THE EDDLESTON SETTLEMENT

England & Wales · Charity number 299574

Details

Status	Registered
Legal form	Trust
Registered	1988-10-03
Register	View on the Charity Commission register

Contact

Address	27 Kings Lane Sutton Surrey SM1 4NY
Phone	07980 646667
Email	mazeddleston@gmail.com

Activities

Objects: TO PAY OR APPLY THE CAPITAL AND INCOME THEREOF TO ANY CHARITABLE BODIES ORGANISATIONS AND ASSOCIATIONS WHICH THE TRUSTEES SHALL SELECT AND THAT IN SUCH AMOUNTS AND IN SUCH TIMES AS THE TRUSTEES MAY IN THEIR ABDOLUTE DISCRETION THINK PROPER.

Activities: General charitable purposes

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations
- **What:** General Charitable Purposes
- **Who:** The General Public/mankind

Geography

- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£34,433	£46,794	-	-
2024-12-31	£39,082	£40,812	-	-
2023-12-31	£36,698	£31,270	-	-
2022-12-31	£34,963	£11,232	-	-
2021-12-31	£34,429	£23,447	-	-
2020-12-31	£35,921	£29,563	-	-

Trustees

Name	Role	Appointed
Mary Ann Eddleston		2021-10-31
Michael Eddleston		2021-10-31

THE EDDLESTON SETTLEMENT

England & Wales - Charity number 299574

Accounts

THE EDDLESTON SETTLEMENT

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

REGISTERED CHARITY NO 299574

JCS Accountants Ltd
5 Robin Hood Lane
Sutton, Surrey
SM1 2SW

THE EDDLESTON SETTLEMENT

INDEX

	Page
Charity information	2
Trustees' report	3 - 4
Independent examiner's report	5
Statement of financial activities	6
Balance sheet	7
Notes to the accounts	8 - 10

THE EDDLESTON SETTLEMENT

CHARITY INFORMATION

TRUSTEES
Mary Ann Eddleston
Michael Eddleston

PRINCIPAL OFFICE
27 Kings Lane
Sutton
Surrey
SM1 4NY

BANKERS
Lloyds TSB Bank PLC
49-53 High Street
Sutton
Surrey
SM1 1DT

INDEPENDENT EXAMINER
JCS Accountants
Ltd
5 Robin Hood Lane
Sutton, Surrey
SM1 2SW

THE EDDLESTON SETTLEMENT

TRUSTEES' ANNUAL REPORT

YEAR ENDED 31 DECEMBER 2025

The trustees present their report together with the financial statements of the charity for the year ended 31 December 2025. The financial statements have been prepared in accordance with the accounting policies set out on pages 8 and 9 and comply with the trust deed of the charity and have been prepared in accordance with the Charities Statement of Recommended Practice 2019 issued by the Charity Commission and Financial Reporting Standard 102.

GOVERNANCE
The charity is governed in accordance with its Trust Deed dated 21 January 1987.

OBJECTIVES
The charity supports general charitable purposes for the benefit of the general public and mankind by making grants to individuals and organisations.

ACHIEVEMENTS
During 2025, the charity was able to continue to make gifts to support various causes including medical and educational establishments.

RESERVES POLICY
The trustees have considered carefully the issue of reserves. The charity is in the fortunate position that it has no contractual obligations, making grants only as considered appropriate.

INVESTMENT POLICY
Investment policy is reviewed as necessary.

RISK ASSESSMENT
The trustees again considered carefully the possible risks associated with the operation of the charity. In their view these remain minimised by actions already taken.

PUBLIC BENEFIT
The trustees have had regard to the Charity Commission's guidance on public benefit when reviewing the charity's activities for the year.

REVIEW OF THE PERIOD AND FUTURE PROSPECTS
Funds have continued to be invested predominantly in fixed income securities to achieve a satisfactory level of investment income.

The reserves of the charity were £665,214 (2024: £644,674) at the end of the period. The trustees regularly review the level of reserves held by the charity and are satisfied that they are appropriate to its current circumstances.

In the view of the trustees, the charity's future is likely to be similar to that of the past.

THE EDDLESTON SETTLEMENT

TRUSTEES' ANNUAL REPORT (continued)

YEAR ENDED 31 DECEMBER 2025

STATEMENT OF TRUSTEES' RESPONSIBILITIES

Charity law requires the trustees to prepare financial statements for each financial period which show the state of affairs of the charity and of the income and expenditure of the charity for that period. In preparing those financial statements the trustees should:

- select suitable accounting policies and apply them consistently;
- make judgements that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departure disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in existence.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the requirements of the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

M A Eddleston

M A Eddleston
Trustee

Date: 8 June 2026

REPORT OF THE INDEPENDENT EXAMINER TO THE TRUSTEES OF THE EDDLESTON SETTLEMENT

I report to the trustees on my examination of the accounts of The Eddleston Settlement ("the Charity") for the year ended 31 December 2025 as set out on pages 6 to 10.

Responsibilities and basis of report

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 2011 Act"). You are satisfied that the accounts of the Charity are not required by charity law to be audited and have chosen instead to have an independent examination.

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 2011 Act.

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the accounts. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the accounts present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination which gives me cause to believe:

- the accounting records were not kept in accordance with section 130 of the 2011 Act; or
- the accounts do not accord with the accounting records; or
- the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
- the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.

Miriam Hickson

Miriam Hickson FCA, CTA
JCS Accountants Ltd
5 Robin Hood Lane
Sutton, Surrey
SM1 2SW

29 June 2026

THE EDDLESTON SETTLEMENT

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 DECEMBER 2025

	Note	Total 2025 £	*Total 2024 £*
Income from:			
Investments:			
Income from fixed return investments		33,958	36,298
Bank interest		475	2,784
Total income		34,433	39,082
Expenditure on:			
Raising funds:			
Investment management costs		144	144
Charitable activities:			
Grants	2	45,500	40,000
Other:			
Independent examination		990	642
Printing , postage & stationery		160	26
Total expenditure		46,794	40,812
Net gains/(losses) on investments		32,901	(2,874)
Net income/(expenditure)		20,540	(4,604)
Net movement in funds		20,540	(4,604)
Reconciliation of funds			
Funds brought forward at 1 January 2025		644,674	649,278
Funds carried forward at 31 December 2025		665,214	644,674

THE EDDLESTON SETTLEMENT

BALANCE SHEET

AS AT 31 DECEMBER 2025

	Note	2025 £	2025 £	*2024* £	*2024* £
Fixed assets					
Investments	3		619,207		517,212
Current assets					
Cash at bank – Lloyds Bank		1,786		1,080	
Cash at bank - Stockbroker		45,221		127,052	
		47,007		128,132	
Creditors: Amounts falling due within one year - Accruals		(1,000)		(670)	
Net current assets			46,007		127,462
Total assets less current liabilities			665,214		644,674
Net assets			665,214		664,674
Funds					
Unrestricted funds			665,214		664,674
			665,214		664,674

The financial statements were approved by the trustees on 8 June 2026.

M A Eddleston

M A Eddleston
Trustees

THE EDDLESTON SETTLEMENT

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2025

1 ACCOUNTING POLICIES

The Eddleston Settlement is an unincorporated charity registered in England and Wales. The principal office is 27 Kings Lane Sutton Surrey SM1 4NY

(a) Accounting convention

The accounts have been prepared in accordance with FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland", "Accounting and Reporting by Charities" the Statement of Recommended Practice 2019 for charities applying FRS 102, the Charities Act 2011, and Generally Accepted Accounting Practice.

