The Beryl Harding Trust

Annual Report and Financial Statements
Year Ended 5 April 2026

Charity registration number: 1207200

The Beryl Harding Trust

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The Beryl Harding Trust

Trustees' Report

The trustees present the annual report together with the financial statements of the charity for the year ended 5 April 2026.

Objectives and activities

Objects and aims

The objects of the charity are to provide affordable residential accommodation or other benefits to those in need by reason of youth, age, ill-health, disability, financial hardship or other disadvantage who are resident or who have been resident within five miles of the parish church of Gerrans or who have employment in that area.

Objectives, strategies and activities

The main aim is to respect the wishes and intentions of the benefactor Beryl Harding in the use of the Trust's assets and funds.

Our Property Manager is taking over the oversight of maintenance of the properties. He is self-employed and is making each building compliant with the new rules and legislation as well as carrying out minor maintenance requirements with his team.

Two additional properties have been purchased and work is underway to bring them up to the standard required for letting.

Public benefit

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Achievements and performance

Properties from the estate of Enid Beryl Harding transferred into the trust on 22 March 2024. They have been subsequently rented out and managed by a managing agent.

Financial review

The charity had net expenditure for the year of £57,823 (2024: incoming resources of £3,156,950) all of which were unrestricted. The result gives reserves carried forward of £3,099,127.

Of the total reserves carried forward, £668,226 (2024: £919,145) relates to free reserves (not included within restricted, designated funds or tangible fixed assets).

Policy on reserves

The Trust insures each of the properties, so a large reserve is not deemed essential. Currently we work around £60,000. Current free reserves surpass this target and the intention is to use these to acquire further properties for the charity.

Plans for future periods

Aims and key objectives for future periods

To purchase additional properties as and when suitable properties become available.

In addition, the charity is the process of converting to a CIO, as agreed at a meeting with solicitors on 12 March 2026. Paperwork is currently underway. This will involve creating and registering a new CIO, transferring all assets and liabilities to the new CIO and subsequently closing the unincorporated charitable trust.

As of 24 August 2026, the CIO has been registered with the Charity Commission.

Structure, governance and management

Nature of governing document

The Beryl Harding Trust is a registered Charity in England and Wales with charity number 1207200. It was constituted by a Trust Deed dated 9 July 2014 and amended 28 August 2024. The Trust was registered as a charity on 26 February 2024.

Recruitment and appointment of trustees

Trustees are appointed by a resolution of the trustees at a special meeting.

In 2024 the two Trustees met with the Solicitor acting for the Estate and agreed that it was important to ensure succession, so steps were taken to identify suitable younger people known by and to Beryl to ensure her wishes are upheld. Two such people have been recruited and will be named when the Charity achieves CIO status – paperwork currently underway with solicitors and agreed at a meeting on 12 March 2026 with solicitor.

Induction and training of trustees

Appropriate training is given to trustees in house.

Arrangements for setting key management personnel remuneration

The key management personnel of the charity were the trustees who were not remunerated during the period.

Organisational structure

The charity is managed by the two trustees.

Major risks and management of those risks

Property Damage
The main risk to the charity is that properties are subject to damage and/or deterioration.
The risk is covered by insurance and/or reserves.

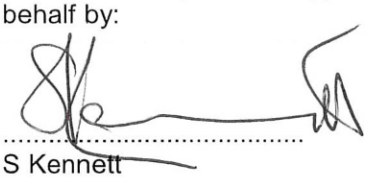
The Beryl Harding Trust

Trustees' Report (continued)

Reference and Administrative Details

Chair	S Kennett
Trustees	P Bunney S Kennett
Charity Registration Number	1207200
Principal Office	Veryan Cottage Hillhead St Mawes Truro Cornwall TR2 5AL
Independent Examiner	Darren Perry ACA DChA Francis Clark LLP Lowin House Tregolls Road Truro Cornwall TR1 2NA

The annual report was approved by the trustees of the charity on 3/9/26 and signed on its behalf by:



.....
S Kennett
Chair and trustee

The Beryl Harding Trust

Statement of Trustees' Responsibilities

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

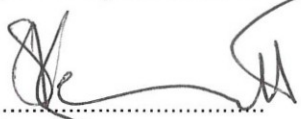
The law applicable to charities requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that 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 Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008, and the provisions of the constitution. The trustees 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.

