructed, any grants, regardless of whether they are used or not, are considered "spent" for the four months they are valid and, only then, are unspent grants "recycled" into the income line. Were it not for this very large and very welcome donation we would have been within our policy as updated.

We are deeply grateful to Anna Lancefield who examined our accounts.

MONITORING & QUALITY ASSURANCE

The Trust requires applicants to show why they are unable to pay their fees or other costs themselves and to provide academic references showing the suitability of the course they're planning to attend. Grants are usually paid directly to the institution where the applicant wishes to study by bank transfer on production of an invoice.

The only times we pay the applicant directly are for the Rose Grant Special Award, travel awards for disabled applicants, and where applicants can provide evidence that they have paid their fees since applying.

Members of the Grants Committee spend considerable time checking application forms, ensuring that course details are correct, dealing with applicants' queries and revising grants where circumstances have changed. All applicants are asked to confirm that they have received the award and we also encourage them to let us know how they have progressed.

TRUSTEES, PRESIDENT, PATRONS & VOLUNTEERS

Trustees: Sue Colquhoun, Sue De Cesare, Natasha Hayman (Vice Chair), Steve Hewitt (Chair), Caroline Hogarth, Jane Hoyle, Naima Mohamed, Hanna Ostling, Gomathi Panchapagesan, Margie Sadier, Sally Staples (Secretary), Mary Simpson, Jenny Wainman, Frances Weinreich, Jane Wilson.

We're delighted to welcome Margie Sadier as our new treasurer. Margie brings with her a wealth of experience in finance and we look forward to working with her.

President: Sheila Rosenberg OBE

Patrons: We're most grateful to our supportive patrons, Rukhsana Ahmad, Hilary Blume DBE, Lord Alf Dubs, Lord Peter Hain, Sir Jeremy Isaacs, Tom Jupp OBE, Sue MacGregor CBE, the Hon. Adrienne Marks, Lord Bhikhu Parekh and Janet Suzman DBE.

Volunteers help us in many ways. Special thanks to Leonard Weinreich for designing Trust communications. And to John Cooper, who has continued to work to improve our online application system making a huge difference to the smooth running of the application process.

IMPACT ASSESSMENT

How much do our awards help beneficiaries change their lives for the better? We ask all successful applicants to acknowledge receipt of awards and explain how our awards have helped. We also follow up applicants a year after their grant has been paid to see the impact our funding has made. We also receive letters and email messages describing the difference an award has made to their lives like the examples below:

"I'd like to express my sincere gratitude for the generous grant I received from the Trust. Your support came at a crucial time and has made a meaningful difference in my life. Thanks to your contribution, I was able to pay for the CCTV license and training which has helped me secure gainful employment as a CCTV operator in Stratford Centre. The grant helped me access resources that are vital to my development and I am deeply appreciative of the opportunity it has provided me. Thank you for investing in me and I hope others can also be impacted by the positive kindness of the organization"

(Refugee from Nigeria awarded a grant towards his CCTV training and Licence.)

"I am truly grateful for your support. I am pleased to inform you that I have passed my OET exam and achieved my desired band score. As a result, I have also received my eligibility letter for the OSPAP course. I am looking forward to securing admission to the OSPAP programme"

(Refugee from Pakistan, awarded fees for the OET English exam required to gain a place on the OSPAP course, required to work as a pharmacist in the U.K.)

When applicants re-apply for a further course, achievements on previous courses are checked to see whether they show progress. Furthermore, we receive letters from college tutors and student advisers recording the value of our awards.

CONTRIBUTION TO PUBLIC BENEFIT

The Ruth Hayman Trust enables individuals with a first language other than English and inadequate financial means to study, gain skills and qualifications which ease their integration into U.K. life. In this way, they're enabled to contribute to both the U.K. economy and society. The Trust therefore advances equality of opportunity for people from diverse cultures and backgrounds and contributes to social cohesion.

The Trustees confirm they have complied with the public duty to have due regard to the guidance from the Charity Commission regarding public benefit.

CHAIR'S MESSAGE



Another year and another record amount raised by the Trust for which we can only thank our incredibly generous supporters. It's also another record year for the number and value of awards and number of applications. Be assured that your donations make an almost immediate difference to people's lives, as seen in the stories above. Whatever else is happening in the world, people are arriving in the UK and they still need our support.

We believe that, by supporting our beneficiaries to improve their lives, that this improves our society as a whole.

Whilst 24/25 was a great year for us, the challenges still remain. There are always more applicants than we can fully support and, as the work of the Trust becomes better known, the number of applicants continues to rise.

Once again, I must thank my fellow trustees for the marvellous work they do, hundreds of hours of volunteering to allow the organisation to run as smoothly as it does. We would not exist without it!

Steve Hewitt

Chair



Ruth Hayman Trust

Providing educational grants to adults who have come to settle in the UK and whose first language is not English

Report of the Trustees and Unaudited Financial Statements

For the year ended 31 March 2025

Charity number: 287268



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Report of the Trustees

For the year ended 31 March 2025

The Trustees have pleasure in presenting their report and the financial statements for the charity for the year ended 31 March 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 the Republic of Ireland (FRS102) (effective 1 January 2015).

Objectives and activities

The objective of the trust is to provide educational grants to adults who have come to settle in the UK and whose first language is not English.

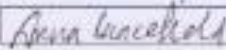
Reference and administrative information

Name of Charity	The Ruth Hayman Trust
Charity registration number	287268
Trustees	The Trustees and officers serving during the year and since the year end were as follows: Sue Colquhoun Sue De Cesare Natasha Hayman (Vice Chair) Steve Hewitt (Chair) Caroline Hogarth Jane Hoyle Naima Mohamed Hanna Ostling Gomathi Panchapagesan Margie Sadleir (From September 2024) Sally Staples (Secretary) Mary Simpson Jenny Wainman Frances Weinreich Jane Wilson
Independent examiners	Anna Lancefield

Approved by the Board of Trustees and signed on its behalf by

.....
S Hewitt (Chair of Trustees)
2/1/2026



CHARITY COMMISSION FOR ENGLAND AND WALES		Independent examiner's report on the accounts	
Section A Independent Examiner's Report			
Report to the trustees	Ruth Hayman Trust		
On accounts for the year ended	31 March 2025	Charity no (if any)	287268
Set out on pages	5 to 11		
Responsibilities and basis of report	I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 / 03 / 2025 As the charity's trustees, 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 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 (other than that disclosed below *) which gives me cause to believe that in any material respect: • the accounting records were not kept in accordance with section 130 of the Charities 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. <i>* Please delete the words in the brackets if they do not apply.</i>		
Signed:		Date:	23 December 2025
Name:	Anna Lancelotti		
Relevant professional qualification(s) or body (if any):			
Address:	3 Belle Vue Road, Herne Bay, Kent CT6 6BX		



Statement of Financial Activities

For the year ended 31 March 2025

	Notes	Unrestricted funds £	Restricted funds £	2025 £	2024 £
Income from:					
Donations	2	119,020	29,894	148,914	99,752
Other activities	3	1,484	0	1,484	638
Total		120,504	29,894	150,399	100,390
Expenditure on:					
Grants		69,427	26,452	95,878	67,211
Support costs	4	1,995	0	1,995	1,016
Total		71,421	26,452	97,873	68,226
Net income/ (expenditure)		49,083	3,443	52,526	32,163
Reconciliation of funds					
Total funds brought forward		19,488	16,128	35,616	3,453
Total funds carried forward		68,571	19,571	88,142	35,616



Statement of Financial Position

As at 31 March 2025

	Notes	2025	2024
		£	£
Current Assets			
Cash at bank and in hand		88,142	35,616
		88,142	35,616
Net current assets		88,142	35,616
Total assets less current liabilities		88,142	35,616
Net assets		88,142	35,616
The funds of the charity			
Restricted income funds	7	19,572	16,128
Unrestricted income funds	7	68,571	19,488
Total funds		88,143	35,616

The financial statements were approved and authorised by the Board of Trustees and signed on its behalf by:

.....
S Hewitt (Chair of Trustees)
2/1/2026



Notes to the Financial Statements

For the year ended 31 March 2024

1. Accounting Policies

Basis of accounting

The financial statement have been prepared under the historical cost convention, except for investments which are included at market value and the revaluation of certain fixed assets and in accordance with the Charities SROP (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), and the Charities Act 2011.

The Ruth Hayman Trust meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

2. Income from donations

	Unrestricted funds	Restricted funds	2025	2024
	£	£	£	£
Donations received	109,738	29,894	139,632	92,299
Gift Aid	9,282	0	9,282	7,453
	119,020	29,894	148,914	99,752
The income from donations is made up as follows:				
Regular donors			8,415	7,930
Other unrestricted donations from individuals			14,040	9,085
Other restricted donations from individuals			0	0
Big Give (restricted)			27,189	30,376
Student fundraising			790	0
Unrestricted donations from organisations			86,493	38,900
Restricted donations from organisations			2,705	6,008
			139,632	92,299



3. Income earned from other activities

Unrestricted funds	2025	2024
Sales at NATECLA events	1,159	462
Fundraising via Amazon Smile	0	19
Fundraising via give as you live	210	63
Interest	116	94
	1,484	638

4. Expenditure on grants

	Unrestricted funds	Restricted funds	2025	2024
	£	£	£	£
Grant awards	69,427	26,452	95,878	67,211
Book token awards		0	0	0
	69,427	26,452	95,878	67,211
The grant awards are made up as follows:				
Funds awarded in current year			122,934	104,617
Funds awarded and now invalid			-27,056	-37,406
			95,878	67,211

5. Analysis of support costs

	2025	2024
Unrestricted funds	£	£
CAF Donate fees	242	131
CAF account fees	60	60
Other administrative costs	1,693	824
	1,995	1,016



Ruth Hayman Trust

Providing educational grants to adults who have come to settle in the UK and whose first language is not English

6. Movement in funds

	Balance at 01/04/2024	Incoming resources	Outgoing resources	Balance at 31/03/25
	£	£	£	£
Current year				
Unrestricted Funds				
General	19,488	120,504	71,421	68,571
	19,488	120,504	71,421	68,571
Restricted funds				
Hilden Trust	1,401	0	1,401	0
Good Gifts Catalogue	1,684	2,705	4,389	0
Jane Shackman	350	0	350	0
Big Give 2020	1,000	0	1,000	0
Big Give 2023	10,596	0	10,596	0
Big Give 2024	0	27,189	7,618	19,572
Literary event	1,098	0	1,098	0
	16,129	29,894	26,452	19,572
Previous year				
Unrestricted Funds				
General	-13,461	64,005	31,056	19,488
	-13,461	64,005	31,056	19,488
Restricted funds				
Hilden Trust	1,401	0	0	1,401
Good Gifts Catalogue	771	6,008	5,095	1,684
Jane Shackman	350	0	0	350
Big Give 2020	1,000	0	0	1,000
Big Give 2021	369	0	369	0
Big Give 2022	11,925	0	11,925	0
Big Give 2023	0	30,376	19,781	10,596
Literary event	1,098		0	1,098
	16,914	36,384	37,170	16,128



7. Analysis of net assets between funds

		Net current assets/ (liabilities)	Net current assets/ (liabilities)
		£	£
Current year			
Unrestricted funds		68,571	68,571
Restricted funds		19,571	19,571
		88,142	88,142
Previous year			
Unrestricted funds		19,913	19,913
Restricted funds		16,128	16,128
		36,041	36,041



Detailed Statement of Financial Activities*

For the year ended 31 March 2025

		2025	2024
		£	£
Income from donations			
Donations		139,632	92,299
Gift Aid		9,282	7,453
		148,914	99,752
Income from other activities			
Events		1,159	462
Fundraising via give as you live and Amazon Smile		210	82
Interest		116	94
		1,484	638
Total incoming resources		150,399	100,390
Expenditure on grants			
Grant awards		-95,878	-67,211
Book token awards		0	0
		-95,878	-67,211
Expenditure on support costs			
CAF Donate fees		-242	-131
CAF account fees		-60	-60
Other administrative costs		-1,693	-824
		-1,995	-1,016
Total resources expended		-97,873	-68,226
Net income		52,526	32,163

* This page does not form part of the statutory financial statements



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For the year ended 31 March 2025

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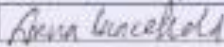
Reference and administrative information

Name of Charity	The Ruth Hayman Trust
Charity registration number	287268
Trustees	The Trustees and officers serving during the year and since the year end were as follows: Sue Colquhoun Sue De Cesare Natasha Hayman (Vice Chair) Steve Hewitt (Chair) Caroline Hogarth Jane Hoyle Naima Mohamed Hanna Ostling Gomathi Panchapagesan Margie Sadleir (From September 2024) Sally Staples (Secretary) Mary Simpson Jenny Wainman Frances Weinreich Jane Wilson
Independent examiners	Anna Lancefield

Approved by the Board of Trustees and signed on its behalf by

.....
S Hewitt (Chair of Trustees)
2/1/2026



CHARITY COMMISSION FOR ENGLAND AND WALES		Independent examiner's report on the accounts	
Section A Independent Examiner's Report			
Report to the trustees	Ruth Hayman Trust		
On accounts for the year ended	31 March 2025	Charity no (if any)	287268
Set out on pages	5 to 11		
Responsibilities and basis of report	I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 / 03 / 2025 As the charity's trustees, 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 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 (other than that disclosed below *) which gives me cause to believe that in any material respect: • the accounting records were not kept in accordance with section 130 of the Charities 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. <i>* Please delete the words in the brackets if they do not apply.</i>		
Signed:		Date:	23 December 2025
Name:	Anna Lancelotti		
Relevant professional qualification(s) or body (if any):			
Address:	3 Belle Vue Road, Herne Bay, Kent CT6 6BX		

IER 1 Oct 2018



Statement of Financial Activities

For the year ended 31 March 2025

	Notes	Unrestricted funds £	Restricted funds £	2025 £	2024 £
Income from:					
Donations	2	119,020	29,894	148,914	99,752
Other activities	3	1,484	0	1,484	638
Total		120,504	29,894	150,399	100,390
Expenditure on:					
Grants		69,427	26,452	95,878	67,211
Support costs	4	1,995	0	1,995	1,016
Total		71,421	26,452	97,873	68,226
Net income/ (expenditure)		49,083	3,443	52,526	32,163
Reconciliation of funds					
Total funds brought forward		19,488	16,128	35,616	3,453
Total funds carried forward		68,571	19,571	88,142	35,616



Statement of Financial Position

As at 31 March 2025

	Notes	2025	2024
		£	£
Current Assets			
Cash at bank and in hand		88,142	35,616
		88,142	35,616
Net current assets		88,142	35,616
Total assets less current liabilities		88,142	35,616
Net assets		88,142	35,616
The funds of the charity			
Restricted income funds	7	19,572	16,128
Unrestricted income funds	7	68,571	19,488
Total funds		88,143	35,616

The financial statements were approved and authorised by the Board of Trustees and signed on its behalf by:

.....
S Hewitt (Chair of Trustees)
2/1/2026



Notes to the Financial Statements

For the year ended 31 March 2024

1. Accounting Policies

Basis of accounting

The financial statement have been prepared under the historical cost convention, except for investments which are included at market value and the revaluation of certain fixed assets and in accordance with the Charities SROP (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), and the Charities Act 2011.