The charity is a Public Benefit Entity as defined by FRS102.

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

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of fixed asset investments.

The particular accounting policies adopted are described below.

(b) Income

Donations are accounted for when received by the charity. Investment income is accounted for on an accruals basis.

(c) Expenditure

Expenditure has been analysed between:

(i) Charitable activities
(ii) Costs of generating funds: Costs relating to investment income generation.
(iii) Other costs: All expenditure to comply with statutory and legal requirements.

All expenditure is accounted for on an accruals basis and has been classified under the headings that aggregate all costs related to the category.

Grants payable are payments made to third parties in the furtherance of the charitable objectives of the charity. Single or multi-year grants are accounted for when either the recipient has a reasonable expectation that they will receive a grant and the trustees has agreed to pay the grant without condition, or the recipient has a reasonable expectation that they will receive a grant and any condition attaching to the grant is outside the control of the charity.

(d) Investments

These are recorded at mid-market value. Unrealised and realised gains and losses are disclosed separately in the Statement of Financial Activities and included as a component of net income or expenditure.

(e) Cash and cash equivalents

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of opening the deposit.

THE EDDLESTON SETTLEMENT

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2025

(f) Current liabilities
Creditors and provisions are recognised where the charity has a present obligation arising from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reasonably. Creditors and provisions are recognised at their settlement amount.

2 GRANTS MADE

During the year, the charity made the following grants:	***2025*** **£**	***2024*** **£**
38 Degrees	2,000	-
Age Concern Banstead	-	500
AGS Foundation	500	-
Beyond Autism	2,000	-
Blood Cancer UK	2,000	2,000
Bowel Cancer UK	2,000	2,000
Bowel Research UK	1,000	2,000
Brain Tumour Research	2,000	2,000
Endometriosis UK	2,000	2,000
Freedom From Torture	2,000	1,500
Helen Arkell Dyslexia	2,000	1,000
Imperial College London	2,000	1,000
International Spinal Research Trust	2,000	2,000
Jigsaw S.E	-	1,000
Leatherhead Operatic Society	1,000	-
Mission Rabies	2,000	2,000
Nara	1,000	-
National Tremor Foundation	-	500
Neuroharmony	2,000	3,000
Parkinson's UK	2,000	2,000
Princess Alice Hospice	-	1,000
Prostate Cancer UK	2,000	2,000
Stamford Green Primary School	2,000	2,000
Support Dogs For Autism	2,000	2,000
Support Our Military Veterans	2,000	2,000
The ITP Support Association	2,000	1,000
The Maggie Fleming Animal Hospice	2,000	2,000
Thrive	2,000	2,000
Woodland Trust	2,000	1,500
	45,500	40,000

THE EDDLESTON SETTLEMENT

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2025

3 INVESTMENTS

	2025	***2024***
	£	***£***
As at 1 January	517,212	572,620
Additions	94,996	57,338
Disposals	(23,703)	(107,487)
Unrealised gains/(losses)	30,702	(5,259)
As at 31 December	619,207	517,212
The original cost of the investments was	587,663	519,859

All investments are held primarily to provide income for the charity. All investments are listed on a recognised UK stock exchange.

4 RELATED PARTIES

The trustees were paid no remuneration in the period nor were any expenses reimbursed to them.

THE EDDLESTON SETTLEMENT

England & Wales - Charity number 299574

Accounts

THE EDDLESTON SETTLEMENT

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2024

REGISTERED CHARITY NO 299574

Chowdhary & Co
Chartered Accountants
46 Syon Lane
Osterley
TW7 5NQ

THE EDDLESTON SETTLEMENT

REGISTERED CHARITY NO 299574

INDEX

YEAR ENDED 31 DECEMBER 2024

	Page
Charity information	2
Trustees' report	3 - 4
Independent examiner's report	5
Statement of financial activities	6
Balance sheet	7
Notes to the accounts	8 - 10

THE EDDLESTON SETTLEMENT

REGISTERED CHARITY NO 299574

CHARITY INFORMATION

YEAR ENDED 31 DECEMBER 2024

TRUSTEES
Mary Ann Eddleston
Michael Eddleston

PRINCIPAL OFFICE
27 Kings Lane
Sutton
Surrey
SM1 4NY

BANKERS
Lloyds TSB Bank PLC
49-53 High Street
Sutton
Surrey
SM1 1DT

ACCOUNTANTS
Chowdhary & Co
46 Syon Lane
Osterley
TW7 5NQ

THE EDDLESTON SETTLEMENT

REGISTERED CHARITY NO 299574

TRUSTEES' ANNUAL REPORT

YEAR ENDED 31 DECEMBER 2024

The trustees present their report together with the financial statements of the charity for the year ended 31 December 2024. The financial statements have been prepared in accordance with the accounting policies set out on pages 8 and 9 and comply with the trust deed of the charity and have been prepared in accordance with the Charities Statement of Recommended Practice issued by the Charity Commission and Financial Reporting Standard 102.

GOVERNANCE
The charity is governed in accordance with its Trust Deed dated 21 January 1987.

OBJECTIVES
The charity supports general charitable purposes for the benefit of the general public and mankind by making grants to individuals and organisations.

ACHIEVEMENTS
During 2024, the charity was able to continue to make gifts to support various causes including medical and educational establishments.

RESERVES POLICY
The trustees have considered carefully the issue of reserves. The charity is in the fortunate position that it has no contractual obligations, making grants only as considered appropriate.

INVESTMENT POLICY
Investment policy is reviewed as necessary.

RISK ASSESSMENT
The trustees again considered carefully the possible risks associated with the operation of the charity. In their view these remain minimised by actions already taken.

PUBLIC BENEFIT
The trustees have had regard to the Charity Commission's guidance on public benefit when reviewing the charity's activities for the year.

REVIEW OF THE PERIOD AND FUTURE PROSPECTS
Funds have continued to be invested predominantly in fixed income securities to achieve a satisfactory level of investment income.

The reserves of the charity were £644,674 (2023: £649,278) at the end of the period. The trustees regularly review the level of reserves held by the charity and are satisfied that they are appropriate to its current circumstances.

In the view of the trustees, the charity's future is likely to be similar to that of the past.

THE EDDLESTON SETTLEMENT

REGISTERED CHARITY NO 299574

TRUSTEES' ANNUAL REPORT (continued)

YEAR ENDED 31 DECEMBER 2024

STATEMENT OF TRUSTEES' RESPONSIBILITIES
Charity law requires the trustees to prepare financial statements for each financial period which show the state of affairs of the charity and of the income and expenditure of the charity for that period. In preparing those financial statements the trustees should:

- select suitable accounting policies and apply them consistently;
- make judgements that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departure disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in existence.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the requirements of the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

M A Eddleston
Trustee

REPORT OF THE INDEPENDENT EXAMINER TO THE TRUSTEES OF THE EDDLESTON SETTLEMENT

REGISTERED CHARITY NO 299574

I report to the trustees on my examination of the accounts of The Eddleston Settlement ("the Charity") for the year ended 31 December 2024 as set out on pages 6 to 10.

Responsibilities and basis of report

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 2011 Act"). You are satisfied that the accounts of the Charity are not required by charity law to be audited and have chosen instead to have an independent examination.

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 2011 Act.

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the accounts. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the accounts present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination which gives me cause to believe:

- the accounting records were not kept in accordance with section 130 of the 2011 Act; or
- the accounts do not accord with the accounting records; or
- the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
- the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.

