MRS B L ROBINSON'S CHARITABLE TRUST

REPORT AND ACCOUNTS

YEAR ENDED 5 APRIL 2026

Charity Registration No. 802552

Miller & Co.
Chartered Accountants
5 Imperial Court
Laporte Way
LUTON
Bedfordshire
LU4 8FE

MRS B L ROBINSON'S CHARITABLE TRUST

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MRS B L ROBINSON'S CHARITABLE TRUST

REFERENCE AND ADMINISTRATIVE INFORMATION FOR THE YEAR ENDED 5 APRIL 2026

Principal Office	70 Sharpenhoe Road Streatley, Luton Bedfordshire LU3 3PS
Trustees	Dr R D Prew Mrs J M Godino Mrs D L Craig Mrs J Jeans Mrs T E Dales
Clerk to the Trustees	Mrs D Haestier
Bankers	CAF Bank P O Box 289 West Malling Kent ME19 4TA
Legal Advisors	Debenhams Ottaway 107 St Peters Street St Albans Hertfordshire AL1 3EW
Independent Examiners	Miller & Co Chartered Accountants 5 Imperial Court Laporte Way Luton Bedfordshire LU4 8FE
Investment Managers	Rathbone Investment Management Limited 30 Gresham Street London EC2V 7QN

MRS B L ROBINSON'S CHARITABLE TRUST

TRUSTEES ANNUAL REPORT
FOR THE YEAR ENDED 5 APRIL 2026

The Trustees present their report along with the financial statements of the Charity for the year ended 5 April 2026. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" in preparing the annual report and financial statements of the charity.

The financial statements have been prepared in accordance with the accounting policies set out in the notes to the accounts and comply with the Charity's Trust Deed, the Charity's Act 2011 and 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 published in October 2019.

History, constitution objectives and activities

The Mrs B L Robinson's Charitable Trust is an unincorporated trust constituted by a Deed of Trust on 10 November 1989, and is a registered Charity, No. 802552.

The main objects of the Charity are to provide relief to charities by way of project donations to charities involved in Bedfordshire. The Charity achieves these objects providing financial grants to other charities which provide assistance directly to the beneficiaries.

The Charity maintains an investment portfolio of stocks and shares to provide a source of income, which is used to finance its charitable aims.

The Charity was set up by placing an initial sum of £100 into trust. Subsequently, further sums were introduced into the trust.

Organisation

The Trustees who have served during the year are set out on page one.

Trustees are appointed by the board of Trustees. Each new Trustee must first sign, in the Minute Book, a declaration of acceptance and of willingness to act as a Trustee in accordance with the Trust Deed. The Trustees must meet at least once each calendar year.

Risk management

The Trustees have assessed the major risks to which the Charity is exposed and in particular those related to the finances of the Trust and are satisfied that systems are in place to lessen our exposure to the major risks.

Grant making policy

The Charity receives applications for funding from local charities for charitable purposes in Bedfordshire and from national charities engaged in raising funds for local projects in Bedfordshire. Grants are made at the Trustees discretion.

Investment policy

In accordance with the trust deed, the Trustees have full and unrestricted powers to invest in such stocks, shares, investments and property as they see fit. The Trustees engaged Rathbones as investment managers. The policy is based on maximising income and growth of assets.

MRS B L ROBINSON'S CHARITABLE TRUST

TRUSTEES ANNUAL REPORT
AT 5 APRIL 2026

Achievements and performance

During the year grants totalling £123,643 (2025: £233,093) were made to charities in Bedfordshire towards projects that enabled them to provide assistance directly to their beneficiaries. During the current year there was an unrealised gain in the market value of the investment assets of £406,544 (2025: unrealised loss £388,479) and a realised gain in the market value of the investment assets of £148,087 (2025: £27,189).

Financial review

The income fund generated income in the year of £156,703 (2025: £146,344) from which grants have been made of £123,643 (2025: £233,093). The net outgoing resources for the year after grants and expenses was £11,547 (2025: £132,377). This year has seen an increase in the fixed asset investment value of £769,043 at the balance sheet date compared to the previous year.

Reserves policy

The Trustees have agreed a level of cash reserves which takes into account both the requirement for liquid funds for investment decisions and the level of income arising on the reserves to fund grant making activities. This policy is reviewed regularly. The free reserves at year end were £37,226.

Public benefit

The trustees confirm that they have complied with their duty, set out in the 2011 Charity Act, to have due regard to Charity Commission guidance on public benefit.