The trustees are responsible for the maintenance and integrity of the charitable and financial information included on the charity's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees of the charity on 2/9/2026 and signed on its behalf by:



S Kennett
Chair and trustee

The Beryl Harding Trust

Independent Examiner's Report to the trustees of The Beryl Harding Trust

I report to the trustees on my examination of the accounts of The Beryl Harding Trust for the period ended 5 April 2026.

Responsibilities and basis of report

As the charity trustees of The Beryl Harding Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of The Beryl Harding 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of The Beryl Harding Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting 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.

.....

Darren Perry BA (Hons) ACA DChA
Francis Clark LLP
Lowin House
Tregolls Road
Truro
Cornwall
TR1 2NA

Date: 7 September 2026

The Beryl Harding Trust

Statement of Financial Activities

Year Ended 5 April 2026
(Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds £	Total 2026 £
Income and Endowments from:			
Charitable activities	3	49,789	49,789
Other trading activities	4	866	866
Investment income	5	5,280	5,280
Total income		55,935	55,935
Expenditure on:			
Charitable activities	6	(113,758)	(113,758)
Total expenditure		(113,758)	(113,758)
Net expenditure		(57,823)	(57,823)
Net movement in funds		(57,823)	(57,823)
Reconciliation of funds			
Total funds brought forward		3,156,950	3,156,950
Total funds carried forward	14	3,099,127	3,099,127

	Note	Unrestricted funds £	Total 2025 £ (As restated)
Income and Endowments from:			
Donations and legacies	2	3,181,540	3,181,540
Charitable activities	3	43,810	43,810
Investment income	5	4,253	4,253
Total income		3,229,603	3,229,603
Expenditure on:			
Charitable activities	6	(72,653)	(72,653)
Total expenditure		(72,653)	(72,653)
Net income		3,156,950	3,156,950
Net movement in funds		3,156,950	3,156,950
Reconciliation of funds			
Total funds carried forward	14	3,156,950	3,156,950

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2025 is shown in note 14.

The Beryl Harding Trust

Balance Sheet

5 April 2026

	Note	2026 £	2025 £
Fixed assets			
Tangible assets	10	2,430,901	2,237,805
Current assets			
Debtors	11	1,650	59,257
Cash at bank and in hand	12	676,174	866,280
		677,824	925,537
Creditors: Amounts falling due within one year	13	(9,598)	(6,392)
Net current assets		668,226	919,145
Net assets		3,099,127	3,156,950
Funds of the charity:			
Unrestricted income funds			
Unrestricted funds		3,099,127	3,156,950
Total funds	14	3,099,127	3,156,950

The financial statements on pages 6 to 15 were approved by the trustees, and authorised for issue on 3/9/26 and signed on their behalf by:

.....

S Kennett
Chair and trustee

1 Accounting policies

Statement of compliance
The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) – (Charities SORP (FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (2022) and the Charities Act 2011.

Basis of preparation
The Beryl Harding Trust meets the definition of a public benefit entity under FRS 102. The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts.

Going concern
The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Reclassification of comparative amounts
A prior period reclassification has been made, reclassifying £43,810 of rental income from "Other trading activities" to "Charitable activities" on the statement of financial activities and in the notes to the accounts. The reclassification has been made on the basis that the rental activity is in line with the charitable objects.

Income and endowments
Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Donations and legacies

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

Deferred income

Deferred income represents amounts received for future periods and is released to incoming resources in the period for which, it has been received. Such income is only deferred when:

- The donor specifies that the grant or donation must only be used in future accounting periods; or
- The donor has imposed conditions which must be met before the charity has unconditional entitlement.

Investment income

Income from investments is included in the year in which it is receivable.

Expenditure
All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs
Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources.

Taxation
The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets
Individual fixed assets costing £1,000 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation and amortisation
Depreciation is charged so as to write off the cost of assets, other than land and properties under construction over their estimated useful lives, as follows:

Asset class	Depreciation method and rate
Land and Buildings	1% straight line

Cash and cash equivalents
Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Trade creditors
are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if the does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities.

are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

Fund structure
Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Financial instruments

Classification

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.

The charity only has financial assets and liabilities of a kind that qualify as basic financial instruments.

Recognition and measurement

Basic financial instruments are initially recognised at transaction price and subsequently measured at their settlement value.