Bhupindar Chowdhary FCA
Chowdhary & Co
46 Syon Lane
Osterley
TW7 5NQ

THE EDDLESTON SETTLEMENT

REGISTERED CHARITY NO 299574

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	*2024* £	*2023* £
Income from:			
Investments:			
Income from fixed return investments listed on a recognised UK stock exchange		36,298	36,144
Bank interest		2,784	554
		39,082	36,698
Expenditure on			
Raising funds:			
Investment management costs		144	128
Charitable activities:			
Grants	2	40,000	30,500
Other:			
Independent examination		642	642
PPS		26	
		40,812	31,270
		(1,730)	5,428
Realised losses on investments		2,413	(254)
Unrealised gains on investments		(5,287)	12,046
NET INCOME FOR THE YEAR		(4,604)	17,220
BALANCE BROUGHT FORWARD 1 JANUARY		649,278	632,058
Net income for the year		(4,604)	17,220
BALANCE CARRIED FORWARD 31 DECEMBER		644,674	649,278

All recognised gains and losses are reflected through the statement of financial activities and no separate statement of total recognised gains or losses is presented. There were no discontinued activities during the current or preceding period.

THE EDDLESTON SETTLEMENT

REGISTERED CHARITY NO 299574

BALANCE SHEET

AS AT 31 DECEMBER 2024

		2024		2023	
	Notes	**£**	**£**	**£**	**£**
FIXED ASSETS					
Investments	3		517,212		572,620
CURRENT ASSETS					
Cash at bank and in hand – Lloyds Bank		1,080		3,248	
Cash at bank and in hand – Stockbroker		127,052		74,052	
		128,132		77,300	
LIABILITIES					
Creditors: Amounts falling due within one year					
Accruals		(69)		(642)	
NET CURRENT ASSETS			127,462		76,658
NET ASSETS			644,674		649,278
THE FUNDS OF THE CHARITY					
Unrestricted fund			644,674		649,278

The financial statements were approved by the trustees on .

M A Eddleston
Trustees

THE EDDLESTON SETTLEMENT

REGISTERED CHARITY NO 299574

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2024

1 ACCOUNTING POLICIES

The Eddleston Settlement is an unincorporated charity registered in England and Wales. The principal office is 27 Kings Lane Sutton Surrey SM1 4NY

(a) Accounting convention
The accounts have been prepared in accordance with FRS 102 “The Financial Reporting Standard applicable in the UK and Republic of Ireland”, “Accounting and Reporting by Charities” the Statement of Recommended Practice for charities applying FRS 102, the Charities Act 2011, and Generally Accepted Accounting Practice.

The charity is a Public Benefit Entity as defined by FRS102.

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

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of fixed asset investments.

The particular accounting policies adopted are described below.

(b) Income
Donations and legacies are accounted for when received by the charity. Other income is accounted for on an accruals basis.

(c) Expenditure
Expenditure has been analysed between:

(i) Charitable activities
(ii) Costs of generating funds: Costs relating to investment income generation.
(iii) Other costs: All expenditure to comply with statutory and legal requirements.

All expenditure is accounted for on an accruals basis and has been classified under the headings that aggregate all costs related to the category.

Grants payable are payments made to third parties in the furtherance of the charitable objectives of the charity. Single or multi-year grants are accounted for when either the recipient has a reasonable expectation that they will receive a grant and the trustees has agreed to pay the grant without condition, or the recipient has a reasonable expectation that they will receive a grant and any condition attaching to the grant is outside the control of the charity.

(d) Investments
These are recorded at mid-market value. Unrealised and realised gains and losses are disclosed separately in the Statement of Financial Activities and included as a component of net income or expenditure.

(e) Cash and cash equivalents
Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of opening the deposit.

THE EDDLESTON SETTLEMENT

REGISTERED CHARITY NO 299574

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2024

(f) Current liabilities
Creditors and provisions are recognised where the charity has a present obligation arising from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reasonably. Creditors and provisions are recognised at their settlement amount.

2 GRANTS MADE

During the year, the charity made the following grants:	***2024*** **£**	***2023*** **£**
38 Degrees	-	500
Age Concern Banstead	500	-
Blood Cancer UK	2,000	2,000
Bowel Cancer UK	2,000	2,000
Bowel Research UK	2,000	2,000
Brain Research UK	-	1,000
Brain Tumour Research	2,000	500
Depher CIC UK	-	500
Endometriosis UK	2,000	2,000
Freedom From Torture	1,500	1,000
Good Law Project	-	1,000
Helen Arkell Dyslexia	1,000	-
Help The Aged	-	1,000
Imperial College London	1,000	500
International Spinal Research Trust	2,000	-
Jigsaw S.E	1,000	-
Mission Rabies	2,000	1,000
National Tremor Foundation	500	1,000
Neuroharmony	3,000	500
Orchid (Fighting Male Cancer)	-	1,000
Parkinson’s UK	2,000	1,500
Princess Alice Hospice	1,000	-
Prostate Cancer UK	2,000	2,000
Spinal Research	-	1,000
St Martins In The Fields	-	1,000
Stamford Green Primary School	2,000	1,000
Support Dogs For Autism	2,000	1,000
Support Our Military Veterans	2,000	-
The ITP Support Association	1,000	-
The Maggie Fleming Animal Hospice	2,000	2,000
Thrive	2,000	2,000
Woodland Trust	1,500	1,500
	40,000	30,500

THE EDDLESTON SETTLEMENT

REGISTERED CHARITY NO 299574

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2024

3 INVESTMENTS

	2024	***2023***
	£	***£***
As at 1 January	572,620	611,641
Additions	57,338	92,187
Disposals	(107487)	(143254)
Unrealised gains/(losses)	(5,259)	(12,046)
As at 31 December	517,212	572,620
The original cost of the investments was	485,875	621,848

All investments are held primarily to provide income for the charity. All investments are listed on a recognised UK stock exchange.

4 RELATED PARTIES

The trustees were paid no remuneration in the period nor were any expenses reimbursed to them.

THE EDDLESTON SETTLEMENT

England & Wales - Charity number 299574

Accounts

THE EDDLESTON SETTLEMENT

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2023

REGISTERED CHARITY NO 299574

Skingle Helps & Co
Chartered Accountants
28 Southway
Carshalton Beeches
Surrey
SM5 4HW

THE EDDLESTON SETTLEMENT

REGISTERED CHARITY NO 299574

INDEX

YEAR ENDED 31 DECEMBER 2023

	Page
Charity information	2
Trustees' report	3 - 4
Independent examiner's report	5
Statement of financial activities	6
Balance sheet	7
Notes to the accounts	8 - 10

THE EDDLESTON SETTLEMENT

REGISTERED CHARITY NO 299574

CHARITY INFORMATION

YEAR ENDED 31 DECEMBER 2023

TRUSTEES
Mary Ann Eddleston
Michael Eddleston

PRINCIPAL OFFICE
27 Kings Lane
Sutton
Surrey
SM1 4NY

BANKERS
Lloyds TSB Bank PLC
49-53 High Street
Sutton
Surrey
SM1 1DT

ACCOUNTANTS
Skingle Helps & Co
28 Southway
Carshalton Beeches
Surrey
SM5 4HW

THE EDDLESTON SETTLEMENT

REGISTERED CHARITY NO 299574

TRUSTEES' ANNUAL REPORT

YEAR ENDED 31 DECEMBER 2023

The trustees present their report together with the financial statements of the charity for the year ended 31 December 2023. The financial statements have been prepared in accordance with the accounting policies set out on pages 8 and 9 and comply with the trust deed of the charity and have been prepared in accordance with the Charities Statement of Recommended Practice issued by the Charity Commission and Financial Reporting Standard 102.