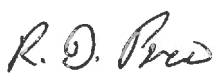
Statement of the Trustees' Responsibilities in Respect of the Accounts

The Trustees are responsible for preparing the Trustees' Annual Report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) for each financial year which give a true and fair view of 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 2019 (FRS 102);
- 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 operation.

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 the financial statements comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. 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.

Approved by the Trustees on 15 September 2026 and signed on their behalf by:



Dr R D Prew
Trustee

INDEPENDENT EXAMINER'S REPORT
to the Trustees of Mrs B L Robinson's Charitable Trust

I report to the Charity Trustees on my examination of the accounts of the charity for the year ended 5 April 2026, which are set out on pages 5 to 12.

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 charity's accounts carried out under Section 145 of the 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

Your attention is to drawn to the fact that the charity has prepared the accounts in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has since been withdrawn.

We understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

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 charity 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 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.

R A Cox FCA
Miller & Co. Chartered Accountants
5 Imperial Court, Laporte Way
Luton, Bedfordshire
LU4 8FE

Date: 15 September 2026

MRS B L ROBINSON'S CHARITABLE TRUST

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 5 APRIL 2026

	Notes	Unrestricted Income Funds £	Expendable Endowment £	Total Funds 2026 £	Total Funds 2025 £
INCOME FROM:					
Investments					
Dividends		103,168	-	103,168	98,764
Interest on Securities		47,976	-	47,976	41,739
Bank and stockbroker interest		5,559	-	5,559	5,841
TOTAL INCOME		156,703	-	156,703	146,344
EXPENDITURE ON:					
Raising funds					
Investment management costs		35,697	-	35,697	34,404
Administration costs	2	8,910	-	8,910	11,224
Charitable activities					
Project grants	8	123,643	-	123,643	233,093
TOTAL EXPENDITURE		168,250	-	168,250	278,721
NET EXPENDITURE BEFORE INVESTMENT (LOSSES) / GAINS		(11,547)	-	(11,547)	(132,377)
(Losses) / gains on investments					
Realised on sale		-	148,087	148,087	(27,189)
Unrealised		-	406,544	406,544	(388,479)
NET (EXPENDITURE) / INCOME AND NET MOVEMENT IN FUNDS		(11,547)	554,631	543,084	(548,045)
Reconciliation of funds:					
TOTAL FUNDS BROUGHT FORWARD		48,773	5,213,466	5,262,239	5,810,284
TOTAL FUNDS CARRIED FORWARD		**£37,226**	**£5,768,097**	**£5,805,323**	**£5,262,239**

All income and expenditure derive from continuing activities.

MRS B L ROBINSON'S CHARITABLE TRUST

BALANCE SHEET
AS AT 5 APRIL 2026

	Note	£	2026 £	2025 £
FIXED ASSETS				
Investments	6		5,799,896	5,030,853
CURRENT ASSETS				
Debtors		472		-
Cash at bank				
Deposit account		35,624		60,096
Capital account		3,220		1,000
Cash at stockbrokers				
Capital account		74,245		229,303
Income account		6,933		8,416
US Dollar Capital account		27,709		36,851
Euro Capital account		-		7
		148,203		335,673
CREDITORS: Amounts falling due within one year	7	112,776		64,287
NET CURRENT (LIABILITIES) / ASSETS			35,427	271,386
TOTAL ASSETS LESS CURRENT LIABILITIES			5,835,323	5,302,239
CREDITORS: Amounts falling due after more than one year	7		30,000	40,000
NET ASSETS			**£5,805,323**	**£5,262,239**
CHARITY FUNDS				
Unrestricted funds	10		37,226	48,773
Endowment funds				
Expendable endowment	10		5,768,097	5,213,466
TOTAL CHARITY FUNDS			**£5,805,323**	**£5,262,239**

The financial statements on pages 5 to 12 were approved by the board of trustees on 15 September 2026 and were signed on its behalf by:

R. D. Prew

Dr R D Prew
Trustee

J M Godino

Mrs J M Godino
Trustee

MRS B L ROBINSON'S CHARITABLE TRUST

NOTES TO THE ACCOUNTS
AT 5 APRIL 2026

1. ACCOUNTING POLICIES

Basis of preparation
The charity constitutes a public benefit entity as defined by FRS 102. 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 issued in October 2019, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Charities Act 2011 and UK Generally Accepted Accounting Practice.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following the 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 issued in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are presented in sterling and rounded to the nearest pound. The address of the principal office is given in the charity information on page 1 of these financial statements.

Income recognition
Income is recognised when the amount can be reliably measured, the charity has legal entitlement to it and there is sufficient certainty of receipt of the income.

