CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	Charity Name The Rowdown inspire To Aspire Foundation		
On accounts for the year ended	31st March 2026	**Charity no (if any)**	1151220
Set out on pages	1-2 (remember to include the page numbers of additional sheets)		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/ 03 / 2026**.

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 Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:	James Bray	**Date:**	16/10/2026
Name:	James Bray		
Relevant professional qualification(s) or body (if any):	FCCA		
Address:	Constable Court 62 Dene Street, Dorking RH4 2DP		

Section B	Disclosure
	Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).
Give here brief details of any items that the examiner wishes to disclose.	

THE ROWDOWN INSPIRE TO ASPIRE FOUNDATION	1151220	CC16a

Receipts and Payments Accounts

For the period from Apr-25 **to** Mar-26

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations	11,469	20,500	-	31,969	30,175
Fundraising	2,080	-	-	2,080	3,361
Gift Aid	4,287	-	-	4,287	503
Other Income	1,076	-	-	1,076	202
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total(Gross income for AR)	18,912	20,500	-	39,412	34,240
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	18,912	20,500	-	39,412	34,240
A3 Payments					
Cost of Generating Funds	1,377	-	-	1,377	1,195
Grants	16,740	12,985	-	29,725	37,238
Insurance	278	-	-	278	278
Bank Charges	60	-	-	60	60
Independent Examination Fee	600	-	-	600	720
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	19,055	12,985	-	32,040	39,491
A4 Asset and investment purchases, (see table)					
	-	-	-	-	
	-	-	-	-	
Sub total	-	-	-	-	-
Total payments	19,055	12,985	-	32,040	39,491
Net of receipts/(payments)	- 143	7,515	-	7,372	- 5,251
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	8,489	4,649	-	13,138	18,389
Cash funds this year end	8,346	12,164	-	20,510	13,138

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	CAF Bank	8,346	12,164	-

B1 Cash funds

	Unrestricted funds	Restricted funds	Endowment funds
	-	-	-
	-	-	-
Total cash funds	8,346	12,164	-
(agree balances with receipts and payments account(s))	OK	OK	OK

B2 Other monetary assets

Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-

B3 Investment assets

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-
		-	-
		-	-
		-	-
		-	-

B4 Assets retained for the charity's own use

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

B5 Liabilities

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
		-	
		-	
		-	
		-	
		-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Gary Coy	10/10/2026

CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 1 April 2025 to 31 March 2026

