

ST BEGA CHARITABLE TRUST
(Charity No: 327267)

Annual Report for the Year ended 31st December 2019

Address

West Mirehouse, Keswick, Cumbria, CA12 4QE

Main Object

This is set out in a Trust Deed dated 1st October 1986. This states that:

The Trustees may at any time or times distribute the whole or part or parts of the capital of the Trust Fund by paying the same to such charities or applying the same for such charitable purposes in such shares and proportions and generally in such manner in all respects as the Trustees shall in their discretion decide.

Main Activities

This is a small general grant making charitable trust. The Trustees have paid due regard to the guidance in Public Benefit, given by the Charity Commission. They have used their best endeavours to ensure that they have made grants for the public benefit.

Investment Policy

The Trustees are advised by investment managers who are instructed to maintain a fair balance between income and growth, avoiding high risk stocks and certain other stocks.

Reserves Policy

The Trustees do not maintain reserves, except to the extent that at the end of the financial year they may anticipate a requirement for a particular grant early in the following year.

Grants Policy

The Trustees exercise a wide discretion. They normally make grants to registered charities only.

Trustees

The Trustees are John Henry Fryer Fryer-Spedding and Clare Caroline Fryer-Spedding both of the Charity address.

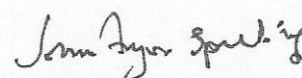
Professional Advisers

Bankers: CAF Bank, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ

Solicitors: Messrs Veale Wasbrough Vizards, 24 King William Street, London, EC4R 9AT

Investment Advisers: Quilter Cheviot, One Kingsway, London, WC2B 6AN

26 August 2020


John Fryer-Spedding
Trustee

St Bega Charitable Trust Accounts for Year ended 31.12.19
INCOME
CAF Bank: No 2 a/c Interest no longer paid
CAF Gold a/c [a/c closed 2018]

CAF Common Investment Fund		
ROCK CAF International Equity Growth Fund A (Income Units)		
PAY DATE	PERIOD COVERED	TOTAL DISTRIB
15.3.19	1.11.18 - 31.1.19	25.15
14.6.19	1.2.19 - 30.4.19	37.92
13.9.19	1.5.19 - 31.7.19	35.13
13.12.19	1.8.19 - 31.10.19	67.83
TOTAL		£166.03
CAF Common Investment Fund		
CAF UK Equity Growth Fund B (Income Units)		
PAY DATE	PERIOD COVERED	TOTAL DISTRIB
15.3.19	1.11.18 - 31.1.19	1016.85
14.6.19	1.2.19 - 30.4.19	182.84
13.9.19	1.5.19 - 31.7.19	695.97
13.12.19	1.8.19 - 31.10.19	413.99
TOTAL		£2,309.65

M&G 'Charibond' Charities Fixed Interest Common
Investment Trust Income Shares [CLOSED 2018]

M&G The Equities Investment Fund for Charities 'Charifund'		
Accumulation Units		
DATE	PERIOD COVERED	AMOUNT
28.2.19	1.11.18 - 31.1.19	477.30
31.5.19	1.2.19 - 30.4.19	697.08
30.8.19	1.5.19 - 31.7.19	710.40
13.12.19	1.8.19 - 31.10.19	1121.10
TOTAL		£3,005.88

M&G The Equities Investment Fund for Charities 'Charifund'		
Income Units		
PAY DATE	PERIOD COVERED	AMT [Dividend + Equalisation where applicable]
28.2.19	1.11.18 - 31.1.19	1738.66
31.5.19	1.2.19 - 30.4.19	2511.40
30.8.19	1.5.19 - 31.7.19	2511.40
13.12.19	1.8.19 - 31.10.19	3928.09
TOTAL		£10,689.55

Private Donations rec'd during year [paid into CAF a/c No 00011182]		
DATE	Ref	AMOUNT
TOTAL	N/A	

Quilter: Income a/c BACS 00004405 to CAF 2 a/c	
DATE	CREDITED
4.1.19	£716.16
5.2.19	£455.21
5.3.19	£753.20
3.4.19	£1,626.32
3.5.19	£1,422.33
5.6.19	£945.53
3.7.19	£828.95
5.8.19	£664.67
4.9.19	£700.11
3.10.19 [see b. stmt.]	£1,910.88
5.11.19 [see b. stmt.]	£373.04
9.12.19	£627.95
6.1.20	£624.38
TOTAL	£11,648.73

CCLA CBF C of E GE Inc Fund	
PAY DATE	AMOUNT
28.2.19	275.38
31.5.19	273.83
30.8.19	273.83
29.11.19	275.38
TOTAL	£1,098.42

GROSS INCOME	
CAF: CIF IEGF A [Income Units]	£166.03
CAF: CIF UK EGF B [Income Units]	£2,309.65
M&G: Charifund-Accumulation Units	£3,005.88
M&G: Charifund-Income Units	£10,689.95
Private Donations	N/A
Quilter Income a/c	£11,648.73
CBF [CofE] [CCLA] General Income Fund	£1,098.42
TOTAL	£28,918.66

