



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

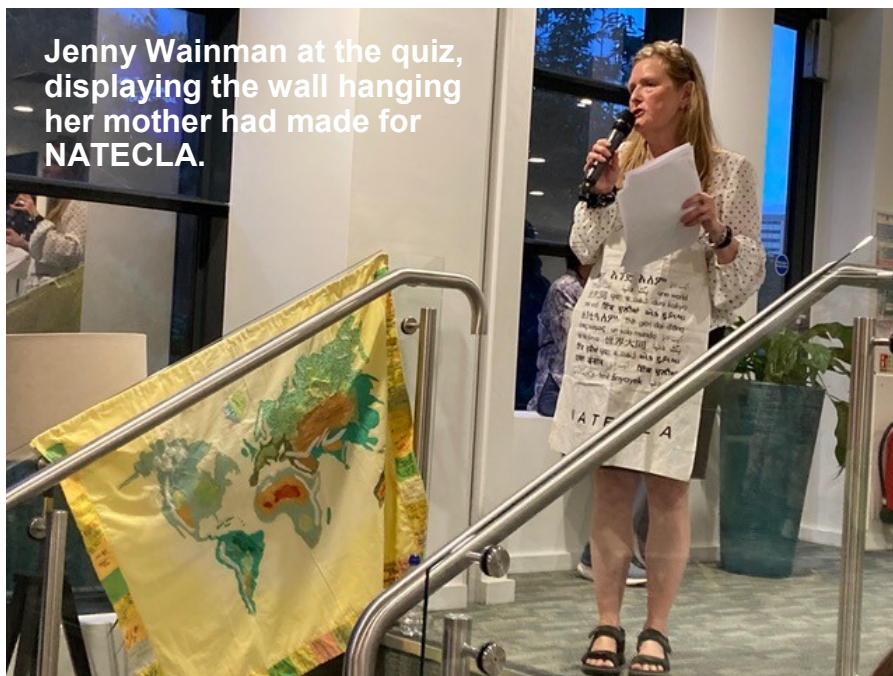
Thanks to Manchester Adult Education students who raised funds for the Trust through a food sale.

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.

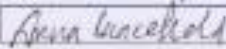
Reference and administrative information

Name of Charity	The Ruth Hayman Trust
Charity registration number	287268
Trustees	<p>The Trustees and officers serving during the year and since the year end were as follows:</p> <p>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</p>
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	<p>I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 / 03 / 2025.</p> <p>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").</p> <p>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.</p>		
Independent examiner's statement	<p>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:</p> <ul style="list-style-type: none">• 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. <p>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.</p> <p><i>* Please delete the words in the brackets if they do not apply.</i></p>		
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



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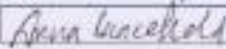
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Independent examiners	Anna Lancefield

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

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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
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Independent examiner's statement	<p>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:</p> <ul style="list-style-type: none">• 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. <p>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.</p> <p><i>* Please delete the words in the brackets if they do not apply.</i></p>		
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