GOVERNANCE
The charity is governed in accordance with its Trust Deed dated 21 January 1987.

OBJECTIVES
The charity supports general charitable purposes for the benefit of the general public and mankind by making grants to individuals and organisations.

ACHIEVEMENTS
During 2023, the charity was able to continue to make gifts to support various causes including medical and educational establishments.

RESERVES POLICY
The trustees have considered carefully the issue of reserves. The charity is in the fortunate position that it has no contractual obligations, making grants only as considered appropriate.

INVESTMENT POLICY
Investment policy is reviewed as necessary.

RISK ASSESSMENT
The trustees again considered carefully the possible risks associated with the operation of the charity. In their view these remain minimised by actions already taken.

PUBLIC BENEFIT
The trustees have had regard to the Charity Commission's guidance on public benefit when reviewing the charity's activities for the year.

REVIEW OF THE PERIOD AND FUTURE PROSPECTS
Funds have continued to be invested predominantly in fixed income securities to achieve a satisfactory level of investment income.

The reserves of the charity were £649,278 (2022: £632,058) at the end of the period. The trustees regularly review the level of reserves held by the charity and are satisfied that they are appropriate to its current circumstances.

In the view of the trustees, the charity's future is likely to be similar to that of the past.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

Charity law requires the trustees to prepare financial statements for each financial period which show the state of affairs of the charity and of the income and expenditure of the charity for that period. In preparing those financial statements the trustees should:

- select suitable accounting policies and apply them consistently;
- make judgements that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departure disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in existence.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the requirements of the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

M A Eddleston
Trustee
30 April 2024

REPORT OF THE INDEPENDENT EXAMINER TO THE TRUSTEES OF THE EDDLESTON SETTLEMENT

REGISTERED CHARITY NO 299574

I report to the trustees on my examination of the accounts of The Eddleston Settlement ("the Charity") for the year ended 31 December 2023 as set out on pages 6 to 10.

Responsibilities and basis of report

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 2011 Act"). You are satisfied that the accounts of the Charity are not required by charity law to be audited and have chosen instead to have an independent examination.

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 2011 Act.

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the accounts. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the accounts present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination which gives me cause to believe:

- the accounting records were not kept in accordance with section 130 of the 2011 Act; or
- the accounts do not accord with the accounting records; or
- the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
- the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.

John Helps BSc ACA
Skingle Helps & Co
28 Southway
Carshalton Beeches
Surrey
SM5 4HW

23 May 2024

THE EDDLESTON SETTLEMENT

REGISTERED CHARITY NO 299574

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 DECEMBER 2023

	Notes	2023	2022
		£	£
Income from:			
Investments:			
Income from fixed return investments listed on a recognised UK stock exchange		36,144	34,958
Bank interest		554	5
		36,698	34,963
Expenditure on			
Raising funds:			
Investment management costs		128	120
Charitable activities:			
Grants	2	30,500	10,500
Other:			
Independent examination		642	612
		31,270	11,232
		5,428	23,731
Realised losses on investments		(254)	(268)
Unrealised gains on investments		12,046	(84,662)
NET INCOME FOR THE YEAR		17,220	(61,199)
BALANCE BROUGHT FORWARD 1 JANUARY		632,058	693,257
Net income for the year		17,220	(61,199)
BALANCE CARRIED FORWARD 31 DECEMBER		649,278	632,058

All recognised gains and losses are reflected through the statement of financial activities and no separate statement of total recognised gains or losses is presented. There were no discontinued activities during the current or preceding period.

THE EDDLESTON SETTLEMENT

REGISTERED CHARITY NO 299574

BALANCE SHEET

AS AT 31 DECEMBER 2023

		2023		*2022*	
	Notes	**£**	**£**	**£**	**£**
FIXED ASSETS					
Investments	3		572,620		611,641
CURRENT ASSETS					
Cash at bank and in hand – Lloyds Bank		74,052		2,669	
Cash at bank and in hand – Stockbroker		3,248		18,360	
		77,300		21,029	
LIABILITIES					
Creditors: Amounts falling due within one year					
Accruals		(642)		(612)	
NET CURRENT ASSETS			76,658		20,417
NET ASSETS			649,278		632,058
THE FUNDS OF THE CHARITY					
Unrestricted fund			649,278		632,058

The financial statements were approved by the trustees on 30 April 2024.

M A Eddleston
Trustees

THE EDDLESTON SETTLEMENT

REGISTERED CHARITY NO 299574

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2023

1 ACCOUNTING POLICIES

The Eddleston Settlement is an unincorporated charity registered in England and Wales. The principal office is 27 Kings Lane Sutton Surrey SM1 4NY

(a) Accounting convention
The accounts have been prepared in accordance with FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland", "Accounting and Reporting by Charities" the Statement of Recommended Practice for charities applying FRS 102, the Charities Act 2011, and Generally Accepted Accounting Practice.

The charity is a Public Benefit Entity as defined by FRS102.

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

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of fixed asset investments.

The particular accounting policies adopted are described below.

(b) Income
Donations and legacies are accounted for when received by the charity. Other income is accounted for on an accruals basis.

(c) Expenditure
Expenditure has been analysed between:

(i) Charitable activities
(ii) Costs of generating funds: Costs relating to investment income generation.
(iii) Other costs: All expenditure to comply with statutory and legal requirements.

All expenditure is accounted for on an accruals basis and has been classified under the headings that aggregate all costs related to the category.

Grants payable are payments made to third parties in the furtherance of the charitable objectives of the charity. Single or multi-year grants are accounted for when either the recipient has a reasonable expectation that they will receive a grant and the trustees has agreed to pay the grant without condition, or the recipient has a reasonable expectation that they will receive a grant and any condition attaching to the grant is outside the control of the charity.

(d) Investments
These are recorded at mid-market value. Unrealised and realised gains and losses are disclosed separately in the Statement of Financial Activities and included as a component of net income or expenditure.

(e) Cash and cash equivalents
Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of opening the deposit.

THE EDDLESTON SETTLEMENT

REGISTERED CHARITY NO 299574

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2023

(f) Current liabilities
Creditors and provisions are recognised where the charity has a present obligation arising from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reasonably. Creditors and provisions are recognised at their settlement amount.

2 GRANTS MADE

During the year, the charity made the following grants:	***2023*** **£**	***2022*** **£**
38 Degrees	500	-
Blood Cancer UK	2,000	-
Bowel Cancer UK	2,000	-
Bowel Research UK	2,000	2,000
Brain Research UK	1,000	2,000
Brain Tumour Research	500	-
Depher CIC UK	500	-
Endometriosis UK	2,000	-
Freedom From Torture	1,000	2,000
Good Law Project	1,000	-
Help The Aged	1,000	-
Imperial College London	500	-
International Spinal Research Trust	-	2,000
Mission Rabies	1,000	1,000
National Tremor Foundation	1,000	500
Neuroharmony	500	-
Orchid (Fighting Male Cancer)	1,000	1,000
Parkinson's UK	1,500	--
Prostate Cancer UK	2,000	--
Spinal Research	1,000	-
St Martins In The Fields	1,000	-
Stamford Green Primary School	1,000	-
Support Dogs For Autism	1,000	-
The Maggie Fleming Animal Hospice	2,000	-
Thrive	2,000	-
Woodland Trust	1,500	-
	30,500	10,500

THE EDDLESTON SETTLEMENT

REGISTERED CHARITY NO 299574

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2023

3 INVESTMENTS

	2023	***2022***
	£	**£**
As at 1 January	611,641	686,176
Additions	92,187	43,395
Disposals	(143,254)	(33,268)
Unrealised gains/(losses)	12,046	(84,662)
As at 31 December	572,620	611,641
The original cost of the investments was	621,848	649,255

All investments are held primarily to provide income for the charity. All investments are listed on a recognised UK stock exchange.