The Ruth Hayman Trust meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

2. Income from donations

	Unrestricted funds	Restricted funds	2025	2024
	£	£	£	£
Donations received	109,738	29,894	139,632	92,299
Gift Aid	9,282	0	9,282	7,453
	119,020	29,894	148,914	99,752
The income from donations is made up as follows:				
Regular donors			8,415	7,930
Other unrestricted donations from individuals			14,040	9,085
Other restricted donations from individuals			0	0
Big Give (restricted)			27,189	30,376
Student fundraising			790	0
Unrestricted donations from organisations			86,493	38,900
Restricted donations from organisations			2,705	6,008
			139,632	92,299



3. Income earned from other activities

Unrestricted funds	2025	2024
Sales at NATECLA events	1,159	462
Fundraising via Amazon Smile	0	19
Fundraising via give as you live	210	63
Interest	116	94
	1,484	638

4. Expenditure on grants

	Unrestricted funds	Restricted funds	2025	2024
	£	£	£	£
Grant awards	69,427	26,452	95,878	67,211
Book token awards		0	0	0
	69,427	26,452	95,878	67,211
The grant awards are made up as follows:				
Funds awarded in current year			122,934	104,617
Funds awarded and now invalid			-27,056	-37,406
			95,878	67,211

5. Analysis of support costs

	2025	2024
Unrestricted funds	£	£
CAF Donate fees	242	131
CAF account fees	60	60
Other administrative costs	1,693	824
	1,995	1,016



Ruth Hayman Trust

Providing educational grants to adults who have come to settle in the UK and whose first language is not English

6. Movement in funds

	Balance at 01/04/2024	Incoming resources	Outgoing resources	Balance at 31/03/25
	£	£	£	£
Current year				
Unrestricted Funds				
General	19,488	120,504	71,421	68,571
	19,488	120,504	71,421	68,571
Restricted funds				
Hilden Trust	1,401	0	1,401	0
Good Gifts Catalogue	1,684	2,705	4,389	0
Jane Shackman	350	0	350	0
Big Give 2020	1,000	0	1,000	0
Big Give 2023	10,596	0	10,596	0
Big Give 2024	0	27,189	7,618	19,572
Literary event	1,098	0	1,098	0
	16,129	29,894	26,452	19,572
Previous year				
Unrestricted Funds				
General	-13,461	64,005	31,056	19,488
	-13,461	64,005	31,056	19,488
Restricted funds				
Hilden Trust	1,401	0	0	1,401
Good Gifts Catalogue	771	6,008	5,095	1,684
Jane Shackman	350	0	0	350
Big Give 2020	1,000	0	0	1,000
Big Give 2021	369	0	369	0
Big Give 2022	11,925	0	11,925	0
Big Give 2023	0	30,376	19,781	10,596
Literary event	1,098		0	1,098
	16,914	36,384	37,170	16,128



7. Analysis of net assets between funds

		Net current assets/ (liabilities)	Net current assets/ (liabilities)
		£	£
Current year			
Unrestricted funds		68,571	68,571
Restricted funds		19,571	19,571
		88,142	88,142
Previous year			
Unrestricted funds		19,913	19,913
Restricted funds		16,128	16,128
		36,041	36,041



Detailed Statement of Financial Activities*

For the year ended 31 March 2025

		2025	2024
		£	£
Income from donations			
Donations		139,632	92,299
Gift Aid		9,282	7,453
		148,914	99,752
Income from other activities			
Events		1,159	462
Fundraising via give as you live and Amazon Smile		210	82
Interest		116	94
		1,484	638
Total incoming resources		150,399	100,390
Expenditure on grants			
Grant awards		-95,878	-67,211
Book token awards		0	0
		-95,878	-67,211
Expenditure on support costs			
CAF Donate fees		-242	-131
CAF account fees		-60	-60
Other administrative costs		-1,693	-824
		-1,995	-1,016
Total resources expended		-97,873	-68,226
Net income		52,526	32,163

* This page does not form part of the statutory financial statements

Accounts



Ruth Hayman Trust

A N N U A L R E P O R T

A P R I L 2 0 2 3 - M A R C H 2 0 2 4

THE RUTH HAYMAN TRUST PROVIDES EDUCATIONAL GRANTS TO ADULTS WHO HAVE COME TO SETTLE IN THE U.K. AND WHOSE FIRST LANGUAGE IS NOT ENGLISH.

P.O. BOX 17685 LONDON N6 6WD www.ruthhaymantrust.org.uk CHARITYCOMMISSION REGISTRATION NO 287268



Eniby S. from Malawi, who was awarded £1,500 for a nursing degree says: *"I'm delighted to inform you that I've now completed my nursing degree and have recently started working as a community nurse. It has always been my goal to give back to my community and this job gives me the opportunity to do so. I could not have achieved this without the timely support from the Ruth Hayman Trust. I hope I can help inspire others and support future applications to continue this incredible work".*

S U M M A R Y O F O U R Y E A R

Thanks to our generous supporters, we raised £100,390, a record amount.

That's over £30,000 more than last year, allowing us to continue awarding grants of up to £1,500.

We gave awards of more than £100,000. 183 grants were awarded totalling £104,000 for fees,

books and equipment. Sadly, we did not have sufficient funds to fulfil all applicants' requests.

We supported applicants from 42 countries living across the U.K. to study on a wide range of courses. The majority of successful applicants were seeking sanctuary in the U.K. as refugees and asylum seekers.

This year, 99% of our spending went directly to applicants. We give our thanks to all those who covered administrative costs and particularly those who gave their services free.

APPLICANTS WE SUPPORTED

"I was over the moon when I got this grant. It's not just the money. It gave me the confidence to apply for other funding and now I have what I need for this year. When I started this year, I didn't have enough for the fees and was so stressed that it was affecting my studies. Now I'm catching up, and have enough money to take proper care of my own health."

(S from Afghanistan was awarded £1,500 towards her second-year degree course in Medicine after an outstanding reference from her tutor.)

Like the student quoted above, our beneficiaries lack the means to study and progress to work without our grants. We support adults who have come to settle in the U.K. and whose first language is not English, especially those seeking sanctuary. Many of them have suffered severe financial and social hardship, including those who are survivors of modern slavery, domestic violence or trafficking.

During 2023-24, our successful applicants came from 42 different countries, the largest number from Iran (27) followed by Sudan (23), Ukraine (15), Afghanistan (12) and Syria (11). 82% of grants were awarded to those who had come to seek sanctuary. Successful applicants, most of whom were over 25 years old, live across England, Scotland, Wales and Northern Ireland with the greatest number from Greater London (39), followed by the South West (37), Northern Ireland (21), and the North East (21). There were 10 awards to applicants living in Scotland and 2 in Wales.

AWARDS & COURSES

"Financially, the assistance relieved a significant burden. And knowing that an organisation like the Ruth Hayman Trust was willing to invest in my education boosted my morale and my determination to persevere through the exam process."

(Psychiatrist from Turkey, awarded £1,171 for the Clinical Assessment of Skills and Competencies (CASC) examination fee required to work in the UK as a psychiatrist.)

During 2023-24, we received 568 applications for support compared to 481 in the previous year. We awarded 183 grants worth £104,617 (adjusted in the accounts to £67,211 to take account of previous unpaid grants) compared to the record 207 awards last year. Thanks to our generous supporters and our successful Big Give campaign, we were able to maintain our maximum grant at £1,500. With your on-going support, we hope we can continue this level in the future.

This year we awarded more grants to asylum seekers on ESOL courses than in the previous year (39 compared to 11). This was mainly due to applications from a college in the South West where asylum seekers are not funded for ESOL as they are in some other areas such as London and Manchester. We also supported 21 applicants to take the IELTS or OET English examinations, required for overseas doctors and nurses to practise here or for university entrance.

We continued to support many students on vocational courses, especially leading to work in health and social care. We supported 18 applicants on a range of medical and health courses leading to work as doctors, nurses, phlebotomists, dentists and care workers. We also supported 7 doctors with fees for the PLAB exams required to work in the U.K. We awarded grants for a broad range of other vocational courses, qualifications and licences including interpreting, accounting, pharmacy, English language teaching, law, security, herbalism and beauty therapy.

All applications are carefully reviewed by our Grants Committee to check eligibility for our grants. Our top priority remains unchanged: to provide support for course, examination and registration fees, including membership of professional organisations. As with all other parts of the economy, inflation has had an effect on course fees, but this is also a reflection of the change in the types and levels of courses as learners are applying for more higher level courses with high fees. In many cases we were able to award the full amount requested, especially for English for Speakers of Other Languages (ESOL) and for asylum seekers. Asylum Seekers are not normally allowed to work and therefore lack the ability to fund any shortfall.

We made one Rose Grant Special Award of £500. This special award is given to applicants who show a strong commitment to the community or human rights as well as exceptional academic ability. It was awarded to an asylum seeker from Sri Lanka, aiming to work as a nurse in the U.K., for her volunteering work cooking for a range of community groups.

We also made one award for protective clothing required for a construction course to an asylum seeker from Iran, and 6 awards for essential course books.

In the field of higher education, where fees are very high, we have continued our policy of only awarding grants for courses with a clear vocational aim and to applicants who can provide evidence to show how they will find the rest of the money. Where the applicant still has a large proportion of money to find after our grant, we sometimes award a promise to pay the grant in the future once we are shown evidence that most of the money can be found.

Our grants are valid for 6 months and after that we require successful applicants to let us know the reason for an extension. We know applicants live complicated lives and can't always take part in the learning programme for which they applied. We continue to be flexible when extensions are requested, but are aware, unfortunately, that some grants still remain unused.

DONATIONS & FUNDRAISING

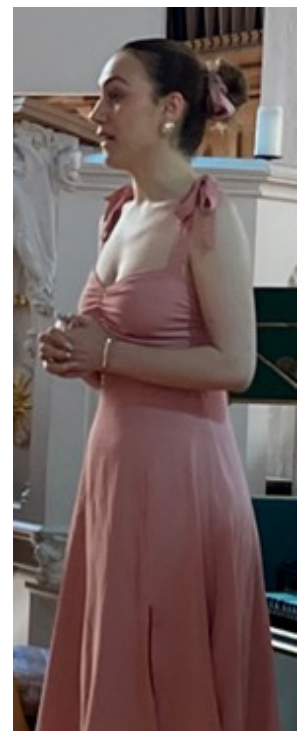
Donations

We would like to thank all our donors, small and big, individuals, charities and trusts, without whom we wouldn't exist. We appreciate your continued support. Specifically, we'd like to thank the Blue Moon Trust, Ascentis, the Belpech Trust, the Ernest Hecht Charitable Fund, and the Good Gifts Catalogue.

Musical evening

Many thanks to the baroque music group Fiori Musicali who generously donated the collection from their beautiful Highbury summer concert to the Trust. The group's founder, Penelope Rapson, is the daughter of a refugee who fled Czechoslovakia as a teenager at the start of WW2 and made a very successful career here as an aeronautical engineer. She wanted to support the Trust *"because I know from my own family what refugees can do when they get the chance."*

Sidorela, from Albania, spoke movingly at the Fiori Musicali concert in aid of the Trust about how grants from the Trust enabled her to gain confidence to help her study law and make a new life in the UK.



The Big Give Christmas Challenge

This year our goal was to reach £30,000, a big increase from £20,000 the previous year, so we knew it would be challenging. In order to make the most of match-funding we needed to raise £15,000 in the Christmas Challenge week in December, which would then be matched by the Big Give and our own pledgers. Imagine our delight when we reached our target with a grand total of £30,040 not including Gift Aid. We're particularly grateful to the generous supporters who pledged and then paid the initial £7,500. Without their help, we wouldn't have been able to access the match-funding which allowed the doubling of other donations.

Student Fundraising

We always encourage student fundraising and have received donations from projects like food sales held in ESOL classes. This year we had generous contributions from Newham Learning and Skills, Lewisham College, City and Islington College, and Manchester Adult Education Service.



Manicure sessions by City and Islington students, in aid of the Ruth Hayman Trust



Lewisham College students proudly displaying certificates of thanks for raising £640.70 in the Christmas Challenge Week



NATECLA

Thank you to NATECLA members for your ongoing support. This year, at the National Conference in Birmingham, members donated £462 to the Trust through a raffle and sale of goods.

And thanks to trustee Jenny Wainman for devising the ever-popular Conference Quiz, with £500 kindly sponsored by National Open College Network.

FINANCE

As demand for our grants increases, the need for fundraising continues. We're pleased to report that our running costs remain very low at £1,016, meaning that 99% of our expenditure went directly to support applicants. We're deeply indebted to our Patrons, Trustees, President, sponsors and volunteers for their contributions in work, money and kind.

At the Ruth Hayman Trust, our Reserve Policy is to hold funds between £20,000 and £25,000 in reserve for future grant awards. This amount would generally cover awards for one of the five grant-awarding meetings. As of 31 March 2024, the Trust held reserves of £35,616, somewhat above our policy, mainly owing to caution towards the end of year when, because of a temporary lack of Treasurer, our financial position lacked clarity.

Owing to the method by which our accounts are constructed, any grants, regardless of whether they are used or not, are considered "spent" for the 6 months they are valid and, only then, are unspent grants "recycled" into the income line. The Trustees are aware that our Reserves Policy requires reviewing in order to be more flexible, given the innate variability of our income.

We are deeply grateful to Anna Lancefield who examined our accounts.