Charity name: The Rowdown Inspire to Aspire Foundation

Charity registration number: 1151220

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The Rowdown Inspire to Aspire Foundation (the "Foundation" or the "Charity") was established by Gary Coy, Chair of Trustees, to support the gifted and talented children at Rowdown Primary School in New Addington, an area of high deprivation in the London Borough of Croydon. Mr Coy was previously Chair of Governors at the school. Following the success of the first few years, the Foundation has expanded its remit, with the approval of the Charity Commission, to include pupils from any of the primary schools based in New Addington. The Foundation makes financial commitments to provide lessons or club memberships for individual pupils or small groups.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	The Trustees regularly review how the Foundation is meeting its objectives and how this is for the public benefit. By providing children with opportunities to pursue areas of talent that they would not otherwise have been able to, the Foundation is investing in these children's future which will be of benefit to the community at large over the long term. This is especially true of the Foundation's Tuition Programme which seeks to enable children from a low-income background to reach the best selective grammar and independent schools to ensure they can meet their full potential academically.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	We are of the opinion that we satisfy the Charity Commission's requirement of operating for the public benefit.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	Grants are made to benefit individual children in pursuit of their talent. Our main grant programme is to support children that we have benefited from our Tuition Programme to achieve places at independent and grammar schools in order to recognise that some additional costs will be incurred by their families. Grants are only offered to children from New Addington or those on Free School Meals elsewhere in Croydon who have been part of our Tuition Programme. Grants are for between £500 and £1,500 and can be used to help towards any school-based cost such as uniform, lunches, school trips, equipment such as laptops and residual fees to be paid. These grants are only offered annually, except in a few special circumstances, and will be subject to the Foundation having sufficient clarity of their funding for the period. Grants are also offered to children that wish to pursue a sporting or artistic talent. Grants are only made against recommendation from their primary school and any club or tutor that is currently teaching them. Grants are renewable every year against a report from the teacher, coach or club detailing progress, attendance and enthusiasm.
Policy on social investment including program related investment	Para 1.38	N/A
Contribution made by volunteers	Para 1.38	We do not have any paid employees with all operations of the Foundation undertaken by the Trustees who volunteer their time without remuneration.
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	Our Tuition Programme continues to be successful. Including the forthcoming September 2026 entry to secondary schools, we have helped a total of 102 children from low income Croydon families reach prestigious local grammar and independent schools. This represents a life-changing opportunity for these children who will benefit from excellent academic learning in addition to a vast array of extra-curricular activities not on offer at their local comprehensive schools. This document provides a full impact assessment of the Tuition Programme. https://www.rowdownfoundation.org.uk/wp-content/uploads/2026/04/Impact-Assessment-Sept-2025.pdf We have ten young graduates of our programme now at universities including Cambridge, Bristol, Manchester and three of the top colleges of London University. Whilst this in itself does not benefit "society as a whole", we fully subscribe to the belief that offering social mobility opportunities will have long-lasting benefits on society and make the country more inclusive. https://www.rowdownfoundation.org.uk/wp-content/uploads/2026/04/Tuition-Programme-Successes-to-2026-Entrants.pdf

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	The 2025 Tuition Programme saw the usual number of 10-11 year old children benefiting from the tuition provided by Trinity School. The results returned to close to the historic trends, outperforming the disappointing results from the Class of 2024 as the independent schools were again proactive in supporting applications from our students. https://www.rowdownfoundation.org.uk/wp-content/uploads/2026/04/Class-of-2025-Results-Analysis.pdf It is interesting that many of the children receiving offers from independent schools for September 2026 entry (eight in total) have received almost 100% fee reductions evidencing that these children are definitely from low income and disadvantaged backgrounds. We appreciate the support that our Foundation receives from the major Croydon-based schools and look forward to continuing successes in the future to aid social mobility.
Performance of fundraising activities against objectives set	Para 1.41	Fundraising remains difficult for small charities generally and we are no exception. We have a group of regular donors that give us some visibility going forward and also receive one-off donations from individuals. Supporters sometimes run competitions etc to provide us with donations. Our main fundraising focus remains charitable trusts. This is a thankless task for a small charity without the human resources to write endless applications, many of which are never even replied to. We therefore focus on a small number of trusts that have donated before recognising that

		this is somewhat risky should those trusts choose not to re-donate. We regularly update a database of trusts to review the ones that best fit with our objectives.
Investment performance against objectives	Para 1.41	N/A

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The Foundation ended the financial year with £20,510 of cash resources, of which £12,164 was restricted funds. This represented a cash inflow of £7,372 in the year.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Our reserves policy states the charity should hold between 35 and 50% of annual expenditure as reserves. The £20,510 cash reserves equates to 52% of 2025/26 annual expenditure, slightly outside the policy. We believe it is acceptable to include restricted funds within this policy as such funds are largely expendable within a twelve month period and therefore form part of our overall cash budgeting process.
Amount of reserves held	Para 1.22	£13,138
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	As with any charity, fundraising is unpredictable. By maintaining cash reserves at about one third of annual expenditure, fundraising shortfalls could lead to an inability to meet our stated aims. However, this does not represent any risk to the Foundation as a going concern as we only make short term commitments and make no guarantees on longer term grants for the families we support.