4 RELATED PARTIES

The trustees were paid no remuneration in the period nor were any expenses reimbursed to them.

THE EDDLESTON SETTLEMENT

England & Wales - Charity number 299574

Accounts

THE EDDLESTON SETTLEMENT

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2022

REGISTERED CHARITY NO 299574

Skingle Helps & Co
Chartered Accountants
28 Southway
Carshalton Beeches
Surrey
SM5 4HW

THE EDDLESTON SETTLEMENT

REGISTERED CHARITY NO 299574

INDEX

YEAR ENDED 31 DECEMBER 2022

	Page
Charity information	2
Trustees' report	3 - 4
Independent examiner's report	5
Statement of financial activities	6
Balance sheet	7
Notes to the accounts	8 - 10

THE EDDLESTON SETTLEMENT

REGISTERED CHARITY NO 299574

CHARITY INFORMATION

YEAR ENDED 31 DECEMBER 2022

PRINCIPAL OFFICE
27 Kings Lane
Sutton
Surrey
SM1 4NY

BANKERS
Lloyds TSB Bank PLC
49-53 High Street
Sutton
Surrey
SM1 1DT

ACCOUNTANTS
Skingle Helps & Co
28 Southway
Carshalton Beeches
Surrey
SM5 4HW

THE EDDLESTON SETTLEMENT

REGISTERED CHARITY NO 299574

TRUSTEES' ANNUAL REPORT

YEAR ENDED 31 DECEMBER 2022

The trustees present their report together with the financial statements of the charity for the year ended 31 December 2022. The financial statements have been prepared in accordance with the accounting policies set out on pages 8 and 9 and comply with the trust deed of the charity and have been prepared in accordance with the Charities Statement of Recommended Practice issued by the Charity Commission and Financial Reporting Standard 102.

GOVERNANCE
The charity is governed in accordance with its Trust Deed dated 21 January 1987.

OBJECTIVES
The charity supports general charitable purposes for the benefit of the general public and mankind by making grants to individuals and organisations.

ACHIEVEMENTS
During 2022, the charity was able to continue to make gifts to support various causes including medical and educational establishments.

RESERVES POLICY
The trustees have considered carefully the issue of reserves. The charity is in the fortunate position that it has no contractual obligations, making grants only as considered appropriate.

INVESTMENT POLICY
Investment policy is reviewed as necessary.

RISK ASSESSMENT
The trustees again considered carefully the possible risks associated with the operation of the charity. In their view these remain minimised by actions already taken.

PUBLIC BENEFIT
The trustees have had regard to the Charity Commission's guidance on public benefit when reviewing the charity's activities for the year.

REVIEW OF THE PERIOD AND FUTURE PROSPECTS
Funds have continued to be invested predominantly in fixed income securities to achieve a satisfactory level of investment income.

The reserves of the charity were £632,058 (2021: £693,257) at the end of the period. The trustees regularly review the level of reserves held by the charity and are satisfied that they are appropriate to its current circumstances.

In the view of the trustees, the charity's future is likely to be similar to that of the past.

THE EDDLESTON SETTLEMENT

REGISTERED CHARITY NO 299574

TRUSTEES' ANNUAL REPORT (continued)

YEAR ENDED 31 DECEMBER 2022

STATEMENT OF TRUSTEES' RESPONSIBILITIES
Charity law requires the trustees to prepare financial statements for each financial period which show the state of affairs of the charity and of the income and expenditure of the charity for that period. In preparing those financial statements the trustees should:

- select suitable accounting policies and apply them consistently;
- make judgements that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departure disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in existence.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the requirements of the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

M A Eddleston
Trustee
24 April 2023

REPORT OF THE INDEPENDENT EXAMINER TO THE TRUSTEES OF THE EDDLESTON SETTLEMENT

REGISTERED CHARITY NO 299574

I report to the trustees on my examination of the accounts of The Eddleston Settlement ("the Charity") for the year ended 31 December 2022 as set out on pages 6 to 10.

Responsibilities and basis of report

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 2011 Act"). You are satisfied that the accounts of the Charity are not required by charity law to be audited and have chosen instead to have an independent examination.

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 2011 Act.

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the accounts. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the accounts present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination which gives me cause to believe:

- the accounting records were not kept in accordance with section 130 of the 2011 Act; or
- the accounts do not accord with the accounting records; or
- the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
- the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.

John Helps BSc ACA
Skingle Helps & Co
28 Southway
Carshalton Beeches
Surrey
SM5 4HW

23 May 2023

THE EDDLESTON SETTLEMENT

REGISTERED CHARITY NO 299574

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 DECEMBER 2022

	Notes	2022 £	2021 £
Income from:			
Investments:			
Income from fixed return investments listed on a recognised UK stock exchange		34,958	34,429
Bank interest		5	-
		34,963	34,429
Expenditure on			
Raising funds:			
Investment management costs		120	277
Charitable activities:			
Grants	2	10,500	22,600
Other:			
Independent examination		612	570
		11,232	23,447
		23,731	10,982
Realised losses on investments		(268)	-
Unrealised gains on investments		(84,662)	(21,493)
NET INCOME FOR THE YEAR		(61,199)	(10,511)
BALANCE BROUGHT FORWARD 1 JANUARY		693,257	703,768
Net income for the year		(61,199)	(10,511)
BALANCE CARRIED FORWARD 31 DECEMBER		632,058	693,257

All recognised gains and losses are reflected through the statement of financial activities and no separate statement of total recognised gains or losses is presented. There were no discontinued activities during the current or preceding period.

THE EDDLESTON SETTLEMENT

REGISTERED CHARITY NO 299574

BALANCE SHEET

AS AT 31 DECEMBER 2020

		2022		2021	
	Notes	**£**	**£**	**£**	**£**
FIXED ASSETS					
Investments	3		611,641		686,176
CURRENT ASSETS					
Cash at bank and in hand		21,029		7,651	
LIABILITIES					
Creditors: Amounts falling due within one year					
Accruals		(612)		(570)	
NET CURRENT ASSETS			20,417		7,081
NET ASSETS			632,058		693,257
THE FUNDS OF THE CHARITY					
Unrestricted fund			632,058		693,257

The financial statements were approved by the trustees on 24 April 2023.

M A Eddleston
Trustees

THE EDDLESTON SETTLEMENT

REGISTERED CHARITY NO 299574

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2022

1 ACCOUNTING POLICIES

The Eddleston Settlement is an unincorporated charity registered in England and Wales. The principal office is 27 Kings Lane Sutton Surrey SM1 4NY

(a) Accounting convention

The accounts have been prepared in accordance with FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland", "Accounting and Reporting by Charities" the Statement of Recommended Practice for charities applying FRS 102, the Charities Act 2011, and Generally Accepted Accounting Practice.

The charity is a Public Benefit Entity as defined by FRS102.