MONITORING & QUALITY ASSURANCE

The Trust requires applicants to show why they are unable to pay their fees or other costs themselves and to provide academic references showing the suitability of the course they're planning to attend. Grants are usually paid directly to the institution where the applicant wishes to study by bank transfer on production of an invoice. The only times we pay the applicant directly are for the Rose Grant Special Award, travel awards for disabled applicants, and where applicants can provide evidence that they have paid their fees since applying. Members of the Grants Committee spend considerable time checking application forms, ensuring that course details are correct, dealing with applicants' queries and revising grants where circumstances have changed. All applicants are asked to confirm that they have received the award and we also encourage them to let us know how they have progressed.

The Trust is aware that in some cases our awards are not used. As we mentioned above, we encourage applicants to contact us about any issues that might prevent their using our grant and we try to be as flexible as possible in finding solutions.

TRUSTEES, PRESIDENT, PATRONS & VOLUNTEERS

Trustees: Sue Colquhoun, Sue De Cesare (from January 2024) Natasha Hayman (Vice Chair), Steve Hewitt (Chair), Caroline Hogarth, Jane Hoyle (from January 2024) Sham Kyriakakis (until July 2024) Naima Mohamed, Judith Nicholson (until July 2024), Hanna Ostling, Gomathi Panchapagesan, Sally Staples (Secretary), Mary Simpson, Jenny Wainman, Frances Weinreich, Jane Wilson.

Thank you to Stephanie Jones, who resigned as Treasurer in 2022, for all her excellent work over 4 years. Her shoes will be difficult to fill, but we're trying.

Thank you also to Judith Nicholson and Sham Kyriakakis who will be greatly missed for their work as Trustees. We're delighted to welcome Jane Hoyle and Sue De Cesare as new Trustees.

President: Sheila Rosenberg OBE

Patrons: We're most grateful to our supportive patrons, Rukhsana Ahmad, Hilary Blume DBE, Lord Alf Dubs, Lord Peter Hain, Sir Jeremy Isaacs, Tom Jupp OBE, Sue MacGregor CBE, the Hon. Adrienne Marks, Lord Bhikhu Parekh and Janet Suzman DBE.

Volunteers help us in many ways. Special thanks to Leonard Weinreich for designing Trust communications. And to John Cooper, who has continued to work to improve our online application system making a huge difference to the smooth running of the application process. Thank you also to Holly Dolan-Shakeri for her help with the accounts and to Victoria Robinson who designed Trust publicity and produced beautiful cards which were sold in aid of the Trust during Big Give Week.

IMPACT ASSESSMENT

How much do our awards help beneficiaries change their lives for the better? We ask all successful applicants to acknowledge receipt of awards and explain how our awards have helped. We also receive letters and email messages describing the difference an award has made to their lives like the examples below:

"I'm incredibly grateful for this grant, exactly what I needed to get started working in clinics again. I was feeling really down about being away from my career so it's a huge boost. I want to become a dentist again and I need to start somewhere. Studying and passing the ORE exam (required to work as a dentist in the UK) is my long-term goal. This course allows me to work and study at the same time, exactly what I need. Now I can be independent and it wouldn't be possible without your help."

(M, female dentist, from Afghanistan, awarded £1,000 for a dental nursing course)

"This grant really motivates me. It was so encouraging and helpful. I can't thank the people who gave the money enough. When I'm working here as a nurse, I would like to help people in my position now. I will certainly support this charity."

(R from Sudan was a nurse in her own country. She was awarded £800 for an OSC course, a practical test of clinical skills and bedside manner, that will help her to find work in the U.K.)

When applicants re-apply for a further course, achievements on previous courses are checked to see whether they show progress. Furthermore, we receive letters from college tutors and student advisers recording the value of our awards.

CONTRIBUTION TO PUBLIC BENEFIT

The Ruth Hayman Trust enables individuals with a first language other than English and inadequate financial means to study, gain skills and qualifications which ease their integration into U.K. life. In this way, they are enabled to contribute to both the U.K. economy and society. The Trust therefore advances equality of opportunity for people from diverse cultures and backgrounds and contributes to social cohesion.

The Trustees confirm they have complied with the public duty to have due regard to the guidance from the Charity Commission regarding public benefit.

CHAIR'S MESSAGE

In these difficult times for all of us, it is heartening to see the generosity of our donors continue.

Whilst we were very grateful to receive some large donations from other trusts, every single donation, however small or large, is equally important and equally appreciated.

Without this generosity we would be unable to continue our work and support so many brilliant applicants, several of whose stories you can read above.

In particular, the fundraising during the Big Give Christmas Challenge where we smashed through our largest ever target was key to us reaching over £100,000 in donations for the first time.

However, the grants group still have the unenviable task of distributing this to our applicants and we're still unable fully to meet every applicant's request for funding.

So, we'll be redoubling our efforts in the coming year and looking for new ways to help you help us to raise as much money as possible as well as developing a longer term strategy for the Trust.

I must thank my fellow trustees for the tireless work they put in to keep the Trust running day-to-day, as an entirely volunteer-run organisation, we wouldn't exist without their hard work.



Steve Hewitt

Chair



Ruth Hayman Trust

Providing educational grants to adults who have come to settle in the UK and whose first language is not English

Report of the Trustees and Unaudited Financial Statements

For the year ended 31 March 2024

Charity number: 287268



Contents

Report of the Trustees	3
Independent Examiner's Report to the Trustees	4
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Statement of Financial Position	6
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Report of the Trustees

For the year ended 31 March 2024

The Trustees have pleasure in presenting their report and the financial statements for the charity for the year ended 31 March 2024. 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 the Republic of Ireland (FRS102) (effective 1 January 2015).

Objectives and activities

The objective of the trust is to provide educational grants to adults who have come to settle in the UK and whose first language is not English.

Reference and administrative information

Name of Charity	The Ruth Hayman Trust
Charity registration number	287268
Trustees	The Trustees and officers serving during the year and since the year end were as follows: Sue Colquhoun Sue De Cesare (from January 2024) Natasha Hayman (Vice Chair) Steve Hewitt (Chair) Caroline Hogarth Jane Hoyle (from January 2024) Sham Kyriakakis (until July 2024) Naima Mohamed Judith Nicholson (until July 2024) Hanna Ostling Gomathi Panchapagesan Sally Staples (Secretary) Mary Simpson Jenny Wainman Frances Weinreich Jane Wilson
Independent examiners	Anna Lancefield

Approved by the Board of Trustees and signed on its behalf by

S Hewitt (Chair of Trustees)

27/11/2024



Independent Examiners Report to the Trustees

For the year ended 31 March 2024

I report to the Trustees on my examination of the accounts of the charity for the year ended 31 March 2024.

Responsibilities and basis of report

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

I report in respect of my examination of the charity'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 examiners statement

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 2011 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 requirements 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.

Anna Lancefield
3 Belle Vue Road, Herne Bay, Kent CT6 6BX



Statement of Financial Activities

For the year ended 31 March 2024

	Notes	Unrestricted funds £	Restricted funds £	2024 £	2023 £
Income from:					
Donations	2	63,367	36,384	99,752	66,761
Other activities	3	<u>638</u>	<u>0</u>	<u>638</u>	<u>1,264</u>
Total		<u>64,005</u>	<u>36,384</u>	<u>100,390</u>	<u>68,025</u>
Expenditure on:					
Grants	4	30,041	37,170	67,211	125,998
Support costs	5	<u>1,016</u>	<u>0</u>	<u>1,016</u>	<u>1,482</u>
Total		<u>31,056</u>	<u>37,170</u>	<u>68,226</u>	<u>127,480</u>
Net income/ (expenditure)		32,949	-786	32,163	-59,455
Reconciliation of funds					
Total funds brought forward		<u>-13,036</u>	<u>16,914</u>	<u>3,453</u>	<u>62,908</u>
Total funds carried forward		<u>19,913</u>	<u>16,128</u>	<u>35,616</u>	<u>3,453</u>



Statement of Financial Position

As at 31 March 2024

	Notes	2024 £	2023 £
Current Assets			
Cash at bank and in hand		35,616	3,453
		<u>35,616</u>	<u>3,453</u>
Net current assets		35,616	3,453
Total assets less current liabilities		35,616	3,453
Net assets		<u>35,616</u>	<u>3,453</u>
The funds of the charity			
Restricted income funds	7	16,128	16,914
Unrestricted income funds	7	19,488	-13,461
Total funds		<u>35,616</u>	<u>3,453</u>

The financial statements were approved and authorised by the Board of Trustees and signed on its behalf by:

.....
S Hewitt (Chair of Trustees)
27/11/2024



Notes to the Financial Statements

For the year ended 31 March 2024

1. Accounting Policies

Basis of accounting

The financial statement have been prepared under the historical cost convention, except for investments which are included at market value and the revaluation of certain fixed assets and in accordance with the Charities SROP (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), and the Charities Act 2011.

The Ruth Hayman Trust meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

2. Income from donations

	Unrestricted funds	Restricted funds	2024	2023
	£	£	£	£
Donations received	55,915	36,384	92,299	61,452
Gift Aid	7,453	0	7,453	5,308
	<u>63,367</u>	<u>36,384</u>	<u>99,752</u>	<u>66,761</u>

The income from donations is made up as follows:

Regular donors	7,930	7,900
Other unrestricted donations from individuals	9,085	15,994
Other restricted donations from individuals	0	0
Big Give (restricted)	30,376	24,233
Literary event	0	1,098
Student fundraising	0	411
Unrestricted donations from organisations	38,900	10,025
Restricted donations from organisations	6,008	1,790
	<u>92,229</u>	<u>61,452</u>



3. Income earned from other activities

	2024	2023
	£	£
Unrestricted funds		
Sales at NATECLA events	462	922
Fundraising via Amazon Smile	19	11
Fundraising via give as you live	63	248
Interest	94	84
	<u>638</u>	<u>1,264</u>

4. Expenditure on grants

	Unrestricted funds	Restricted funds	2024	2023
	£	£	£	£
Grant awards	30,041	37,170	67,211	125,222
Book token awards		0	0	776
	<u>30,041</u>	<u>37,170</u>	<u>67,211</u>	<u>125,998</u>

The grant awards are made up as follows:

Funds awarded in current year	104,617	159,034
Funds awarded in prior year and now invalid	<u>-37,406</u>	<u>-33,812</u>
	<u>67,211</u>	<u>125,222</u>

5. Analysis of support costs

	2024	2023
	£	£
CAF donate fees	131	174
CAF account fees	60	72
Other administrative costs	824	1,236
	<u>1,016</u>	<u>1,482</u>



6. Movement in funds

	Balance at 01/04/2023 £	Incoming resources £	Outgoing resources £	Balance at 31/03/24 £
Current year				
Unrestricted Funds				
General	-13,461	64,005	31,056	19,488
	<u>-13,461</u>	<u>64,005</u>	<u>31,056</u>	<u>19,488</u>
Restricted funds				
Hilden Trust	1,401	0	0	1,401
Good Gifts Catalogue	771	6,008	5,095	1,684
Jane Shackman	350	0	0	350
Big Give 2020	1,000	0	0	1,000
Big Give 2021	369	0	369	0
Big Give 2022	11,925	0	11,925	0
Big Give 2023	0	30,376	19,781	10,596
Literary event	1,098		0	1,098
	<u>16,914</u>	<u>36,384</u>	<u>37,170</u>	<u>16,128</u>
Previous year				
Unrestricted funds				
General	56,322	40,904	110,687	-13,461
	<u>56,322</u>	<u>40,904</u>	<u>110,687</u>	<u>-13,461</u>
Restricted funds				
Hilden Trust	1,561	0	160	1,401
Good Gifts Catalogue	4,556	1,790	5,575	771
Jane Shackman	0	0	-350	350
Big Give 2020	0	0	-1,000	1,000
Big Give 2021	469	0	100	369
Big Give 2022	0	24,233	12,308	11,925
Literary event	0	1,098	0	1,098
	<u>6,586</u>	<u>27,121</u>	<u>16,793</u>	<u>16,914</u>



7. Analysis of net assets between funds

	Net current assets/ (liabilities)	Net assets
	£	£
Current year		
Unrestricted funds	19,913	19,913
Restricted funds	16,128	16,128
	<u>36,041</u>	<u>36,041</u>
Previous year		
Unrestricted funds	-13,461	-13,461
Restricted funds	16,914	16,914
	<u>3,453</u>	<u>3,453</u>



Detailed Statement of Financial Activities*

For the year ended 31 March 2024

	2024	2023
	£	£
Income from donations		
Donations	92,299	61,452
Gift Aid	7,453	5,308
	99,752	66,761
Income from other activities		
Events	462	922
Fundraising via give as you live and Amazon smile	82	259
Interest	94	84
	638	1,264
Total incoming resources	100,390	68,025
Expenditure on grants		
Grant awards	-67,211	-125,222
Book token awards	0	-776
	-67,211	-125,998
Expenditure on support costs		
Virgin Giving/ CAF Donate fees	-131	-174
CAF account fees	-60	-72
Other administrative costs	-824	-1,236
	-1,016	-1,482
Total resources expended	-68,226	-127,480
Net income	32,163	-59,455

* This page does not form part of the statutory financial statements



Ruth Hayman Trust

Providing educational grants to adults who have come to settle in the UK and whose first language is not English

Report of the Trustees and Unaudited Financial Statements

For the year ended 31 March 2024

Charity number: 287268



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Statement of Financial Activities	5
Statement of Financial Position	6
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Detailed Statement of Financial Activities	11



Report of the Trustees

For the year ended 31 March 2024

The Trustees have pleasure in presenting their report and the financial statements for the charity for the year ended 31 March 2024. 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 the Republic of Ireland (FRS102) (effective 1 January 2015).

Objectives and activities

The objective of the trust is to provide educational grants to adults who have come to settle in the UK and whose first language is not English.

Reference and administrative information

Name of Charity	The Ruth Hayman Trust
Charity registration number	287268
Trustees	The Trustees and officers serving during the year and since the year end were as follows: Sue Colquhoun Sue De Cesare (from January 2024) Natasha Hayman (Vice Chair) Steve Hewitt (Chair) Caroline Hogarth Jane Hoyle (from January 2024) Sham Kyriakakis (until July 2024) Naima Mohamed Judith Nicholson (until July 2024) Hanna Ostling Gomathi Panchapagesan Sally Staples (Secretary) Mary Simpson Jenny Wainman Frances Weinreich Jane Wilson
Independent examiners	Anna Lancefield

Approved by the Board of Trustees and signed on its behalf by

S Hewitt (Chair of Trustees)

27/11/2024



Independent Examiners Report to the Trustees

For the year ended 31 March 2024

I report to the Trustees on my examination of the accounts of the charity for the year ended 31 March 2024.