2 Income from donations and legacies

	Unrestricted funds £	Total funds £
Donations and legacies;		
Legacies	-	-
Total for year ended 5 April 2026	-	-
Total for period ended 5 April 2025	3,181,540	3,181,540

3 Income from charitable activities

	Unrestricted funds £	Total funds £
Rental income	49,789	49,789
Total for year ended 5 April 2026	49,789	49,789
Total for period ended 5 April 2025 (As restated)	43,810	43,810

4 Income from other trading activities

	Unrestricted funds £	Total funds £
Other income from other trading activities	866	866
Total for year ended 5 April 2026	866	866
Total for period ended 5 April 2025 (As restated)	-	-

5 Investment income

	Unrestricted funds £	Total funds £
Interest receivable and similar income;		
Interest receivable on bank deposits	5,280	5,280
Total for year ended 5 April 2026	5,280	5,280
Total for period ended 5 April 2025	4,253	4,253

6 Expenditure on charitable activities

	Activity undertaken directly £	Activity support costs £	Total expenditure £
Property management	17,535	-	17,535
Repairs and maintenance	63,674	-	63,674
Electricity	478	-	478
Insurance	2,095	-	2,095
Cleaning and waste disposal	3,376	-	3,376
Rates	4,235	-	4,235
Accountancy	-	3,675	3,675
Legal and professional	-	8,724	8,724
Depreciation charge	22,754	-	22,754
(Profit)/Loss on disposal of tangible assets	(13,490)	-	(13,490)
Water rates	702	-	702
Total for year ended 5 April 2026	101,359	12,399	113,758
Total for period ended 5 April 2025	65,904	6,749	72,653

7 Net incoming/outgoing resources

Net (outgoing)/incoming resources for the year include:

	2026	2025
	£	£
(Profit)/loss on disposal of tangible fixed assets	(13,490)	16,180
Independent examination fee	3,675	3,500

8 Trustees remuneration and expenses

During the year the charity made the following transactions with trustees:

S Kennett

In the prior year, the charity paid £860 in personal expenses for S Kennett due to banking errors. During the year, S Kennett repaid £650. The remaining £210 has been repaid by S Kennett shortly after the year end.

At the balance sheet date the amount due from S Kennett was £210 (2025: £860).

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any reimbursed expenses or any other benefits from the charity during the year.

9 Taxation

The charity is a registered charity and is therefore exempt from taxation.

10 Tangible fixed assets

	Land and buildings £	Total £
Cost		
At 6 April 2025	2,260,409	2,260,409
Additions	300,000	300,000
Disposals	(85,000)	(85,000)
At 5 April 2026	2,475,409	2,475,409
Depreciation		
At 6 April 2025	22,604	22,604
Charge for the year	22,754	22,754
Eliminated on disposals	(850)	(850)
At 5 April 2026	44,508	44,508
Net book value		
At 5 April 2026	2,430,901	2,430,901
At 5 April 2025	2,237,805	2,237,805

11 Debtors

	2026 £	2025 £
Trade debtors	1,300	-
Prepayments	140	-
Accrued income	-	58,397
Other debtors	210	860
	1,650	59,257

12 Cash and cash equivalents

	2026 £	2025 £
Cash at bank	676,174	866,280

13 Creditors: amounts falling due within one year

	2026 £	2025 £
Trade creditors	323	-
Accruals	7,175	3,592
Deferred income	2,100	2,800
	9,598	6,392

14 Funds

	Balance at 6 April 2025 £	Incoming resources £	Resources expended £	Balance at 5 April 2026 £
Unrestricted funds				
General	3,156,950	55,935	(113,758)	3,099,127

	Incoming resources £	Resources expended £	Balance at 5 April 2025 £
Unrestricted funds			
General	3,229,603	(72,653)	3,156,950

15 Analysis of net assets between funds

	Unrestricted funds £	Total funds at 5 April 2026 £
Tangible fixed assets	2,430,901	2,430,901
Current assets	677,824	677,824
Current liabilities	(9,598)	(9,598)
Total net assets	3,099,127	3,099,127

	Unrestricted funds General £	Total funds at 5 April 2025 £
Tangible fixed assets	2,237,805	2,237,805
Current assets	925,537	925,537
Current liabilities	(6,392)	(6,392)
Total net assets	3,156,950	3,156,950

16 Analysis of net funds

	At 6 April 2025 £	Financing cash flows £	At 5 April 2026 £
Cash at bank and in hand	866,280	(190,106)	676,174
Net debt	866,280	(190,106)	676,174

17 Related party transactions

There were no related party transactions in the year.