GROSS TOTAL INCOME	£28,919.00
GROSS TOTAL EXPENDITURE	£28,925.00

St Bega Charitable Trust Accounts for Year ended 31.12.19

EXPENDITURE			
Deposits/Purchases in favour of St Bega Charitable Trust			
DATE	CQ No	COMPANY	AMOUNT
		TOTAL	N/A

Charitable Donations for Year ended 31.12.19			
DATE	CQ NO.	CHARITY	AMOUNT
2.1.19	558	ABF The Soldiers' Charity	40.00
25.2.19	559	British Red Cross	100.00
18.3.19	560	Cumbria Community Foundation	100.00
25.3.19	561	St Leonard's School	500.00
25.3.19	562	Christian Aid	1000.00
25.3.19	563	FET-LOR Youth Club	200.00
1.5.19	564	Emmaus	100.00
6.5.19	565	Lake District Calvert Trust	1000.00
6.5.19	566	Lake District Calvert Trust	5000.00
3.6.19	567	Cumbria Museum of Military Life	30.00
22.6.19	568	TreeAid	500.00
1.7.19	569	Keswick St John PCC	50.00
1.7.19	570	Christian Aid	500.00
15.7.19	571	C'lisle Cathedral Development Trust	1000.00
31.7.19	572	ABF: The Soldiers' Charity	50.00
3.8.19	573	Water Harvest	500.00
12.8.19	574	The Airborne Initiative	500.00
15.8.19	575	Lake District Calvert Trust	100.00
	576	CANCELLED	
27.8.19	577	Hospice at Home C'lisle & N Lakes	100.00
4.9.19	578	CANCELLED	
9.9.18	579	King George VI Centre	1300.00
12.9.19	580	North West Ataxia Support Group	100.00
12.9.148	581	Cumbria Community Foundation	200.00
3.10.19	582	Dorset History Trust	100.00
11.10.19	583	Calvert Trust Kielder	1000.00
14.10.19	584	Army Benevolent Fund	100.00
1.11.19	585	Prostate Cancer	25.00
29.11.19	586	Christian Aid/ret incorrcctly signed/see 606	xxxxxxxx
29.11.19	587	Médecins sans Frontières	1000.00
29.11.19	588	Royal Forestry Society	1000.00
29.11.19	589	CANCELLED	
29.11.19	590	St Andrew Kinson PCC	100.00
29.11.19	591	Wordsworth Trust	1000.00
29.11.19	592	Carlisle Cathedral	500.00
29.11.19	593	Hospice at Home C'lisle & North Lakeland	1000.00
29.11.19	594	TreeAid	400.00
29.11.19	595	Keswick Cricket Club	100.00
29.11.19	596	St Mary's West Moors	100.00
29.11.19	597	Hope Africa	400.00
29.11.19	598	Bassenthwaite DC	2600.00
29.11.19	599	Lake District Calvert Trust	1200.00
28.11.19	600	Rosemere Cancer Trust	500.00
30.11.19	601	CANCELLED	
30.11.19	602	Exmoor Calvert Trust	100.00
29.11.19	603	Keswick St John PCC	700.00
29.11.19	604	University of Cumbria	1000.00
29.11.19	605	Independent Age	500.00
12.12.19	606	Christian Aid	1000.00
		TOTAL	27395.00

Quilter Management Fees [incl. VAT] for year ended 31.12.19				
DATE	for PERIOD	NET	VAT	TOTAL
7.1.19	1.10.18-31.12.18	291.75	58.35	350.10
9.4.19	1.1.19-31.3.19	300.60	60.12	360.72
5.7.19	1.4.19-30.6.19	314.15	62.83	376.97
7.10.19	1.7.19-30.9.19	318.37	63.67	382.04
		TOTAL		1469.83

CAF BANK MONTHLY ACCOUNT FEES	
DATE	AMOUNT
15.1.19	£5.00
15.2.19	£5.00
15.3.19	£5.00
15.4.19	£5.00
15.5.19	£5.00
19.6.19	£5.00
15.7.19	£5.00
15.8.19	£5.00
16.9.19	£5.00
15.10.19	£5.00
15.11.19	£5.00
16.12.19	£5.00
TOTAL	£60.00

GROSS TOTAL EXPENDITURE		
DATE	AMOUNT	EXPENDITURE
31.12.19	£27,395.00	Charitable Donations
31.12.19	£1,469.83	Quilter Management Fees
	N/A	Deposits/Purchases to St Bega's Charitable Trust
31.12.19	£60.00	CAF account fees
TOTAL	£28,924.83	

**Independent Examiner's Report to the Trustees
of
St Bega Charitable Trust
(Charity Registered No. 327267)**

I report on the accounts of the Trust for the year ended 31st December 2019, which are set out on page 01.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under section 43(2) of the Charities Act 1993 (the 1993 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts (under section 43(3)(a) of the 1993 Act);
- to follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 43(7)(b) of the 1993 Act); and
- to state whether particular matters have come to my attention.

Basis of examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison for the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that, in any material respect, the requirements

- to keep accounting records in accordance with section 41 of the 1993 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 1993 Act

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name: *J. M. Holme* *Glenda M Holme*
Address: *20 GLETA STREET KESWICK CUMBRIA CA12 4HS*
Date: *8. 9. 20*