Responsibilities and basis of report

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

I report in respect of my examination of the charity'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 examiners statement

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 2011 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 requirements 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.

Anna Lancefield
3 Belle Vue Road, Herne Bay, Kent CT6 6BX



Statement of Financial Activities

For the year ended 31 March 2024

	Notes	Unrestricted funds £	Restricted funds £	2024 £	2023 £
Income from:					
Donations	2	63,367	36,384	99,752	66,761
Other activities	3	<u>638</u>	<u>0</u>	<u>638</u>	<u>1,264</u>
Total		<u>64,005</u>	<u>36,384</u>	<u>100,390</u>	<u>68,025</u>
Expenditure on:					
Grants	4	30,041	37,170	67,211	125,998
Support costs	5	<u>1,016</u>	<u>0</u>	<u>1,016</u>	<u>1,482</u>
Total		<u>31,056</u>	<u>37,170</u>	<u>68,226</u>	<u>127,480</u>
Net income/ (expenditure)		32,949	-786	32,163	-59,455
Reconciliation of funds					
Total funds brought forward		<u>-13,036</u>	<u>16,914</u>	<u>3,453</u>	<u>62,908</u>
Total funds carried forward		<u>19,913</u>	<u>16,128</u>	<u>35,616</u>	<u>3,453</u>



Statement of Financial Position

As at 31 March 2024

	Notes	2024 £	2023 £
Current Assets			
Cash at bank and in hand		35,616	3,453
		<u>35,616</u>	<u>3,453</u>
Net current assets		35,616	3,453
Total assets less current liabilities		35,616	3,453
Net assets		<u>35,616</u>	<u>3,453</u>
The funds of the charity			
Restricted income funds	7	16,128	16,914
Unrestricted income funds	7	19,488	-13,461
Total funds		<u>35,616</u>	<u>3,453</u>

The financial statements were approved and authorised by the Board of Trustees and signed on its behalf by:

.....
S Hewitt (Chair of Trustees)
27/11/2024



Notes to the Financial Statements

For the year ended 31 March 2024

1. Accounting Policies

Basis of accounting

The financial statement have been prepared under the historical cost convention, except for investments which are included at market value and the revaluation of certain fixed assets and in accordance with the Charities SROP (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), and the Charities Act 2011.

The Ruth Hayman Trust meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

2. Income from donations

	Unrestricted funds	Restricted funds	2024	2023
	£	£	£	£
Donations received	55,915	36,384	92,299	61,452
Gift Aid	7,453	0	7,453	5,308
	<u>63,367</u>	<u>36,384</u>	<u>99,752</u>	<u>66,761</u>

The income from donations is made up as follows:

Regular donors	7,930	7,900
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Other restricted donations from individuals	0	0
Big Give (restricted)	30,376	24,233
Literary event	0	1,098
Student fundraising	0	411
Unrestricted donations from organisations	38,900	10,025
Restricted donations from organisations	6,008	1,790
	<u>92,229</u>	<u>61,452</u>



3. Income earned from other activities

	2024	2023
	£	£
Unrestricted funds		
Sales at NATECLA events	462	922
Fundraising via Amazon Smile	19	11
Fundraising via give as you live	63	248
Interest	94	84
	<u>638</u>	<u>1,264</u>

4. Expenditure on grants

	Unrestricted funds	Restricted funds	2024	2023
	£	£	£	£
Grant awards	30,041	37,170	67,211	125,222
Book token awards		0	0	776
	<u>30,041</u>	<u>37,170</u>	<u>67,211</u>	<u>125,998</u>

The grant awards are made up as follows:

Funds awarded in current year	104,617	159,034
Funds awarded in prior year and now invalid	<u>-37,406</u>	<u>-33,812</u>
	<u>67,211</u>	<u>125,222</u>

5. Analysis of support costs

	2024	2023
	£	£
CAF donate fees	131	174
CAF account fees	60	72
Other administrative costs	824	1,236
	<u>1,016</u>	<u>1,482</u>



6. Movement in funds

	Balance at 01/04/2023 £	Incoming resources £	Outgoing resources £	Balance at 31/03/24 £
Current year				
Unrestricted Funds				
General	-13,461	64,005	31,056	19,488
	<u>-13,461</u>	<u>64,005</u>	<u>31,056</u>	<u>19,488</u>
Restricted funds				
Hilden Trust	1,401	0	0	1,401
Good Gifts Catalogue	771	6,008	5,095	1,684
Jane Shackman	350	0	0	350
Big Give 2020	1,000	0	0	1,000
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Big Give 2022	11,925	0	11,925	0
Big Give 2023	0	30,376	19,781	10,596
Literary event	1,098		0	1,098
	<u>16,914</u>	<u>36,384</u>	<u>37,170</u>	<u>16,128</u>
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General	56,322	40,904	110,687	-13,461
	<u>56,322</u>	<u>40,904</u>	<u>110,687</u>	<u>-13,461</u>
Restricted funds				
Hilden Trust	1,561	0	160	1,401
Good Gifts Catalogue	4,556	1,790	5,575	771
Jane Shackman	0	0	-350	350
Big Give 2020	0	0	-1,000	1,000
Big Give 2021	469	0	100	369
Big Give 2022	0	24,233	12,308	11,925
Literary event	0	1,098	0	1,098
	<u>6,586</u>	<u>27,121</u>	<u>16,793</u>	<u>16,914</u>



7. Analysis of net assets between funds

	Net current assets/ (liabilities)	Net assets
	£	£
Current year		
Unrestricted funds	19,913	19,913
Restricted funds	16,128	16,128
	<u>36,041</u>	<u>36,041</u>
Previous year		
Unrestricted funds	-13,461	-13,461
Restricted funds	16,914	16,914
	<u>3,453</u>	<u>3,453</u>



Detailed Statement of Financial Activities*

For the year ended 31 March 2024

	2024	2023
	£	£
Income from donations		
Donations	92,299	61,452
Gift Aid	7,453	5,308
	99,752	66,761
Income from other activities		
Events	462	922
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Virgin Giving/ CAF Donate fees	-131	-174
CAF account fees	-60	-72
Other administrative costs	-824	-1,236
	-1,016	-1,482
Total resources expended	-68,226	-127,480
Net income	32,163	-59,455

* This page does not form part of the statutory financial statements

Accounts



Ruth Hayman Trust Annual Report

APRIL 2022 - MARCH 2023

The Ruth Hayman Trust provides educational grants to adults who have come to settle in the UK and whose first language is not English

P O BOX 17685 LONDON N6 6WD www.ruthhaymantrust.org.uk
CHARITY COMMISSION REGISTRATION NO. 287268



"I am an asylum seeker and struggling with finance. The exam was expensive and your grant helped me a lot."
Surgeon from Yemen, awarded a grant for the MRCS exam, the qualification needed to work in the UK.

SUMMARY OF OUR YEAR

We gave away more than ever before.

207 grants were awarded totalling £125,573 for fees, books and equipment, an increase on the previous year.

Thanks to our generous supporters, we raised £68,025, lower than 21/22's record sum which included an exceptional one-off donation, but close to amounts raised in previous years, allowing us to continue to support applicants with grants up to £1,500.

We supported applicants from 47 countries living across the U.K. to study on a wide range of courses. The majority of successful applicants were seeking sanctuary in the U.K. as refugees and asylum seekers.

This year, 99% of our spending went directly to applicants. Thanks to all those who covered administrative costs and/or gave their services free.

APPLICANTS WE SUPPORTED

***“You supported me financially in an urgent time.
I have passed my course and started my foundation training year
as a pharmacist. It’s paid work.”***

(Refugee from Egypt awarded a £1,250 grant for a diploma in Pharmacy)

Like the person quoted above, our beneficiaries lack the means to study without our grants. We support adults who have come to settle in the U.K. and whose first language is not English, especially those seeking sanctuary. Many of them have suffered severe financial and social hardship, including those who are survivors of modern slavery, domestic violence or trafficking.

During 2022-23, our successful applicants came from 47 different countries, the largest number from Sudan (22), followed by Iran, Pakistan, Afghanistan, Syria, Nigeria and, unsurprisingly, Ukraine. The vast majority of grants were awarded to those who had come to seek sanctuary. Successful applicants, most of whom were over 25 years old, live across England, Scotland, Wales and Northern Ireland with the greatest number from Greater London (63), followed by Northern Ireland (31), North West England (27) and the East Midlands (15). 116 of the 207 awards (56%) were to men, slightly higher than previous years.

AWARDS & COURSES

“The Ruth Hayman Trust made my dream come true.”

(Ukrainian woman, awarded a grant of £1,295 for the CELTA course in teaching English language to adults. After successfully completing the course, she became a paid learning support assistant and soon hopes to find work as a teacher.)

“You paid my translation fees which made possible my successful university application along with a scholarship”.

(Asylum seeker from Albania awarded £180 to translate her qualifications from French to English)

During 2022-23, once again we awarded the highest ever amount of money since our establishment in 1983. Thanks to our generous supporters and our successful Big Give campaign, we were able to maintain our maximum grant at £1,500. With your on-going support, we hope we can continue this level in the future. We received 481 applications for support, slightly down on 513 last year, but awarded £125,573 to 207 applicants, an increase on the previous year.

This year we continued to support more students on vocational courses, especially leading to work in health and social care. We supported 17 applicants on a range of medical and health courses leading to work as doctors, nurses, phlebotomists, dentists and care workers. We also supported three dentists and 15 doctors to take the OET and PLAB exams required to work in the U.K. We awarded grants for a broad range of other vocational courses, qualifications and licences including interpreting, accounting, pharmacy, electrical engineering, law, even a certificate in modifying canine behaviour.

All applications are carefully reviewed by our Grants Committee to check eligibility for our grants. Our top priority remains unchanged: to provide support for course, examination and registration fees, including membership of professional organisations. As with all other parts of the economy, inflation has had an effect on course fees, but this is also a reflection of the change in the types and levels of courses as learners are applying for more higher level courses with high fees. In many cases we were able to award the full amount requested, especially for English for Speakers of Other Languages (ESOL) and for asylum seekers. Asylum Seekers are not normally allowed to work and therefore lack the ability to fund any shortfall.

We made one Rose Grant Special Award of £500. This special award is for applicants who show a strong commitment to the community or human rights as well as exceptional academic ability. It was awarded to an asylum seeker from Ghana, a human trafficking victim, for her volunteering work with a charity in that field.

We also made one award for equipment required for a computing course, and awarded book tokens for essential textbooks to ten successful applicants.

In the field of higher education, where fees are very high, we have continued our policy of only awarding grants for courses with a clear vocational aim and to applicants who can provide evidence to show how they will find the rest of the money.

Owing to changes in funding policy in certain parts of England (London, Manchester, Liverpool, Cambridgeshire), we're seeing fewer Asylum Seekers applying for ESOL courses from these areas as they're now receiving some free courses at colleges. One big change this year was the number of applicants from Ukraine, mainly those here on the various schemes introduced as a result of the war. In a large shift from previous years, there were only 11 awards for ESOL courses, compared to 53 last year. There were also 16 awards for IELTS, the English examination needed to enter university or re-qualify as a doctor in the UK and three awards for applicants towards the CELTA examination to allow them to teach English.

Despite the waning effects of the pandemic, we know our learners still live complicated lives and can't always take part in the learning programme for which they applied. We continue to apply flexibility when recipients request extensions but we're aware that, unfortunately, some grants still remain unused.

DONATIONS AND FUNDRAISING

Donations

We would like to thank all of our donors, small and big, individuals, charities and trusts, without whom we wouldn't exist. In these straitened times, we appreciate your continued support. Specifically, we'd like to thank the Blue Moon Trust, the Belpech Trust and the Good Gifts Guide and pay tribute to Ruth Hayman's brother, the late John Hayman, who died at 103 for the generous legacy in his will.



Literary Event

After two year's hiatus in which we were unable to meet face-to-face, we were delighted to host patron Rukhsana Ahmad (right) and long-term supporter Marion Molteno (left) to discuss their lives and literary careers in front of an appreciative and generous audience of both old friends and welcome new faces.

Student Fundraising

In July, Newham College (ESOL Dept. Stratford) raised £206 for the Trust:

"We chose this trust as it's close to our hearts because it supports refugees and quite a few of our learners can identify with this."

In October, MAES (Manchester Adult Education Service) donated £205.35, our share from their 'Charitea' event.

We're grateful to all the staff and students involved in these events.

The Big Give Christmas Challenge

This year our goal was to reach £20,000 and we managed to raise £24,233 (including Giftaid) to help us maintain our maximum grant value at £1,500. We're particularly grateful to the generous supporters who pledged and then paid the initial £5,000. Without their help, we wouldn't have been able to access the match-funding which allowed the doubling of other donations.

NATECLA

As ever, heartfelt thanks to NATECLA members for their ongoing support. Following two years of being unable to meet in person, it was a delight to return to the National Conference, where members donated £755 to the Trust. Thanks to trustee Jenny Wainman for devising the ever-popular Conference Quiz, this year kindly sponsored by Pearson.

Trustees Naima Mohamed and Jane Wilson at NATECLA Conference



FINANCE

As demand for our grants increases, the need for fundraising continues. We're pleased to report that our running costs remain very low at £1,482, meaning that 99% of our expenditure went directly to support applicants. We're deeply indebted to our Patrons, Trustees, sponsors and volunteers for their contributions in work, money and kind.

The Trust's Reserves Policy is to hold funds between £20,000 and £25,000 in reserve for future grant awards. As of 31 March 2023, the Trust held reserves of £3,462. Owing to particularly high levels of demand, we decided to hold an additional grants meeting in February making six for the financial year, rather than the usual five. We will not be repeating this additional grants meeting in future years. Also, owing to the method by which our accounts are constructed, any grants, regardless of whether they are used or not, are considered "spent" for the six months they are valid and, only then, are unspent grants "recycled" into the income line.

This is the second year when our end of year reserves have not been in line with our policy (last year they were significantly above). The board of trustees is now considering whether the policy is fit for purpose, given our unusually variable income profile, and whether there are more appropriate ways to quantify that the Trust has appropriate levels of reserves.