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

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of fixed asset investments.

The particular accounting policies adopted are described below.

(b) Income

Donations and legacies are accounted for when received by the charity. Other income is accounted for on an accruals basis.

(c) Expenditure

Expenditure has been analysed between:

(i) Charitable activities
(ii) Costs of generating funds: Costs relating to investment income generation.
(iii) Other costs: All expenditure to comply with statutory and legal requirements.

All expenditure is accounted for on an accruals basis and has been classified under the headings that aggregate all costs related to the category.

Grants payable are payments made to third parties in the furtherance of the charitable objectives of the charity. Single or multi-year grants are accounted for when either the recipient has a reasonable expectation that they will receive a grant and the trustees has agreed to pay the grant without condition, or the recipient has a reasonable expectation that they will receive a grant and any condition attaching to the grant is outside the control of the charity.

(d) Investments

These are recorded at mid-market value. Unrealised and realised gains and losses are disclosed separately in the Statement of Financial Activities and included as a component of net income or expenditure.

(e) Cash and cash equivalents

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of opening the deposit.

THE EDDLESTON SETTLEMENT

REGISTERED CHARITY NO 299574

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2022

(f) Current liabilities

Creditors and provisions are recognised where the charity has a present obligation arising from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reasonably. Creditors and provisions are recognised at their settlement amount.

2 GRANTS MADE

During the year, the charity made the following grants:	***2022*** **£**	***2021*** **£**
Blood Cancer UK	-	1,000
Bowel Cancer UK	-	2,500
Bowel Research UK	2,000	2,000
Brain Research UK	2,000	2,000
Centrepoint	-	500
Churchill College Cambridge	-	1,000
Freedom From Torture	2,000	1,500
Good Law Project	-	1,000
Imperial College London	-	1,500
International Spinal Research Trust	2,000	2,000
The Maggie Fleming Animal Hospice	-	600
Mission Rabies	1,000	1,000
National Tremor Foundation	500	500
Orchid (Fighting Male Cancer)	1,000	1,000
Parkinson's UK	-	2,000
Prostate Cancer UK	-	1,500
Thrive	-	1,000
	10,500	22,600

THE EDDLESTON SETTLEMENT

REGISTERED CHARITY NO 299574

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2022

3 INVESTMENTS

	2022	***2021***
	£	**£**
As at 1 January	686,176	702,538
Additions	43,395	5,131
Disposals	(33,268)	-
Unrealised gains/(losses)	(84,662)	(21,493)
As at 31 December	611,641	686,176
The original cost of the investments was	649,255	640,195

All investments are held primarily to provide income for the charity. All investments are listed on a recognised UK stock exchange.

4 RELATED PARTIES

The trustees were paid no remuneration in the period nor were any expenses reimbursed to them.

THE EDDLESTON SETTLEMENT

England & Wales - Charity number 299574

Accounts

THE EDDLESTON SETTLEMENT

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2021

REGISTERED CHARITY NO 299574

Skingle Helps & Co
Chartered Accountants
28 Southway
Carshalton Beeches
Surrey
SM5 4HW

THE EDDLESTON SETTLEMENT

REGISTERED CHARITY NO 299574

INDEX

YEAR ENDED 31 DECEMBER 2021

	Page
Charity information	2
Trustee's report	3 - 4
Independent examiner's report	5
Statement of financial activities	6
Balance sheet	7
Notes to the accounts	8 - 10

THE EDDLESTON SETTLEMENT

REGISTERED CHARITY NO 299574

CHARITY INFORMATION

YEAR ENDED 31 DECEMBER 2021

TRUSTEES
Mary Eddleston (appointed 31 October 2021)
Michael Eddleston (appointed 31 October 2021)
Roger Thomas Eddleston

PRINCIPAL OFFICE
42 Burdon Lane
Cheam
Sutton
Surrey
SM2 7PT

BANKERS
Lloyds TSB Bank PLC
49-53 High Street
Sutton
Surrey
SM1 1DT

ACCOUNTANTS
Skingle Helps & Co
28 Southway
Carshalton Beeches
Surrey
SM5 4HW

THE EDDLESTON SETTLEMENT

REGISTERED CHARITY NO 299574

TRUSTEE'S ANNUAL REPORT

YEAR ENDED 31 DECEMBER 2021

The trustee presents his report together with the financial statements of the charity for the year ended 31 December 2021. The financial statements have been prepared in accordance with the accounting policies set out on pages 8 and 9 and comply with the trust deed of the charity and have been prepared in accordance with the Charities Statement of Recommended Practice issued by the Charity Commission and Financial Reporting Standard 102.

GOVERNANCE
The charity is governed in accordance with its Trust Deed dated 21 January 1987.

OBJECTIVES
The charity supports general charitable purposes for the benefit of the general public and mankind by making grants to individuals and organisations.

ACHIEVEMENTS
During 2021, the charity has sought to continue its policy of building up sufficient funds to allow regular grants to be made out of its investment income. However, it was able to make gifts to support various causes including medical and educational establishments.

RESERVES POLICY
The trustee has considered carefully the issue of reserves. The charity is in the fortunate position that it has no contractual obligations, making grants only as considered appropriate.

INVESTMENT POLICY
Investment policy is reviewed as necessary.

RISK ASSESSMENT
The trustee again considered carefully the possible risks associated with the operation of the charity. In his view these remain minimised by actions already taken.

PUBLIC BENEFIT
The trustee has had regard to the Charity Commission's guidance on public benefit when reviewing the charity's activities for the year.

REVIEW OF THE PERIOD AND FUTURE PROSPECTS
Funds have continued to be invested predominantly in fixed income securities to achieve a satisfactory level of investment income.

The reserves of the charity were £693,257 (2020: £703,768) at the end of the period. The trustee regularly reviews the level of reserves held by the charity and is satisfied that they are appropriate to its current circumstances.

In the view of the trustee, the charity's future is likely to be similar to that of the past.

STATEMENT OF TRUSTEE'S RESPONSIBILITIES

Charity law requires the trustee to prepare financial statements for each financial period which show the state of affairs of the charity and of the income and expenditure of the charity for that period. In preparing those financial statements the trustee should:

- select suitable accounting policies and apply them consistently;
- make judgements that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departure disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in existence.

The trustee is responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable him to ensure that the financial statements comply with the requirements of the Charities Act 2011. He is also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

R. T. Eddleston

R T Eddleston
Trustee
24th May 2022

REPORT OF THE INDEPENDENT EXAMINER TO THE TRUSTEE OF THE EDDLESTON SETTLEMENT

REGISTERED CHARITY NO 299574

I report to the trustee on my examination of the accounts of The Eddleston Settlement ("the Charity") for the year ended 31 December 2021 as set out on pages 6 to 10.

Responsibilities and basis of report

As the Charity's trustee, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the 2011 Act"). You are satisfied that the accounts of the Charity are not required by charity law to be audited and have chosen instead to have an independent examination.

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 2011 Act.

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the accounts. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the accounts present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination which gives me cause to believe:

- the accounting records were not kept in accordance with section 130 of the 2011 Act; or
- the accounts do not accord with the accounting records; or
- the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
- the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.