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	In 2025/26 we received around £34,000 in donations. Of this £11,000 was from regular monthly or annual donations by standing order or direct debit. We received sponsorship of £900 towards the Rowdown School annual awards. The

		remaining £21,500 was received from three charitable trusts: £7,500 Garfield Weston Foundation £10,000 Hargreaves Foundation £3,000 Axis Foundation All three have donated before and we would like to thank them for their continued support of our objectives to improve social mobility in Croydon. All of these funds are counted as restricted as they are for particular purposes: £17,500 for our grant programme and £3,000 to support our judoka.
Investment policy and objectives including any social investment policy adopted	Para 1.46	N/A
A description of the principal risks facing the charity	Para 1.46	The two key risks within the Foundation relate to safeguarding of children and financial matters. With regard to safeguarding, the Foundation has little direct contact with the children that receive our support and such contact is always in the presence of parents or school staff. If any Trustee or other person appointed by the Foundation were to have sole, unaccompanied contact with children, we require them to have the appropriate checks in place. The Chair holds a current enhanced DBS check. Given the increasing income of the Foundation and the greater influence of external funding, it was decided during 2020/21 to establish a finance committee to oversee all financial aspects of our operations. The Chair and Treasurer are members of this committee along with three other Trustees. The committee sets financial policy, approve any spending over certain limits and recommend actions to the Board of Trustees as per its Terms of Reference. The Finance Committee also reviews movements across the bank account on a monthly basis and is provided with a reconciliation to the management accounts. The risk of the misappropriation of funds is minimal. All commitments are short term in nature, requiring only one month's notice of cancellation with the exception of the several grants of £500-1,500 which are committed for the current academic year but budgeted on the basis of likely amounts claimed. For one such grant, there is a commitment of £1,500 per annum for five years. The Foundation's liquidity is checked at least weekly and the risk of maturing liabilities exceeding available cash is negligible.
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document	Para 1.25	The governing document of the Foundation is its trust deed dated 24th January 2013 as amended on 7th July 2018.
How is the charity constituted?	Para 1.25	We are a registered charity
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	The board of Trustees is made up of nine individuals all of which have relevant experience of supporting children, finance or charity work. The board of Trustees has responsibility for setting the strategic direction of the Foundation and for approving and monitoring all financial aspects. They will also regularly review risk and governance issues. In running and governing the Foundation, the Trustees have regard to guidance issued by the Charity Commission and endeavour to follow best practice principles.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	The day-to-day running of the Foundation is delegated to an Executive Committee made up of four Trustees. The Chair undertakes the majority of marketing, fundraising, liaison/co-ordination tasks with financial management shared with the Treasurer and administration shared with the Secretary and Treasurer. The Chair produces updates for the Trustees which are circulated by email on a regular basis. The Deputy Chair offers liaison with the local community in particular. The Trustees are cognisant of balancing demand for the Foundation's support with its financial and human resources. It reviews governance and management at each Annual General Meeting to ensure proper procedures are in place whereby it can maximise the benefits to the community it is serving without overstretching its current resources or put in place plans to increase resources.
Relationship with any related parties	Para 1.51	N/A

Reference and Administrative details

Charity name	The Rowdown Inspire To Aspire Foundation
Other name the charity uses	The Rowdown Foundation; RITA
Registered charity number	1151220
Charity's principal address	Operating Address: Brasted, Westcott Road Dorking, Surrey RH4 3EA

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Gary Coy	Chair & Member of Finance Committee		
2	Marion Burchell	Deputy Chair		
3	Janet Parsons	Member of Finance Committee		
4	Melanie Hartley	Secretary		
5	Martin Bibby	Chair of Finance Committee		
6	Kathryn Gee	Secretary of Finance Committee		
7	Jill O'Neill	Treasurer & Member of Finance Committee		
8	Paula Greenwood			
9	Sarah Nias			
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Gary Coy	Jill O'Neill
Position (eg Secretary, Chair, etc)	Chair	

Date	