We are deeply grateful to Anna Lancefield who examined our accounts.

MONITORING AND QUALITY ASSURANCE

We require applicants to show why they are unable to pay their fees or other costs themselves and to provide academic references showing the suitability of the course they're planning to attend. Grants are usually paid directly to the institution where the applicant wishes to study by bank transfer on production of an invoice. The only times we pay the applicant directly are for the Rose Grant Special Award and travel awards for disabled applicants, and where applicants can provide evidence that they have paid their fees since they applied. Members of the Grants Committee spend considerable time checking application forms, ensuring that course details are correct, dealing with applicants' queries and revising grants where circumstances have changed. All applicants are asked to confirm that they have received the award and we also encourage them to let us know how they have progressed.

We are aware that in some cases our awards are not used. As mentioned above, we encourage applicants to contact us about any issues that prevent them using the grant and we try to be as flexible as possible in finding solutions for them.

PATRONS, TRUSTEES AND VOLUNTEERS

Trustees: Sue Colquhoun (Vice Chair), Natasha Hayman, Steve Hewitt (Chair), Caroline Hogarth, Stephanie Jones (Treasurer), Sham Kyriakakis (*joined January 23*) Naima Mohamed, Judith Nicholson, Hanna Ostling, Gomathi Panchapagesan, Sally Staples (Secretary), Mary Simpson, Jenny Wainman, Frances Weinreich, Jane Wilson.

President: Sheila Rosenberg, OBE

Patrons: we are most grateful to our supportive patrons, Rukhsana Ahmad, Hilary Blume DBE, Lord Alf Dubs, Lord Peter Hain, Sir Jeremy Isaacs, Tom Jupp OBE, Sue MacGregor CBE, The Hon. Adrienne Marks, Lord Bhikhu Parekh, Shabibi Shah, Janet Suzman DBE.

Special thanks to Rukhsana Ahmad for joining us at our literary event.

Volunteers help us in many ways. Special thanks to Leonard Weinreich for designing Trust communications. And to John Cooper, who has continued to work to improve our online application system which has been running since July 2019 and has made a huge difference to the smooth running of the application process.

IMPACT ASSESSMENT

“The help offered me was ground breaking. I would like to see other people be helped achieve their dreams”.

(a beneficiary from Uganda, awarded a £1,000 grant for an Access to Nursing course. She then progressed to university and is now working as a nurse.)

“I needed to apply and complete a level 3 Electrical Installation course which is what employers ask for. But I couldn't because I was unemployed. So I asked for a grant from RHT and completed the course. Now I'm nearly qualified [I'm getting ECS card] and ready to work”.

(Kurdish refugee awarded a grant for £1,500)



We're well aware that our awards help beneficiaries change their lives for the better. We ask all successful applicants to acknowledge receipt of awards and to explain how our awards have helped them. We also receive letters and email messages describing the difference an award has made to their lives like the examples above. When applicants re-apply for a further course, achievements on previous courses are checked to see whether they show progress.

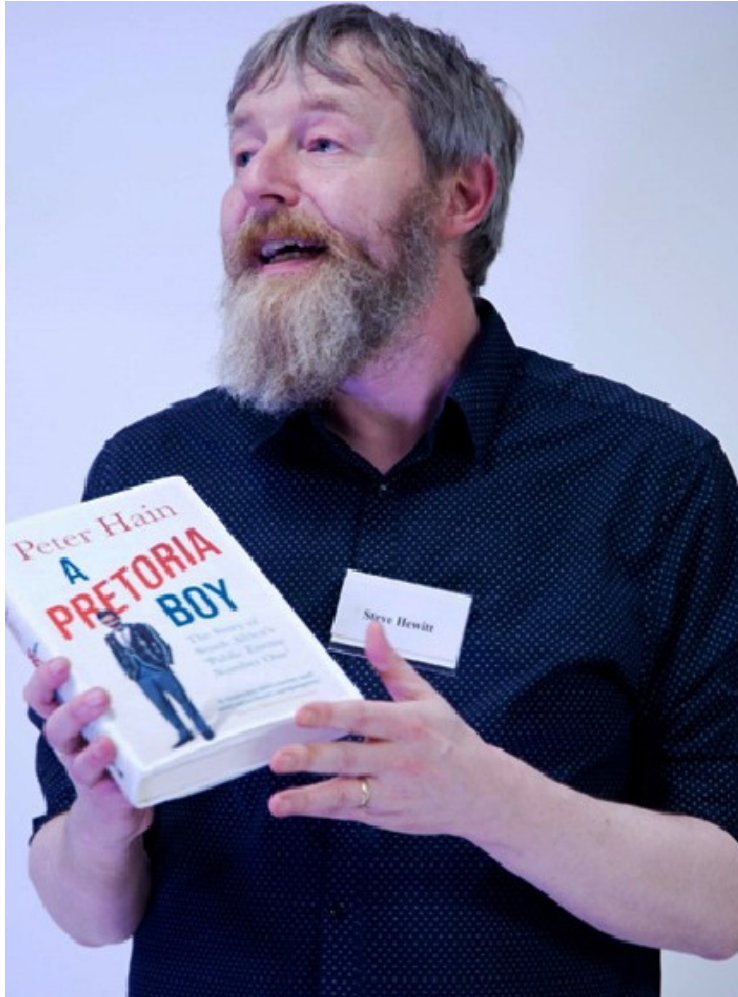
Furthermore, we receive letters from college tutors and student advisers recording the value of our awards.

On a pilot basis during 22/23, we've started to contact beneficiaries more systematically, a year after their grants were awarded, increasing our insight into how grants have helped. It's now our standard practice.

Mark (left) from Afghanistan, was offered a Level Three Access to Science HE course, but had no money. As an asylum seeker, he was neither eligible for an advanced learning loan nor allowed to work to earn the fees. Hearing of the Trust, he applied and our grant offer of £1,500 was a game-changer. "It came at the right time and I had a way forward."

CONTRIBUTION TO PUBLIC BENEFIT

The Ruth Hayman Trust enables individuals with a first language other than English and inadequate financial means to study, gain skills and qualifications which ease their integration into U.K. life. In this way, they are enabled to contribute to both the U.K. economy and society. The Trust therefore advances equality of opportunity for people from diverse cultures and backgrounds and contributes to social cohesion. The Trustees confirm they have complied with the public duty to have due regard to the guidance from the Charity Commission regarding public benefit.



Steve Hewitt
Chair of the Ruth Hayman Trust

CHAIR'S MESSAGE

It was lovely to meet up with supporters in person for the first time since 2019 and the warmth and support in the room for the Trust at our literary event with Ruhksana and Marion was a real fillip after over two years of not being able to meet up. I continue to be very grateful for all of your support.

As one of the trustees on the Grants committee, I know only too well that demands for our grants continue to increase and that inflationary pressures on both applicants and the providers they attend mean the average funding requested is increasing year on year. Those who were struggling to meet basic needs are only struggling more now. I realise these pressures are universal and appreciate how many of you continue to support us, even in these difficult times.

As we can see from the quotes above, your donations make tangible differences to people's lives. We're not the largest charity, but the great thing about the Ruth Hayman Trust is seeing, first hand, people who we support thrive and expand their horizons. It remains a challenge to raise funds, we look forward to returning to a more regular schedule of events in 2023 and beyond. I must also thank the other trustees who put in countless hours of work to ensure we're helping our beneficiaries the best we can, whether that's making sure their grant is paid to their provider, organising fundraising events or applying to other trusts and foundations for grants. As we head into the fortieth year of the Trust's existence, I am proud to lead an organisation with such a great legacy.



Ruth Hayman Trust

Providing educational grants to adults who have come to settle in the UK and whose first language is not English

Report of the Trustees and Unaudited Financial Statements

For the year ended 31 March 2023

Charity number: 287268



Ruth Hayman Trust

Providing educational grants to adults who have come to settle in the UK and whose first language is not English

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Ruth Hayman Trust

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Report of the Trustees

For the year ended 31 March 2023

The Trustees have pleasure in presenting their report and the financial statements for the charity for the year ended 31 March 2023. 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 the Republic of Ireland (FRS102) (effective 1 January 2015).

Objectives and activities

The objective of the trust is to provide educational grants to adults who have come to settle in the UK and whose first language is not English.

Reference and administrative information

Name of Charity	The Ruth Hayman Trust
Charity registration number	287268
Trustees	The Trustees and officers serving during the year and since the year end were as follows: S Colquhoun N Hayman S Hewitt C M P Hogarth S Jones N Mohamed J Nicholson H Ostling G Panchapagesan K M Simpson S Staples J Wainman F Weinreich J Wilson

Independent examiners	Anna Lancefield
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Approved by the Board of Trustees and signed on its behalf by

.....
S Hewitt (Chair of Trustees)
23/9/2023



Ruth Hayman Trust

Providing educational grants to adults who have come to settle in the UK and whose first language is not English

Independent Examiners Report to the Trustees

For the year ended 31 March 2023

I report to the Trustees on my examination of the accounts of the charity for the year ended 31 March 2023.

Responsibilities and basis of report

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

I report in respect of my examination of the charity'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 examiners statement

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 2011 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 requirements 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.

Anna Lancefield
3 Belle Vue Road, Herne Bay, Kent CT6 6BX



Ruth Hayman Trust

Providing educational grants to adults who have come to settle in the UK and whose first language is not English

Statement of Financial Activities

For the year ended 31 March 2023

	Notes	Unrestricted funds	Restricted funds	2023	2022
		£	£	£	£
Income from:					
Donations	2	39,640	27,121	66,761	86,195
Other activities	3	1,264	-	1,264	479
Total		40,904	27,121	68,025	86,674
Expenditure on:					
Grants	4	108,780	16,793	125,573	71,923
Support costs	5	1,482	-	1,482	763
Total		110,262	16,793	127,055	72,687
Net income/ (expenditure)		(69,358)	10,328	(59,030)	13,987
Reconciliation of funds					
Total funds brought forward		56,322	6,586	62,908	48,921
Total funds carried forward		(13,036)	16,914	3,878	62,908



Ruth Hayman Trust

Providing educational grants to adults who have come to settle in the UK and whose first language is not English

Statement of Financial Position

As at 31 March 2023

	Notes	2023 £	2022 £
Current Assets			
Cash at bank and in hand		3,878	62,908
		3,878	62,908
Net current assets		3,878	62,908
Total assets less current liabilities		3,878	62,908
Net assets	7	3,878	62,908
The funds of the charity			
Restricted income funds	6	16,914	6,586
Unrestricted income funds	6	(13,036)	56,322
Total funds		3,878	62,908

The financial statements were approved and authorised by the Board of Trustees and signed on its behalf by:

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S Hewitt (Chair of Trustees)
23/9/2023



Ruth Hayman Trust

Providing educational grants to adults who have come to settle in the UK and whose first language is not English

Notes to the Financial Statements

For the year ended 31 March 2023

1. Accounting Policies

Basis of accounting

The financial statements have been prepared under the historical cost convention, except for investments which are included at market value and the revaluation of certain fixed assets and in accordance with the Charities SROP (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), and the Charities Act 2011.

The Ruth Hayman Trust meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

2. Income from donations

	Unrestricted funds	Restricted funds	2023	2022
	£	£	£	£
Donations received	34,331	27,121	61,452	83,737
Gift Aid	5,308	-	5,308	2,459
	39,640	27,121	66,761	86,195

The income from donations is made up as follows:

Regular donors	7,900	7,241
Other unrestricted donations from individuals	15,944	47,458
Other restricted donations from individuals	-	1,500
Big Give	24,233	12,509
Alf Dubs event	-	1,194
Captain Tom Walk	-	3,636
Literary event	1,098	-
Student fundraising	411	-
Unrestricted donations from organisations	10,025	2,500
Restricted donations from organisations	1,790	7,699
	61,452	83,737



Ruth Hayman Trust

Providing educational grants to adults who have come to settle in the UK and whose first language is not English

3. Income earned from other activities

	2023 £	2022 £
Unrestricted funds		
Sales at NATECLA events	922	300
Fundraising via Amazon Smile	11	10
Fundraising via give as you live	248	169
Interest	84	-
	1,264	479

4. Expenditure on grants

	Unrestricted funds £	Restricted funds £	2023 £	2022 £
Grant awards	108,044	16,793	124,797	70,607
Book token awards	776	-	776	1,316
	108,780	16,793	125,573	71,923

The grant awards are made up as follows:

Funds awarded in current year	195,034	118,450
Funds awarded in prior year and now invalid	(33,812)	(47,843)
	125,222	70,607

5. Analysis of support costs

	2023 £	2022 £
CAF donate fees	174	112
CAF account fees	72	96
Other administrative costs	1,236	555
	1,482	763



Ruth Hayman Trust

Providing educational grants to adults who have come to settle in the UK and whose first language is not English

6. Movement in funds

	Balance at 01/04/2022 £	Incoming resources £	Outgoing resources £	Balance at 31/03/2023 £
Current year				
Unrestricted Funds				
General	56,322	40,904	110,262	(13,036)
	56,322	40,904	110,262	(13,036)
Restricted funds				
Hilden Trust	1,561	-	160	1,401
Good Gifts Catalogue	4,556	1,790	5,575	771
Jane Shackman	-	-	(350)	350
Big Give 2020	-	-	(1,000)	1,000
Big Give 2021	469	-	100	369
Big Give 2022	-	24,233	12,308	11,925
Literary event	-	1,098	-	1,098
	6,586	27,121	16,793	16,914
Previous year				
Unrestricted funds				
General	36,289	63,772	43,739	56,322
	36,289	63,772	43,739	56,322
Restricted funds				
Hilden Trust	-	-	(1,561)	1,561
Big Give 2019	-	7,699	3,143	4,556
Hecht	-	1,500	1,500	-
2.6 Challenge	-	1,194	1,194	-
Ride London	-	12,509	12,040	469
Big Glve 2020	12,632	-	12,632	-
	12,632	22,902	28,948	6,586



Ruth Hayman Trust

Providing educational grants to adults who have come to settle in the UK and whose first language is not English

7. Analysis of net assets between funds

	Net current assets/ (liabilities)	Net assets
	£	£
Current year		
Unrestricted funds	(13,036)	(13,036)
Restricted funds	16,914	16,914
	3,878	3,878
Previous year		
Unrestricted funds	56,322	56,322
Restricted funds	6,586	6,586
	62,908	62,908