Fixed asset investments
Investments are recognised initially at fair value which is normally transaction price. Subsequently they are measured at fair value with changes recognised in 'net gains / (losses) on investments' in the statement of financial activities if the shares are publicly traded or their fair value can otherwise be measured reliably.

Realised gains or losses on investments are calculated as the difference between the disposal proceeds and the opening market value (purchase date if later). Unrealised gains or losses on investments are calculated as the difference between the market value at the year end and the opening market value (purchase date if later).

Debtors and creditors receivable/payable within one year
Debtors and creditors receivable or payable within one year are recorded at transaction price.

Support costs
Support costs are those that assist the work of the charity but do not directly represent charitable activities and include governance costs. Where support costs cannot be directly attributed to particular headings they have been allocated to cost of raising funds and expenditure on charitable activities on a basis consistent with the use of the resources.

Going concern
The financial statements have been prepared on the going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements.

MRS B L ROBINSON'S CHARITABLE TRUST

NOTES TO THE ACCOUNTS
AT 5 APRIL 2026 (continued)

Funds
Unrestricted funds comprise those funds which the Trustees are free to use in accordance with the charitable objects. Income generated from endowment funds are unrestricted.

Expendable endowment funds are endowment funds where the Trustees have the power to convert the endowment fund into expendable income. When such a power is exercised the relevant funds become restricted or unrestricted funds depending on whether the donor has imposed any restrictions on the application of the funds.

Expenditure recognition
Project grants are accrued for in these accounts once the expenditure has been authorised for payment by the board of Trustees. Other expenditure is recognised when the amount can be reliably measured, there is a legal obligation to make it and it is probable that settlement will be required.

2. ADMINISTRATION COSTS

	Basis of Allocation	Income Fund £	Expendable Endowment £	2026 Total £	2025 Total £
Governance costs					
Independent examiners fees	Direct	3,426	-	3,426	3,342
Clerk's fees	Direct	7,990	-	7,990	7,780
PPS	Direct	255	-	255	343
Bank Charges	Direct	86	-	86	82
Insurance	Direct	213	-	213	213
Exchange difference	Direct	(3,060)	-	(3,060)	(536)
		8,910	-	8,910	11,224

3. STAFF COSTS

During the year there were no employees paid by the charity. The administration of the charity is undertaken by Mrs D Haestier, Clerk to the Trustees. The Clerk's fees paid in the year amounted to £7,990 (2025: £7,780).

4. TRANSACTIONS WITH TRUSTEES

No Trustees have received any remuneration or expenses reimbursement in a personal capacity for acting as a Trustee (2025: same).

5. INDEPENDENT EXAMINERS REMUNERATION

The independent examiners remuneration amounts to an independent examiners fee of £1,230 (2025: £1,188) and accountancy services fee of £2,196 (2025: £2,154).

MRS B L ROBINSON'S CHARITABLE TRUST

NOTES TO THE ACCOUNTS
AT 5 APRIL 2026 (continued)

6. INVESTMENTS

Listed investments	2026 £	2025 £
Stocks and shares	5,799,896	5,030,853
Movements in fixed asset investments:		
Market value at 6 April	5,030,853	5,736,800
Additions at cost	1,909,100	1,481,181
Disposal proceeds	(1,694,688)	(1,771,460)
Realised gain/(loss) on disposal	148,087	(27,189)
Unrealised revaluation gain/(loss)	406,544	(388,479)
Market value at 5 April	5,799,896	5,030,853
Historical cost as at 5 April	5,216,265	4,837,186
Investments can be summarised as follows:		
UK equities	1,372,244	1,443,197
Overseas equities	3,446,306	2,882,327
UK fixed interest	981,346	658,609
Overseas fixed interest	-	46,720
Market value at 5 April	5,799,896	5,030,853

The fair value of listed investments is determined by reference to the mid-market price at the year end.