John Helps BSc ACA
Skingle Helps & Co
28 Southway
Carshalton Beeches
Surrey
SM5 4HW

26 May 2022

THE EDDLESTON SETTLEMENT

REGISTERED CHARITY NO 299574

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 DECEMBER 2021

	Notes	2021 £	2020 £
Income from:			
Investments:			
Income from fixed return investments listed on a recognised UK stock exchange		34,429	35,921
		34,429	35,921
Expenditure on			
Raising funds:			
Investment management costs		277	224
Charitable activities:			
Grants	2	22,600	28,769
Other:			
Independent examination		570	570
		23,447	29,563
		10,982	6,358
Realised losses on investments		-	(299)
Unrealised gains on investments		(21,493)	11,084
NET INCOME FOR THE YEAR		(10,511)	17,143
BALANCE BROUGHT FORWARD 1 JANUARY		703,768	686,625
Net income for the year		(10,511)	17,143
BALANCE CARRIED FORWARD 31 DECEMBER		693,257	703,768

All recognised gains and losses are reflected through the statement of financial activities and no separate statement of total recognised gains or losses is presented. There were no discontinued activities during the current or preceding period.

THE EDDLESTON SETTLEMENT

REGISTERED CHARITY NO 299574

BALANCE SHEET

AS AT 31 DECEMBER 2020

		2021		*2020*	
	Notes	**£**	**£**	**£**	**£**
FIXED ASSETS					
Investments	3		686,176		702,538
CURRENT ASSETS					
Cash at bank and in hand		7,651		1,800	
LIABILITIES					
Creditors: Amounts falling due within one year					
Accruals		(570)		(570)	
NET CURRENT ASSETS			7,081		1,230
NET ASSETS			693,257		703,768
THE FUNDS OF THE CHARITY					
Unrestricted fund			693,257		703,768

The financial statements were approved by the trustee on 26th May 2022.

R T Eddleston

R T Eddleston
Trustee

THE EDDLESTON SETTLEMENT

REGISTERED CHARITY NO 299574

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2021

1 ACCOUNTING POLICIES

The Eddleston Settlement is an unincorporated charity registered in England and Wales. The principal office is 42 Burdon Lane, Cheam, Sutton, Surrey, SM2 7PT.

(a) Accounting convention

The accounts have been prepared in accordance with FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland", "Accounting and Reporting by Charities" the Statement of Recommended Practice for charities applying FRS 102, the Charities Act 2011, and Generally Accepted Accounting Practice.

The charity is a Public Benefit Entity as defined by FRS102.

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

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of fixed asset investments.

The particular accounting policies adopted are described below.

(b) Income

Donations and legacies are accounted for when received by the charity. Other income is accounted for on an accruals basis.

(c) Expenditure

Expenditure has been analysed between:

(i) Charitable activities
(ii) Costs of generating funds: Costs relating to investment income generation.
(iii) Other costs: All expenditure to comply with statutory and legal requirements.

All expenditure is accounted for on an accruals basis and has been classified under the headings that aggregate all costs related to the category.

Grants payable are payments made to third parties in the furtherance of the charitable objectives of the charity. Single or multi-year grants are accounted for when either the recipient has a reasonable expectation that they will receive a grant and the trustee has agreed to pay the grant without condition, or the recipient has a reasonable expectation that they will receive a grant and any condition attaching to the grant is outside the control of the charity.

(d) Investments

These are recorded at mid-market value. Unrealised and realised gains and losses are disclosed separately in the Statement of Financial Activities and included as a component of net income or expenditure.

(e) Cash and cash equivalents

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of opening the deposit.

THE EDDLESTON SETTLEMENT

REGISTERED CHARITY NO 299574

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2021

(f) Current liabilities
Creditors and provisions are recognised where the charity has a present obligation arising from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reasonably. Creditors and provisions are recognised at their settlement amount.

2 GRANTS MADE

During the year, the charity made the following grants:		***2021*** **£**	***2020*** **£**
Blood Cancer UK		1,000	1,000
Bowel Cancer UK		2,500	2,500
Bowel Research UK		2,000	2,000
Brain Research UK		2,000	1,000
Brain Tumour Research		-	1,000
Centrepoint		500	500
Churchill College Cambridge		1,000	1,000
Freedom From Torture		1,500	2,000
Gates Philanthropy Partners	($5,000)	-	4,169
Good Law Project		1,000	-
Gurkha Welfare Trust		-	500
Imperial College London		1,500	3,000
International Spinal Research Trust		2,000	2,000
The Maggie Fleming Animal Hospice		600	-
Mission Rabies		1,000	800
Myaware		-	800
National Tremor Foundation		500	500
Orchid (Fighting Male Cancer)		1,000	-
Parkinson's UK		2,000	2,500
Prostate Cancer UK		1,500	2,500
Thrive		1,000	1,000
		22,600	28,769

THE EDDLESTON SETTLEMENT

REGISTERED CHARITY NO 299574

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2021

3 INVESTMENTS

	2021 £	2020 £
As at 1 January	702,538	680,873
Additions	5,131	53,780
Disposals	-	(43,199)
Unrealised gains/(losses)	(21,493)	11,084
As at 31 December	686,176	702,538
The original cost of the investments was	640,195	635,064

All investments are held primarily to provide income for the charity. All investments are listed on a recognised UK stock exchange.

4 RELATED PARTIES

The trustee was paid no remuneration in the period nor were any expenses reimbursed to him.

THE EDDLESTON SETTLEMENT

England & Wales - Charity number 299574

Accounts

THE EDDLESTON SETTLEMENT

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2020

REGISTERED CHARITY NO 299574

Skingle Helps & Co
Chartered Accountants
28 Southway
Carshalton Beeches
Surrey
SM5 4HW

THE EDDLESTON SETTLEMENT

REGISTERED CHARITY NO 299574

INDEX

YEAR ENDED 31 DECEMBER 2020

	Page
Charity information	2
Trustee's report	3 - 4
Independent examiner's report	5
Statement of financial activities	6
Balance sheet	7
Notes to the accounts	8 - 10

THE EDDLESTON SETTLEMENT

REGISTERED CHARITY NO 299574

CHARITY INFORMATION

YEAR ENDED 31 DECEMBER 2020

MANAGING TRUSTEE
Roger Thomas Eddleston

PRINCIPAL OFFICE
42 Burdon Lane
Cheam
Sutton
Surrey
SM2 7PT

BANKERS
Lloyds TSB Bank PLC
49-53 High Street
Sutton
Surrey
SM1 1DT

ACCOUNTANTS
Skingle Helps & Co
28 Southway
Carshalton Beeches
Surrey
SM5 4HW

THE EDDLESTON SETTLEMENT

REGISTERED CHARITY NO 299574

TRUSTEE'S ANNUAL REPORT

YEAR ENDED 31 DECEMBER 2020

The trustee presents his report together with the financial statements of the charity for the year ended 31 December 2020. The financial statements have been prepared in accordance with the accounting policies set out on pages 8 and 9 and comply with the trust deed of the charity and have been prepared in accordance with the Charities Statement of Recommended Practice issued by the Charity Commission and Financial Reporting Standard 102.

GOVERNANCE
The charity is governed in accordance with its Trust Deed dated 21 January 1987.

OBJECTIVES
The charity supports general charitable purposes for the benefit of the general public and mankind by making grants to individuals and organisations.

ACHIEVEMENTS
During 2019, the charity has sought to continue its policy of building up sufficient funds to allow regular grants to be made out of its investment income. However, it was able to make gifts to support various causes including medical and educational establishments.

RESERVES POLICY
The trustee has considered carefully the issue of reserves. The charity is in the fortunate position that it has no contractual obligations, making grants only as considered appropriate.

INVESTMENT POLICY
Investment policy is reviewed as necessary.