Ruth Hayman Trust

Providing educational grants to adults who have come to settle in the UK and whose first language is not English

Detailed Statement of Financial Activities*

For the year ended 31 March 2023

	2023 £	2022 £
Income from donations		
Donations	61,452	83,737
Gift Aid	5,308	2,459
	66,761	86,195
Income from other activities		
Events	922	300
Fundraising via give as you live and Amazon smile	259	179
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Total incoming resources	68,025	86,674
Expenditure on grants		
Grant awards	(124,797)	(70,607)
Book token awards	(776)	(1,316)
	(125,573)	(71,923)
Expenditure on support costs		
Virgin Giving/ CAF Donate fees	(174)	(112)
CAF account fees	(72)	(96)
Other administrative costs	(1,236)	(555)
	(1,482)	(763)
Total resources expended	(127,055)	(72,687)
Net income	(59,030)	13,987

* This page does not form part of the statutory financial statements



Ruth Hayman Trust

Providing educational grants to adults who have come to settle in the UK and whose first language is not English

Report of the Trustees and Unaudited Financial Statements

For the year ended 31 March 2023

Charity number: 287268



Ruth Hayman Trust

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23/9/2023



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Ruth Hayman Trust

Providing educational grants to adults who have come to settle in the UK and whose first language is not English

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Ruth Hayman Trust

Providing educational grants to adults who have come to settle in the UK and whose first language is not English

7. Analysis of net assets between funds

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Ruth Hayman Trust

Providing educational grants to adults who have come to settle in the UK and whose first language is not English

Detailed Statement of Financial Activities*

For the year ended 31 March 2023

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Expenditure on support costs		
Virgin Giving/ CAF Donate fees	(174)	(112)
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	(1,482)	(763)
Total resources expended	(127,055)	(72,687)
Net income	(59,030)	13,987

* This page does not form part of the statutory financial statements

Accounts



Ruth Hayman Trust

Annual Report

APRIL 2021 - MARCH 2022

The Ruth Hayman Trust provides educational grants to adults who have come to settle in the UK and whose first language is not English

P O BOX 17685 LONDON N6 6WD www.ruthhaymantrust.org.uk
CHARITY COMMISSION REGISTRATION NO. 287268



Recently qualified **Nurse Eniby**, who says:
"Your grant made such a difference to my life".

SUMMARY OF OUR YEAR

Yet again, records have been broken: we gave away more than ever before. 219 grants were awarded totalling £118,450 for fees, books and equipment, £28,382 more than our previous year.

Thanks to our generous supporters, we raised an astounding £86,674. Fortunately, we ended the year in a strong position, despite Covid uncertainties.

133 dictionaries, kindly donated by Oxford University Press, were awarded to beneficiaries.

We supported applicants from 56 countries living across the U.K. to study on a wide range of courses. The majority of successful applicants were seeking sanctuary in the UK as refugees and asylum seekers.

This year, 99% of our spending went directly to applicants. Thanks to all those who covered administrative costs and/or gave their services free.

APPLICANTS WE SUPPORTED

“It was crucial for me, took off my worrying from where to get cost of exam, also pushed me forward a step as I passed the exam by using this money.”

(An asylum seeker, a dentist from Iraq, who was awarded £806 for the ORE1 examination required for overseas dentists to work in the UK.)

Like the dentist quoted above, our beneficiaries lack the means to study without our grants. We support adults who have come to settle in the UK. and whose first language is not English, especially those seeking sanctuary. Many of them have suffered severe financial and social hardship, including those who are survivors of modern slavery, domestic violence or trafficking.

During 2021-22, the largest number came from Sudan (18), followed by Iran, Nigeria, Syria and Afghanistan. The vast majority of grants were awarded to those who had come to seek sanctuary. Successful applicants, most of whom were over 25 years old, live across England, Scotland, Wales and Northern Ireland with the greatest number from Greater London (68) followed by East Midlands (48), Northern Ireland (33) and North West England (26). 110 of the 219 awards were to men.

AWARDS & COURSES

“Thank you so much for your help. I am crying from happiness”.

(From a beneficiary on a Level 6 post-graduate interpreting course.)

“I will not let you down.”

(Promise from human rights lawyer who, with funding from the Trust, has already completed the first part of a conversion course needed to practise in the UK and, thanks to another grant, is now on the second and final section.)

In 2021-22 we awarded the highest ever amount of money since we were established in 1983. Thanks to generous donations from supporters we were able to increase the maximum grant from £1,000 to £1,500 on a temporary basis. We very much hope we can afford to maintain this increase in the future. We received 513 applications for support, slightly down on 554 last year, but awarded £118,450 to 219 applicants, £28,382 more than in the previous year.

All applications are carefully reviewed by our Grants Committee to check eligibility for our grants. We are hoping that the clearer guidelines on our website (over 90% of applications are now online) are reducing applications from learners we would never support (for example, those whose first language is English, those studying for PhDs and non-vocational degrees and Master's courses). For a second year, the Covid pandemic has affected both applications and the ability of recipients to use their grants. We continue to be flexible where recipients ask for extensions but we are aware that, unfortunately, some grants still remain unused.

Our top priority remains unchanged: to provide support for course, examination and registration fees, including membership of professional organisations. We awarded more grants than the previous year (219 compared to 204) and we increased the amount of our grants. In many cases we were able to award the full amount requested, especially for English for Speakers of Other Languages (ESOL) and for asylum seekers. Asylum seekers are not normally allowed to work and therefore lack the ability to fund any shortfall.

We made two Rose Grant Special Awards of £500 each. This special award is for applicants who show a strong commitment to the community or human rights as well as exceptional academic ability. The first award went to the human rights lawyer from Turkey quoted earlier in the report, the other to an applicant working to support refugees in the UK.

We also made three awards for equipment required for professional cookery courses and awarded book tokens for essential textbooks to nine successful applicants.

In the field of higher education, where fees are very high, we have continued our policy of only giving grants for courses with a clear vocational aim and to applicants who can provide evidence to show how they will find the rest of the money.

This year we continued to support more students on vocational courses, especially leading to work in health and social care. We supported 27 applicants on a range of medical and health courses leading to work as doctors, nurses, phlebotomists, dentists and care workers. We also supported two dentists and 12 doctors to take the ORE and PLAB exams required to work in the UK. We awarded grants for a broad range of other vocational courses, qualifications and licences including interpreting, accounting, electrical engineering, hairdressing, law, floristry and, for the first time, a certificate in brewing and malting.

There were 53 awards for ESOL courses from pre-entry to Level 2 compared to 48 last year. Although some devolved areas of England, notably Greater Manchester, London and Cambridgeshire, are now waiving fees for ESOL learners, learners are still being charged in other areas of the country. There were also 18 awards for IELTS, the English examination needed to enter university or re-qualify as a doctor in the UK.

FINANCE

(see appended accounts)

We're very pleased to have raised £86,674, a record amount, 17% more than last year. It was made possible thanks to our extremely generous supporters and was an amazing achievement for the Trust during the pandemic. As mentioned above, we also awarded a record amount of £118,450 in grants to our beneficiaries, 32% more than we gave away last year, but more than the amount we raised. Given our reserves and improving data on what percentage of awards are used, we can carefully balance grants awarded against our income. As demands for our grants increase, the need for fundraising continues.

We're pleased to report that our running costs remain very low at £763, meaning that 99% of our expenditure went directly to support applicants. We're deeply indebted to our Patrons, Trustees, sponsors and volunteers for their contributions in work, money and kind.

The Trust's Reserves Policy is to hold funds between £20,000 and £25,000 in reserve for future grant awards. As of 31 March 2022, the Trust held reserves of £56,322, primarily due to a very large donation towards the end of the financial year. For 22/23, we have new grants policies in place to ensure the generous donations from all of our supporters are being paid out in grants in a timely manner.

We're deeply grateful to Anna Lancefield who examined our accounts.

Thank you to all those who donated so selflessly that, despite the pandemic and the fact that we were not able to hold in-person fundraising events, we raised even more than ever before.

RAISING THE MONEY



Our distinguished patron, Lord Alf Dubs, who was in conversation with Sue MacGregor at our first-ever livestream fundraiser.

As restricted as we were by pandemic rules, we still found opportunities for fundraising. We held two livestreams on our new YouTube channel where attendees donated whilst watching. The first, in June 2021, featured two of our patrons, Lord Alf Dubs and Sue MacGregor CBE in conversation, with Alf speaking movingly about his life as a refugee and his more recent work to support unaccompanied children to be reunited with their families.

In November 2021, our second livestream remembered Ruth Hayman on the 40th anniversary of her death and featured reminiscences from her family and friends including another of our distinguished patrons, Lord Peter Hain. Both videos can be viewed on our new YouTube channel, <https://www.youtube.com/@ruthhaymantrust>



Captain Tom 100 Challenge

Congratulations to the trustees who together clocked up 176 miles and raised £3,636 for the Trust.

Our special thanks and admiration go to Judith Nicholson who, in a single day, walked 20.6 miles from Richmond to the bench commemorating Ruth Hayman on Hampstead Heath and retained sufficient energy to smile for Frances Weinreich's camera.

Donations

We were fortunate to benefit from many generous contributions and would particularly like to thank The Good Gifts Guide and Jane Shackman (in memory of her mother Harriet Shackman) for their donations.

The Big Give Christmas Challenge

This year, aiming to reach £12,000, we achieved over £14,000 including Giftaid for grants to refugees and asylum seekers. We're particularly grateful to the two generous supporters who pledged the initial £3,000. Without them, the Trust would not have been able to access the match funding which allowed other donations to be doubled.

And thank you to Ascentis for their handsome £500 contribution. Further thanks to Vivianne Johnsson who led a Pilates class and Vikki Poulson who ran a stretch class in aid of the Trust during the Big Give week.



*The fundraising students of
Lewisham College*

We thank the Lewisham College students who raised £600 in a food sale. We hope this will encourage further opportunities for student fundraising.

NATECLA

Many thanks to NATECLA members for their continuing support. Although it was not possible to meet in person, members donated £300 to the Trust at online events.

MONITORING AND QUALITY ASSURANCE

We require applicants to show why they are unable to pay their fees or other costs themselves and to provide academic references showing the suitability of the course they're planning to attend. Grants are usually paid direct to the institution by bank transfer on production of an invoice. The only times we pay the applicant directly are for the Rose Grant Special Award, equipment and travel awards for disabled applicants, and where applicants can provide evidence that they have paid their fees since they applied. Members of the Grants Committee spend considerable time checking application forms, ensuring that course details are correct, dealing with applicants' queries and revising grants where circumstances have changed. All applicants are required to confirm that they have received the award but we also encourage them to let us know how they have progressed.

Nevertheless, we are aware that in some cases our awards are not used, and this has been a particular problem this year where studies have been disrupted during the pandemic. We encourage applicants to contact us about any issues that prevent them using the grant and we try to be as flexible as possible in finding solutions for them.

VOLUNTEERS

We are very grateful to all those who helped us in a variety of ways. Special thanks to Leonard Weinreich for all his help in designing Trust communications, also to Kelly Jennings-Robinson who, after more than a decade's service for the Trust, has retired from her role in dispatching newsletters. Also, we're grateful to John Cooper who has continued to work at improving our online application system. It's been running since July 2019 and has made a huge difference to the smooth running of the application process. And special thanks to Sadie Sareen, whose expert advice will help us make welcome improvements to our supporter database.

PATRONS & TRUSTEES

TRUSTEES: Steve Hewitt (Chair from 01.01.2022), Sue Colquhoun (Vice Chair), Natasha Hayman, Caroline Hogarth, Stephanie Jones (Treasurer), Naima Mohamed, Judith Nicholson, Hanna Ostling, Shweta Otiv (until November 2021), Gomathi Panchapagesan, Sally Staples (Secretary from 01.01.2022), Mary Simpson (Chair until 01.01.2022), Jenny Wainman, Frances Weinreich (Secretary until 01.01.2022), Jane Wilson.

Shweta Otiv resigned mid-year and we thank her for all her work as a trustee.

President: Sheila Rosenberg OBE

Patrons: We are most grateful to our supportive patrons, Rukhsana Ahmad, Hilary Blume DBE, Lord Alf Dubs, Lord Peter Hain, Sir Jeremy Isaacs, Tom Jupp OBE, Sue MacGregor CBE, The Hon. Adrienne Marks, Lord Bhikhu Parekh, Shabibi Shah, Janet Suzman DBE.

This year we were delighted to welcome writer, dramatist and translator Rukhsana Ahmad as patron of the Trust.

IMPACT ASSESSMENT

***“The help offered me was ground breaking.
I would like to see other people being helped
to achieve their dreams”.***

(Awarded a £1,000 grant for an Access to Nursing course,
this beneficiary from Uganda progressed to university and is now working as a nurse.)

We know our awards change beneficiaries' lives for the better.

All successful applicants are asked to acknowledge receipt of awards and to explain how our awards have helped them.

We also receive letters and email messages describing the difference an award has made to their lives, such as in the example above. When applicants re-apply for a further course, achievements on previous courses are checked to see whether they show progress.

The value of our awards is frequently underlined by letters received from college tutors and student advisers.

CONTRIBUTION TO PUBLIC BENEFIT

The Ruth Hayman Trust enables individuals with a first language other than English and inadequate financial means to study, gain skills and qualifications which ease their integration into U.K. life. In this way, they are enabled to contribute to both the U.K. economy and society. The Trust therefore advances equality of opportunity for people from diverse cultures and backgrounds and contributes to social cohesion.

The Trustees confirm they have complied with the public duty to have due regard to the guidance from the Charity Commission regarding public benefit.



LOOKING FORWARD

by the Chair, Steve Hewitt

I was delighted to be appointed Chair of the Trust in January 2022, having served as a Trustee since 2016. I hope I can bring as much commitment and drive to the role as my dedicated predecessors. With the pandemic continuing, 2021/22 was a highly successful but also unusual year for the Trust, both in terms of applicants and the way we raised funds to support them. Our future challenge will be to maintain our level of fundraising in years to come.

If our first ventures into livestreaming rather than in-person events were not exactly “broadcast” quality, then at least we could all see and hear each other and come together virtually when we couldn’t meet any other way. My thanks to the trustees and patrons involved and, as always, to our dedicated and generous donors and supporters. As we return to some level of normality, let’s hope we’ll all get to meet in the near future.