7. CREDITORS

	2026 £	2025 £
Amounts falling due within one year		
Grants payable	98,500	53,000
Accruals	14,276	11,287
	112,776	64,287
Amounts falling due after more than one year		
Grants payable	30,000	40,000
	30,000	40,000

MRS B L ROBINSON'S CHARITABLE TRUST

NOTES TO THE ACCOUNTS
AT 5 APRIL 2026 (continued)

8. **GRANTS**

Charitable grants made to institutions during the period comprise:	**2026** **£**	**2025** **£**
Ailsa's Aim	4,000	-
All Saints Church Bedford	-	20,000
All Saints Church Cople	2,000	-
All Saints Church Stondon	15,000	-
Azalea	-	11,000
Bedford Creative Arts	-	4,750
Bedford Tigers Community Foundation	-	4,618
Bedfordshire Refugee & Asylum Seeker Support (BRASS)	-	7,000
Biggleswade Sea Cadets	-	15,000
British Wireless for the Blind	-	1,300
Crackerjacks Childrens Trust	2,100	-
Creating Memories	700	-
Emmaus Turvey (Emmaus Village Carlton)	-	20,000
Faith in Queens Park	5,000	-
Friends of Flitwick Church	10,000	-
Friends of Warden Abbey Vineyard	1,500	-
Full House	4,000	-
Fun 4 Young People (F4YP)	-	2,000
Great Barford PCC	-	5,000
Handicapped Children Action Group (HCAG)	-	1,100
Impakt Housing & Support	-	6,216
Keech Hospice	-	50,000
Kempston West Methodist Church	2,000	-
Kids in Action	-	12,441
Lifelites project at Keech	10,000	-
Luton All Women Centre	-	30,000
Luton Town Hockey Club	800	-
Magpas Air Ambulance	-	3,568
New Life Charity for Disabled Children	-	-
Noah Enterprise	-	10,000
Philharmonia Orchestra	2,000	-
Progressability.org	6,000	-
React	5,033	-
Renhold Baptist Chapel	-	5,000
Saint Edmund or Saint James Church Blunham	2,000	-
Salto Gymnastics Charitable Foundation	5,010	-
St Andrew's Church, Ampthill	-	10,000
St Mary's Church Luton	9,000	-
St Peter's Church Sharnbrook	5,000	-
Streatley Village Hall	12,500	-
Tempsford Parochial Church Council	-	1,100
The Abbey Church of St Mary & St Helena Elstow	15,000	-
The Need Project Central Bedfordshire	-	5,000
Wanderbus	5,000	-
Wilstead Preschool Playgroup	-	8,000
	123,643	233,093

MRS B L ROBINSON'S CHARITABLE TRUST

NOTES TO THE ACCOUNTS
AT 5 APRIL 2026 (continued)

9. ANALYSIS OF NET ASSETS BY FUND

	Income Fund £	Expendable Endowment £	2026 Total £
Fixed asset investments	31,799	5,768,097	5,799,896
Current assets	148,203	-	148,203
Current liabilities	(112,776)	-	(112,776)
Creditors more than one year	(30,000)	-	(30,000)
	37,226	5,768,097	5,805,323

	Income Fund £	Expendable Endowment £	2025 Total £
Fixed asset investments	-	5,030,853	5,030,853
Current assets	153,060	182,613	335,673
Current liabilities	(64,287)	-	(64,287)
Creditors more than one year	(40,000)	-	(40,000)
	48,773	5,213,466	5,262,239

10. FUND RECONCILIATION

Unrestricted	2026 £	2025 £
Income fund at 6 April	48,773	181,150
Net income / (expenditure) for the year	(11,547)	(132,377)
Income fund at 5 April	37,226	48,773

The unrestricted income fund comprises funds that the Trustees are free to use in accordance with the charitable objects.

MRS B L ROBINSON'S CHARITABLE TRUST

NOTES TO THE ACCOUNTS
AT 5 APRIL 2026 (continued)

FUND RECONCILIATION (continued)

Endowment	**2026**	**2025**
	£	**£**
Expendable endowment fund at 6 April	5,213,466	5,629,134
(Losses) / gains	554,631	(415,668)
Expendable endowment fund at 5 April	5,768,097	5,213,466

The Expendable Endowment Fund comprises an investment portfolio which was donated to the trust. It is held as an expendable endowment to provide investment income to enable the Charity to achieve its aims. The Trustees have agreed levels of reserves which are to be regarded as part of the endowment fund.

11. TRANSACTIONS WITH RELATED PARTIES

There were no related party transactions in the year (2025: same).

12. FINANCIAL INSTRUMENTS

The carrying amount of the Charity's financial instruments are as follows:

	2026	**2025**
	£	**£**
Financial assets		
Measured at fair value through net income / expenditure:		
Fixed asset listed investments (note 6)	5,799,896	5,030,853

The income, expenses, net gains and net losses attributable to the charity's financial instruments are summarised as follows:

Income and expense		
Financial assets measured at fair value through net income	115,447	110,804

The total interest income for financial assets that are not measured at fair value was £5,559 (2025: £5,841).

Net gains and losses (including changes in fair value):		
Financial assets measured at fair value through net income / expenditure	554,631	(415,668)