RISK ASSESSMENT
The trustee again considered carefully the possible risks associated with the operation of the charity. In his view these remain minimised by actions already taken.

PUBLIC BENEFIT
The trustee has had regard to the Charity Commission's guidance on public benefit when reviewing the charity's activities for the year.

REVIEW OF THE PERIOD AND FUTURE PROSPECTS
Funds have continued to be invested predominantly in fixed income securities to achieve a satisfactory level of investment income.

The reserves of the charity were £703,768 (2019: £686,625) at the end of the period. The trustee regularly reviews the level of reserves held by the charity and is satisfied that they are appropriate to its current circumstances.

In the view of the trustee, the charity's future is likely to be similar to that of the past.

THE EDDLESTON SETTLEMENT

REGISTERED CHARITY NO 299574

TRUSTEE'S ANNUAL REPORT (continued)

YEAR ENDED 31 DECEMBER 2020

STATEMENT OF TRUSTEE'S RESPONSIBILITIES

Charity law requires the trustee to prepare financial statements for each financial period which show the state of affairs of the charity and of the income and expenditure of the charity for that period. In preparing those financial statements the trustee should:

- select suitable accounting policies and apply them consistently;
- make judgements that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departure disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in existence.

The trustee is responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable him to ensure that the financial statements comply with the requirements of the Charities Act 2011. He is also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

R.T. Eddleston

R T Eddleston
Trustee
20th May 2021

REPORT OF THE INDEPENDENT EXAMINER TO THE TRUSTEE OF THE EDDLESTON SETTLEMENT

REGISTERED CHARITY NO 299574

I report to the trustee on my examination of the accounts of The Eddleston Settlement ("the Charity") for the year ended 31 December 2020 as set out on pages 6 to 10.

Responsibilities and basis of report

As the Charity's trustee, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the 2011 Act"). You are satisfied that the accounts of the Charity are not required by charity law to be audited and have chosen instead to have an independent examination.

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 2011 Act.

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the accounts. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the accounts present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination which gives me cause to believe:

- the accounting records were not kept in accordance with section 130 of the 2011 Act; or
- the accounts do not accord with the accounting records; or
- the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
- the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.

John Helps BSc ACA
Skingle Helps & Co
28 Southway
Carshalton Beeches
Surrey
SM5 4HW

20 May 2021

THE EDDLESTON SETTLEMENT

REGISTERED CHARITY NO 299574

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 DECEMBER 2020

	Notes	2020 £	2019 £
Income			
Investment income:			
Income from fixed return investments listed on a recognised UK stock exchange		35,921	35,904
		35,921	35,904
Expenditure			
Costs of generating funds:			
Investment management costs		224	173
Charitable activities:			
Grants	2	28,769	30,000
Other costs:			
Independent examination		570	570
		29,563	30,743
		6,358	5,161
Realised losses on investments		(299)	(540)
Unrealised gains on investments		11,084	20,088
NET INCOME FOR THE YEAR		17,143	24,709
BALANCE BROUGHT FORWARD 1 JANUARY		686,625	661,916
Net income for the year		17,143	24,709
BALANCE CARRIED FORWARD 31 DECEMBER		703,768	686,625

All recognised gains and losses are reflected through the statement of financial activities and no separate statement of total recognised gains or losses is presented. There were no discontinued activities during the current or preceding period.

THE EDDLESTON SETTLEMENT

REGISTERED CHARITY NO 299574

BALANCE SHEET

AS AT 31 DECEMBER 2020

		2020		2019	
	Notes	**£**	**£**	**£**	**£**
FIXED ASSETS					
Investments	3		702,538		680,873
CURRENT ASSETS					
Cash at bank and in hand		1,800		6,322	
CURRENT LIABILITIES					
Accruals		(570)		(570)	
NET CURRENT ASSETS			1,230		5,752
NET ASSETS			703,768		686,625
CHARITY FUNDS					
Unrestricted fund			703,768		686,625

The financial statements were approved by the trustee on 20 May 2021.

R. T. Eddleston

R T Eddleston
Trustee

THE EDDLESTON SETTLEMENT

REGISTERED CHARITY NO 299574

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2020

1 ACCOUNTING POLICIES

The Eddleston Settlement is an unincorporated charity registered in England and Wales. The principal office is 42 Burdon Lane, Cheam, Sutton, Surrey, SM2 7PT.

(a) Accounting convention
The accounts have been prepared in accordance with FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland", "Accounting and Reporting by Charities" the Statement of Recommended Practice for charities applying FRS 102, the Charities Act 2011, and Generally Accepted Accounting Practice.

The charity is a Public Benefit Entity as defined by FRS102.

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

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of fixed asset investments.

The particular accounting policies adopted are described below.

(b) Income
Donations and legacies are accounted for when received by the charity. Other income is accounted for on an accruals basis.

(c) Expenditure
Expenditure has been analysed between:

(i) Charitable activities
(ii) Costs of generating funds: Costs relating to investment income generation.
(iii) Other costs: All expenditure to comply with statutory and legal requirements.

All expenditure is accounted for on an accruals basis and has been classified under the headings that aggregate all costs related to the category.

Grants payable are payments made to third parties in the furtherance of the charitable objectives of the charity. Single or multi-year grants are accounted for when either the recipient has a reasonable expectation that they will receive a grant and the trustee has agreed to pay the grant without condition, or the recipient has a reasonable expectation that they will receive a grant and any condition attaching to the grant is outside the control of the charity.

(d) Investments
These are recorded at mid-market value. Unrealised and realised gains and losses are disclosed separately in the Statement of Financial Activities and included as a component of net income or expenditure.

(e) Cash and cash equivalents
Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of opening the deposit.

THE EDDLESTON SETTLEMENT

REGISTERED CHARITY NO 299574

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2020

(f) Current liabilities
Creditors and provisions are recognised where the charity has a present obligation arising from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reasonably. Creditors and provisions are recognised at their settlement amount.

2 GRANTS MADE

During the year, the charity made the following grants:		*2020* £	*2019* £
Blood Cancer UK		1,000	-
Bowel Cancer UK		2,500	3,000
Bowel Disease Research Foundation		2,000	2,500
Brain research UK		1,000	-
Brain Tumour Research		1,000	-
Centrepoint Soho		500	-
Churchill College Cambridge		1,000	1,000
Freedom From Torture		2,000	3,000
Gates Philanthropy Partners	($5,000)	4,169	-
Gurkha Welfare Trust		500	-
Imperial College London		3,000	-
International Spinal Research Trust		2,000	3,000
Mission Rabies		800	1,000
Myaware		800	1,000
National Tremor Foundation		500	1,000
Parkinson's UK		2,500	3,000
Plan International		-	3,000
Prostate Cancer UK		2,500	3,000
Thrive		1,000	2,000
Urology Foundation		-	1,000
Woodland Trust		-	2,000
World's Big Sleep Out		-	500
		28,769	30,000

THE EDDLESTON SETTLEMENT

REGISTERED CHARITY NO 299574

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2020

3 INVESTMENTS

	2020 £	2019 £
As at 1 January	680,873	652,892
Additions	53,780	23,433
Disposals	(43,199)	(15,540)
Unrealised gains/(losses)	11,084	20,088
As at 31 December	702,538	680,873
The original cost of the investments was	659,567	639,035

All investments are held primarily to provide income for the charity. All investments are listed on a recognised UK stock exchange.

4 RELATED PARTIES

The trustee was paid no remuneration in the period nor were any expenses reimbursed to him.