Ruth Hayman Trust

Providing educational grants to adults who have come to settle in the UK and whose first language is not English

Report of the Trustees and Unaudited Financial Statements

For the year ended 31 March 2022

Charity number: 287268



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Independent Examiner's Report to the Trustees	4
Statement of Financial Activities	5
Statement of Financial Position	6
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Report of the Trustees

For the year ended 31 March 2022

The Trustees have pleasure in presenting their report and the financial statements for the charity for the year ended 31 March 2022. 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 the Republic of Ireland (FRS102) (effective 1 January 2015).

Objectives and activities

The objective of the trust is to provide educational grants to adults who have come to settle in the UK and whose first language is not English.

Reference and administrative information

Name of Charity	The Ruth Hayman Trust
Charity registration number	287268
Trustees	The Trustees and officers serving during the year and since the year end were as follows: S Colquhoun N Hayman S Hewitt C M P Hogarth S Jones N Mohamed J Nicholson H Ostling S Otiv G Panchapagesan K M Simpson S Staples J Wainman F Weinreich J Wilson
Independent examiners	Anna Lancefield

Approved by the Board of Trustees and signed on its behalf by

.....
S Hewitt (Chair of Trustees)
[XX.XX.XXXX]



Independent Examiners Report to the Trustees

For the year ended 31 March 2022

I report to the Trustees on my examination of the accounts of the charity for the year ended 31 March 2022.

Responsibilities and basis of report

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

I report in respect of my examination of the charity'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 examiners statement

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 2011 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 requirements 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.

Anna Lancefield
3 Belle Vue Road, Herne Bay, Kent CT6 6BX



Statement of Financial Activities

For the year ended 31 March 2022

	Notes	Unrestricted funds	Restricted funds	2022	2021
		£	£	£	£
Income from:					
Donations	2	63,293	22,902	86,195	73,249
Other activities	3	479	-	479	700
Total		63,772	22,902	86,674	73,949
Expenditure on:					
Grants	4	42,975	28,948	71,923	62,983
Support costs	5	763	-	763	571
Total		43,739	28,948	72,687	63,554
Net income/ (expenditure)		20,033	(6,046)	13,987	10,395
Reconciliation of funds					
Total funds brought forward		36,289	12,632	48,921	38,527
Total funds carried forward		56,322	6,586	62,908	48,922



Statement of Financial Position

As at 31 March 2022

	Notes	2022 £	2021 £
Current Assets			
Cash at bank and in hand		62,908	48,922
		62,908	48,922
Net current assets		62,908	48,922
Total assets less current liabilities		62,908	48,922
Net assets	7	62,908	48,922
The funds of the charity			
Restricted income funds	6	6,586	12,633
Unrestricted income funds	6	56,322	36,289
Total funds		62,908	48,922

The financial statements were approved and authorised by the Board of Trustees and signed on its behalf by:

.....
S Hewitt (Chair of Trustees)
[XX.XX.XXXX]



Notes to the Financial Statements

For the year ended 31 March 2022

1. Accounting Policies

Basis of accounting

The financial statement have been prepared under the historical cost convention, except for investments which are included at market value and the revaluation of certain fixed assets and in accordance with the Charities SROP (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), and the Charities Act 2011.

The Ruth Hayman Trust meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

2. Income from donations

	Unrestricted funds	Restricted funds	2022	2021
	£	£	£	£
Donations received	60,835	22,902	83,737	68,629
Gift Aid	2,459	-	2,459	4,620
	<u>63,293</u>	<u>22,902</u>	<u>86,195</u>	<u>73,249</u>

The income from donations is made up as follows:

Regular donors	7,241	7,149
Other unrestricted donations from individuals	47,458	20,500
Other restricted donations from individuals	1,500	-
Big Give	12,509	15,632
Captain Tom Walk	3,636	-
Alf Dubs event	1,194	-
2.6 Challenge	-	3,053
Ride London	-	1,245
Unrestricted donations from organisations	2,500	5,050
Restricted donations from organisations	<u>7,699</u>	<u>16,000</u>
	<u>83,737</u>	<u>68,629</u>



3. Income earned from other activities

	2022	2021
	£	£
Unrestricted funds		
Sales at NATECLA events	300	600
Fundraising via Amazon Smile	10	-
Fundraising via give as you live	169	100
	479	700

4. Expenditure on grants

	Unrestricted funds	Restricted funds	2022	2021
	£	£	£	£
Grant awards	41,659	28,948	70,607	62,467
Book token awards	1,316	-	1,316	516
	42,975	28,948	71,923	62,983

The grant awards are made up as follows:

Funds awarded in current year	118,450	90,069
Funds awarded in prior year and now invalid	(47,843)	(27,602)
	70,607	62,467

5. Analysis of support costs

	2022	2021
	£	£
Virgin Giving/ CAF donate fees	112	97
CAF account fees	96	69
Other administrative costs	555	405
	763	571



Report of the Trustees and Unaudited Financial Statements

For the year ended 31 March 2022

Charity number: 287268



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	£	£
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Other administrative costs	555	405
	763	571

Accounts



Ruth Hayman Trust

Annual Report

APRIL 2020 - MARCH 2021

The Ruth Hayman Trust provides educational grants to adults who have come to settle in the UK and whose first language is not English

P O BOX 17685 LONDON N6 6WD www.ruthhaymantrust.org.uk
CHARITY COMMISSION REGISTRATION NO. 287268



Naima Mohamed, our newest trustee and former beneficiary, on her graduation day

SUMMARY OF OUR YEAR

We gave away more than ever before.

204 grants were awarded totalling £90,069 for fees, books and equipment, £15,137 more than the previous year.

Thanks to our generous supporters, we raised a record £73,949. Fortunately, we ended the year in a strong position, despite pandemic uncertainties.

134 dictionaries, kindly donated by Oxford University Press, were awarded to beneficiaries.

We supported applicants from 52 countries living across the U.K. to study on a wide range of courses.

The majority of successful applicants were seeking sanctuary in the U.K. as refugees and asylum seekers.

This year, 99% of our spending went directly to applicants. Thanks to all those who covered administrative costs and/or gave their services free.

APPLICANTS WE SUPPORTED

***“This news fell like rain in the desert upon me...
I am in gratitude for your help and I have no words how to express
myself and my happiness.”***

(an asylum seeker, one of our beneficiaries, hearing that he'd been awarded
a full grant for the Diploma in Public Service Interpreting)

Like the man quoted above, our beneficiaries lack the means to study without our grants. We support adults who have come to settle in the U.K. and whose first language is not English, especially those seeking sanctuary. Many of them have suffered severe financial and social hardship, including those who are survivors of modern slavery, domestic violence or trafficking.

During 2020-21, our successful applicants came from 52 different countries. The largest number came from Syria (30), followed by Iran, Sudan and Nigeria. 83% of grants were awarded to those seeking sanctuary and the others were from the European Union or were British Citizens.

Successful applicants, most of whom were over 25 years old, live across England, Scotland, Wales and Northern Ireland with the greatest number from Greater London (48) followed by East Midlands (36), Northern Ireland (33) and Scotland (22). 103 awards were to men and 101 to women.

AWARDS & COURSES

***“I’ve received a scholarship from Goldsmith University allowing me
to pursue my dreams of higher education. Your September 2020
grant enabled me to complete an access course, cover its financial
costs and also motivated me to work harder in pursuit of my
educational goals. I’ll be forever grateful to you
for trusting me and allowing me this opportunity.”***

(an asylum seeker, one of our beneficiaries, awarded a grant for an Access to Computing course)

In 2020-21 we awarded the highest ever amount of money since we were established in 1983. We received 554 applications for support compared to 467 last year and awarded £90,069 to 204 applicants, £15,137 more than in the previous year.

However, while we were able to award more than ever before, owing to the Covid pandemic some beneficiaries were not able to access courses so were unable to use their grants immediately. Those on elementary courses like pre-entry ESOL where online learning was not offered were particularly affected. We have been as flexible as possible by extending our usual six-month time limit for using grants to suit individual circumstances, but we are aware that, unfortunately, some grants still remain unused.

Our top priority was unchanged: to provide support for course, examination and registration fees, including membership of professional organisations. We awarded more grants than the previous year (204 compared to 183) and we increased the amount of our grants. In many cases we were able to award the full amount requested, especially for English for Speakers of Other Languages (ESOL) and for asylum seekers. Asylum seekers are not normally allowed to work and therefore lack the ability to fund any shortfall.

In the field of higher education, where fees are very high, we have continued our policy of only giving grants up to £1,000 to applicants with a clear vocational aim and who can provide evidence to show how they will find the rest of the money.

This year we continued to support more students on vocational courses, especially leading to work in health and social care. We supported 26 applicants on a range of courses leading to work as doctors, nurses, and care workers. We included grants towards degrees in medicine and training courses and qualifications for doctors to enable them to work in the U.K. We supported 9 dentists with fees for the courses and qualifications needed to practise here. We awarded grants for a broad range of other vocational courses, qualifications and licences including security, computing, interpreting, exhibition and event management, professional cookery, hairdressing and barbering, transport management and electrical engineering.

There were slightly fewer awards for ESOL, owing to the fact that some providers are waiving fees for ESOL courses. There were 48 awards for ESOL courses from pre-entry to Level 2 compared to 51 last year and also 14 awards for IELTS, the English examination needed to enter university or re-qualify as a doctor in the U.K.

We gave two awards for equipment. The first, for a stethoscope, was given to an asylum seeker from Sri Lanka studying for a degree in medicine. The second was given for a uniform required for a Professional Cookery course to an asylum seeker from Nigeria. We awarded book tokens to 7 beneficiaries for essential textbooks.

We're exceptionally grateful to Oxford University Press who donated and despatched 134 dictionaries to beneficiaries, more than ever before in any one year.

FINANCE

(see appended accounts)

We're very pleased to have raised £73,949, a record amount, 78% more than last year. It was made possible thanks to our extremely generous supporters and was an amazing achievement for the Trust during the pandemic.

We also gave away a record amount of £90,069 in grants to our beneficiaries, 20% more than we gave away last year, but more than the amount we raised. As demand for our grants increases, the need for fundraising continues.

We're pleased to report that our running costs remain very low at £571, meaning that 99% of our expenditure went directly to support applicants. We're deeply indebted to our Patrons, Trustees, sponsors and volunteers for their contributions in work, money and kind.

The Trust's Reserves Policy is to hold funds between £20,000 and £25,000 in reserve for future grant awards. As of 31 March 2021, the Trust held reserves of £36,289, a small increase from the previous year. Whilst this puts us in a good financial position for the start of the 2021/22 financial year, £36,000 will only fund the first two of our five grant rounds for the year, and in the face of continuing demand from our beneficiaries, fundraising continues to be as important as ever for the Trust.

We're deeply grateful to Anna Lancefield who examined our accounts.

RAISING THE MONEY

Thank you to all those who donated so selflessly that, despite the pandemic and the fact we were not able to hold in-person fundraising events, we raised more than ever before.

Donations

We were fortunate to benefit from many generous contributions. We'd particularly like to thank Dame Hilary Blume, the Hecht Charitable Foundation, the Blue Moon Trust and the Hilden Trust for their donations.

Fundraising

The 2.6 Challenge (a Marathon is 26 miles long. In the absence of actual running, the challenge was to find sponsorship in events with 2 and 6 in the title).

Thank you to all those who donated to our 2.6 challenge We were delighted to raise £3,053 towards grants to work in health and social care professions. Trustees' activities ranged from Judith Nicholson's 26-question Ruth Hayman Trust quiz, to 26 tricky spellings learned by two ESOL classes and to 26 miles walked as permitted exercise during the locked-down week of the challenge.

From the 2.6 Challenge quiz:

Where is this memorial bench? Epping Forest? Richmond Park? Hampstead Heath?

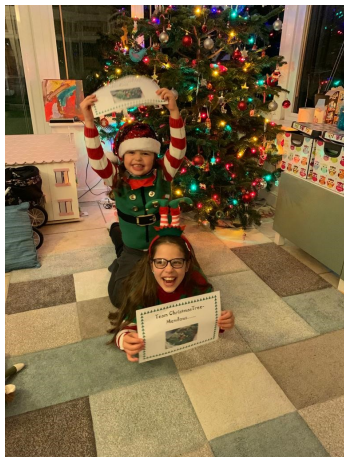


(Answer: Hampstead Heath)

Ride London

Congratulations to Zach Rayner and his dad Jimmy, and also to Dave Higgins. They took part in the Prudential Ride London event, cycling for the Trust and completed their target miles, raising £1,245.





The Big Give Christmas Challenge

For the second Christmas, we've participated in the Challenge, where the Big Give provides matched funding for charities, provided they can meet their pledge and fundraising targets. We're delighted to report that we raised £15,632 (plus Gift Aid of £1,155), beating our £8,000 target to provide grants for those seeking sanctuary for courses and qualifications in health and social care.

Young quizzers finding fun in fundraising

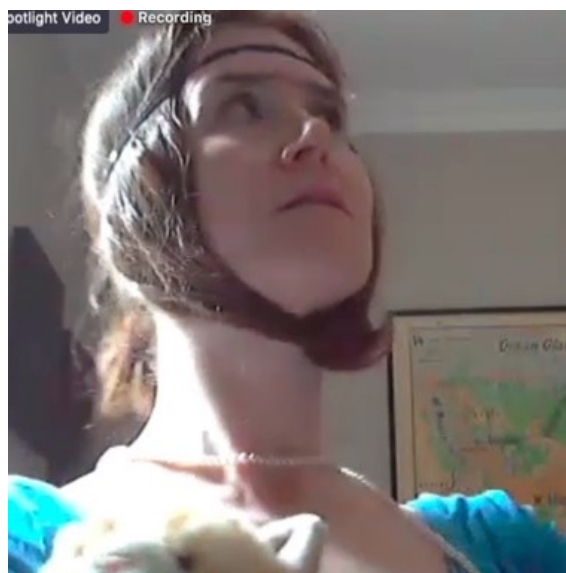
Special thanks for help with the Challenge to awarding bodies *Ascentis and Gateway Qualifications* for their generous support; *Vivienne Jonsson-Boulogne*, for teaching an excellent Zoom Pilates class for the Trust – and to the supporters who took part; *Tash Hayman* and *Harry Kidby*, who masterminded a virtual 12 Days of Christmas Challenges Quiz raising £1,700. Nearly 40 teams, remote and household, wrote haikus, folded origami geese, dressed up, made music, baked cakes, and answered all kinds of festive questions ranging from carols to code breakers, demonstrating conclusively the 'fun' in 'fundraising'. Thanks also to *Rukhsana Ahmed*, our patron and herself a writer, who judged the haiku competition and *Richard Flack*, music producer, who judged the Christmas songs in the quiz.

NATECLA Fundraising Events

The Ruth Hayman Trust was established in 1983 by the National Association for Teaching English and Community Languages to Adults (NATECLA) in memory of Ruth Hayman, one of its founder members.

The relationship between the Trust and NATECLA has always been supportive and close. Participation in NATECLA events promotes our work to ESOL teachers across the U.K. So, as ever, we thank members for their support. This year it was not possible to hold any in-person student fundraising events but NATECLA members generously supported the Trust as part of online webinars and conferences.

Thanks to Trinity College London, who sponsored the successful Ruth Hayman Trust quiz at NATECLA's online conference on 4 July, and to quiz mistress and compiler, Trustee Jenny Wainman. A highlight was the challenge to dress up as Leonardo's *Lady With An Ermine* within a 10-minute time limit. Congratulations to Jeni Prettyman who managed this amazing likeness:



MONITORING AND QUALITY ASSURANCE

We require applicants to show why they are unable to pay their fees or other costs themselves and to provide academic references showing the suitability of the course they're planning to attend. Grants are usually paid direct to the institution by bank transfer on production of an invoice. The only times we pay the applicant directly are for the Rose Grant Special Award, equipment and travel awards for disabled applicants, and where applicants can provide evidence that they have paid their fees since they applied. Members of the Grants Committee spend considerable time checking application forms, ensuring that course details are correct, dealing with applicants' queries and revising grants where circumstances have changed. All applicants are required to confirm that they have received the award but we also encourage them to let us know how they have progressed.

Nevertheless, we are aware that in some cases our awards are not used, and this has been a particular problem this year where studies have been disrupted during the pandemic. We encourage applicants to contact us about any issues that prevent them using the grant and we try to be as flexible as possible in finding solutions for them.

VOLUNTEERS

This year it has not been possible for many of our volunteers, especially those involved in student fundraising, to fundraise for the Trust in person, but we are very grateful to all those who helped us in a variety of other ways. Special thanks to Kelly Jennings-Robinson who always manages to find time in her busy schedule to send out our newsletters and analyse response rates, and to John Cooper, who has continued to work to improve our online application system. This has been running since July 2019 and has made a huge difference to the smooth running of the application process.

PATRONS & TRUSTEES

TRUSTEES: Sue Colquhoun (Vice Chair), Natasha Hayman, Steve Hewitt, Caroline Hogarth, Stephanie Jones (Treasurer), Naima Mohamed, Judith Nicholson, Hanna Ostling, Shweta Otiv, Gomathi Panchapagesan, Sally Staples, Mary Simpson (Chair) Jenny Wainman, Frances Weinreich (Hon. Sec.), Jane Wilson.

We are delighted to welcome Naima Mohamed as a trustee. Her appointment was agreed in March 2021 and confirmed at the April meeting of trustees. Naima, who came to the UK from Somalia to seek sanctuary, was supported by the Trust with a grant for the IELTS examination, which is required for university entrance. She then went on to graduate in pharmacy and is now working, using her pharmacy degree in producing food for those requiring special diets, for example for cancer sufferers.

PRESIDENT: Sheila Rosenberg, OBE

PATRONS: We are most grateful to our supportive patrons, Rukhsana Ahmed, Hilary Blume DBE, Lord Alf Dubs, Lord Peter Hain, Sir Jeremy Isaacs, Tom Jupp OBE, Sue MacGregor CBE, The Hon. Adrienne Marks, Lord Bhikhu Parekh, Shabibi Shah, Janet Suzman DBE.

This year we were delighted to welcome writer, dramatist and translator Rukhsana Ahmad as patron of the Trust.

Unfortunately, owing to the pandemic, we were unable to hold the planned fundraising event to celebrate refugees hosted by Lord Alf Dubs, but this will go ahead in Refugee Week 2021.

IMPACT ASSESSMENT

"I am very grateful to Ruth Hayman Trust for awarding me a financial grant for my Masters (in Relationship Therapy). It is not only the monies awarded that made me more positive about my studies, but also the acknowledgement of my wish to become a highly educated professional. I approached more than fifteen different bodies but only the Ruth Hayman Trust responded, and responded positively. Currently, my practice is modest but I intend to make a contribution so somebody else can be helped and will feel positive about their studies and become a highly educated professional".

(received from one of our beneficiaries awarded a grant some years ago and now with her own practice).

We know our awards change beneficiaries' lives for the better. All successful applicants are asked to acknowledge receipt of awards and to explain how our awards have helped them. We also receive letters and email messages describing the difference an award has made to their lives, such as in the example above. When applicants re-apply for a further course, achievements on previous courses are checked to see whether they show progress. We also receive letters from college tutors and student advisers recording the value of our awards.

CONTRIBUTION TO PUBLIC BENEFIT

The Ruth Hayman Trust enables individuals with a first language other than English and inadequate financial means to study, gain skills and qualifications which ease their integration into U.K. life. In this way, they are enabled to contribute to both the U.K. economy and society. The Trust therefore advances equality of opportunity for people from diverse cultures and backgrounds and contributes to social cohesion.

The Trustees confirm they have complied with the public duty to have due regard to the guidance from the Charity Commission regarding public benefit.

LOOKING FORWARD

by the Chair, Mary Simpson

At the end of the financial year 2020-21, the Trust is in a stronger position than ever. Thanks to our generous supporters, we have been able to give away more than ever before. We have continued to improve our application system so that the online process works more efficiently for our applicants. This has been particularly beneficial during the Covid pandemic where we have needed to be in frequent email contact with applicants as their situations have been constantly changing due to college closures. Where successful applicants have not been able to enrol during the pandemic, we will help them to use their grants in the future, where possible. We will also work towards following up beneficiaries after a year so we have a better awareness of the impact of our grants.

We are very pleased that we have increased our funds during the pandemic. We were fortunate to be awarded generous grants from a number of individuals and trusts, and we've also taken advantage of opportunities for online fundraising. We'll build on our fundraising success this year, and also work to involve former beneficiaries in raising funds for us, so that next year we can maintain or even surpass the high level of grants we achieved in 2020-21.

We have improved our systems for paying grants. Grants are now paid online by bank transfer, making it easier for us to reallocate unused grants to new applicants and manage our reserves. We now need to move ahead with the improvement of our supporters' database so we are better placed to keep in touch with and enlarge our group of wonderful supporters.

Last year I reported that we had a very strong and experienced team of trustees who manage the work of the Trust, and also very supportive patrons and president. This year all these trustees, president and patrons have continued to serve the Trust, and I am delighted to welcome new trustee Naima Mohamed and new patron Rukhsana Ahmed. We have no paid employees and very low overheads at only 1% of expenditure, so almost all our funds raised go directly to applicants. I am confident we are well placed to respond to the challenges of the future.

A huge thank you to all who have supported us this year.



Ruth Hayman Trust

Report of the Trustees and Unaudited Financial Statements

For the year ended 31 March 2021

Charity number: 287268

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Report of the Trustees

For the year ended 31 March 2021

The Trustees have pleasure in presenting their report and the financial statements for the charity for the year ended 31 March 2021. 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 the Republic of Ireland (FRS102) (effective 1 January 2015).

Objectives and activities

The objective of the trust is to provide educational grants to adults who have come to settle in the UK and whose first language is not English.

Reference and administrative information

Name of Charity	The Ruth Hayman Trust
Charity registration number	287268
Trustees	The Trustees and officers serving during the year and since the year end were as follows: S Colquhoun N Hayman S Hewitt C M P Hogarth S Jones N Mohamed J Nicholson H Ostling S Otiv G Panchapagesan K M Simpson S Staples J Wainman F Weinreich J Wilson
Independent examiners	Anna Lancefield

Approved by the Board of Trustees and signed on its behalf by



.....
K M Simpson (Chair of Trustees)
30.7.2021

Independent Examiners Report to the Trustees

For the year ended 31 March 2021

I report to the Trustees on my examination of the accounts of the charity for the year ended 31 March 2021.

Responsibilities and basis of report

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

I report in respect of my examination of the charity'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 examiners statement

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 2011 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 requirements 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.

Anna Lancefield
49 Ranccliffe Gardens, London SE9 6JZ

Statement of Financial Activities

For the year ended 31 March 2021

	Notes	Unrestricted funds	Restricted funds	2021	2020
		£	£	£	£
Income from:					
Donations	2	37,319	35,930	73,249	37,016
Other activities	3	700	-	700	4,381
Total		38,019	35,930	73,949	41,397
Expenditure on:					
Grants	4	31,512	31,471	62,983	51,227
Support costs	5	571	-	571	846
Total		32,082	31,471	63,554	52,122
Net income/ (expenditure)		5,936	4,458	10,395	(10,725)
Reconciliation of funds					
Total funds brought forward		30,353	8,174	38,527	49,252
Total funds carried forward		36,289	12,633	48,922	38,527

Statement of Financial Position

As at 31 March 2021

	Notes	2021 £	2020 £
Current Assets			
Cash at bank and in hand		48,922	38,527
		48,922	38,527
Net current assets		48,922	38,527
Total assets less current liabilities		48,922	38,527
Net assets	7	48,922	38,527
The funds of the charity			
Restricted income funds	6	12,633	8,174
Unrestricted income funds	6	36,289	30,353
Total funds		48,922	38,527

The financial statements were approved and authorised by the Board of Trustees and signed on its behalf by:



 K M Simpson (Chair of Trustees)
 30.07.2021

Notes to the Financial Statements

For the year ended 31 March 2021

1. Accounting Policies

Basis of accounting

The financial statement have been prepared under the historical cost convention, except for investments which are included at market value and the revaluation of certain fixed assets and in accordance with the Charities SROP (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), and the Charities Act 2011.

The Ruth Hayman Trust meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

2. Income from donations

	Unrestricted funds	Restricted funds	2021	2020
	£	£	£	£
Donations received	32,699	35,930	68,629	34,824
Gift Aid	4,620	-	4,620	2,192
	37,319	35,930	73,249	37,016

The income from donations is made up as follows:

Regular donors	7,149	5,478
Other donations from individuals	20,500	9,126
Big Give	15,632	8,174
2.6 Challenge	3,053	-
Ride London	1,245	-
Unrestricted donations from organisations	5,050	3,000
Restricted donations from organisations	16,000	9,046
	68,629	34,824

3. Income earned from other activities

	2021 £	2020 £
Unrestricted funds		
Events	600	4,265
Fundraising via give as you live	100	116
	700	4,381

The income from events is made up as follows:

Student fundraising	-	715
Sales at NATECLA events	600	1,191
Half Marathon	-	845
Everest Trek	-	1,514
	600	4,265

4. Expenditure on grants

	Unrestricted funds £	Restricted funds £	2021 £	2020 £
Grant awards	30,996	31,471	62,467	50,847
Book token awards	516	-	516	430
	31,512	31,471	62,983	51,227

The grant awards are made up as follows:

Funds awarded in current year	90,069	74,930
Funds awarded in prior year and now invalid	(27,602)	(24,083)
	62,467	50,847

5. Analysis of support costs

	2021	2020
	£	£
My Donate/ Virgin Giving fees	97	164
CAF account fees	69	60
Other administrative costs	405	622
	571	846

6. Movement in funds

	Balance at 01/04/2020 £	Incoming resources £	Outgoing resources £	Balance at 31/03/2021 £
Current year				
Unrestricted Funds				
General	30,353	38,019	32,082	36,289
	30,353	38,019	32,082	36,289
Restricted funds				
Hilden Trust	-	6,000	6,000	-
Big Give 2019	8,174	-	8,174	-
Hecht	-	10,000	10,000	-
2.6 Challenge	-	3,053	3,053	-
Ride London	-	1,245	1,245	-
Big Glve 2020	-	15,632	3,000	12,632
	8,174	35,930	31,471	12,632
Previous year				
Unrestricted funds				
General	48,148	24,177	41,972	30,353
	48,148	24,177	41,972	30,353
Restricted funds				
Hilden Trust	-	6,000	6,000	-
Hilary Blume	1,104	3,046	4,150	-
Big Give	-	8,174	-	8,174
	1,104	17,220	10,150	8,174

7. Analysis of net assets between funds

	Net current assets/ (liabilities)	Net assets
	£	£
Current year		
Unrestricted funds	36,289	36,289
Restricted funds	12,632	12,632
	48,921	48,921
Previous year		
Unrestricted funds	30,353	30,353
Restricted funds	8,174	8,174
	38,527	38,527

Detailed Statement of Financial Activities*

For the year ended 31 March 2021

	2021 £	2020 £
Income from donations		
Donations	68,629	34,824
Gift Aid	4,620	2,192
	73,249	37,016
Income from other activities		
Events	600	4,265
Fundraising via give as you live	100	116
	700	4,382
Total incoming resources	73,949	41,397
Expenditure on grants		
Grant awards	(62,467)	(50,847)
Book token awards	(516)	(430)
	(62,983)	(51,227)
Expenditure on support costs		
My Donate/Virgin Giving fees	(97)	(164)
CAF account fees	(69)	(60)
Other administrative costs	(405)	(622)
	(571)	(846)
Total resources expended	(63,554)	(52,122)
Net income	10,395	(10,725)

* This page does not form part of the statutory financial statements



Ruth Hayman Trust

Report of the Trustees and Unaudited Financial Statements

For the year ended 31 March 2021

Charity number: 287268

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For the year ended 31 March 2021

The Trustees have pleasure in presenting their report and the financial statements for the charity for the year ended 31 March 2021. 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 the Republic of Ireland (FRS102) (effective 1 January 2015).

Objectives and activities

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Independent examiners	Anna Lancefield

Approved by the Board of Trustees and signed on its behalf by



K M Simpson (Chair of Trustees)
30.7.2021

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For the year ended 31 March 2021

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Responsibilities and basis of report

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Anna Lancefield
49 Ranccliffe Gardens, London SE9 6JZ

Statement of Financial Activities

For the year ended 31 March 2021

	Notes	Unrestricted funds	Restricted funds	2021	2020
		£	£	£	£
Income from:					
Donations	2	37,319	35,930	73,249	37,016
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	38,527	38,527

Detailed Statement of Financial Activities*

For the year ended 31 March 2021

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