

**THE BEDE GRIFFITHS CHARITABLE TRUST  
ANNUAL REPORT AND ACCOUNTS 2016**

**THE BEDE GRIFFITHS CHARITABLE TRUST**

Registered Charity No: 1106071

**Annual Report and Accounts  
for the year ended 31<sup>st</sup> December 2016**

**THE BEDE GRIFFITHS CHARITABLE TRUST  
ANNUAL REPORT AND ACCOUNTS 2016**

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# The Bede Griffiths Charitable Trust

## Trustees' Annual Report for the period

### 1 January 2016 to 31 December 2016

#### Section A

#### Reference and administration details

Charity name THE BEDE GRIFFITHS CHARITABLE TRUST

Registered charity number (if any) 1106071

Charity's principal address 120 Dukes Avenue, Theydon Bois  
Epping, Essex, CM16 7HF

#### 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	Mark Bradberry	Chair		
2	David Gower, BSc, PGCE			
3	Philippa Mistry-Norman, BA, Dip			
4	Greville Norman, BSc(Econ), CPFA, ACIS	Hon Treasurer Hon Secretary	Appointed Hon Secretary 21 August 2016	
5	Dr Anthony Pruss, BSc, PhD, MBBS, LRCP, MRCS, AFOM			
6	Rosemary Pruss			
7	Richard van Maanen		Appointed as Trustee 21 August 2016	
8	Carolyn Carter, DipMagLaw, JP		Appointed as Trustee 21 August 2016	
	Helen Dixon, BA(Hons), ABSM		Resigned as Hon Secretary and Trustee 21 August 2016	
	Elizabeth Tysoe, OBE, RGN, MA		Resigned as Trustee 21 August 2016	

#### Names and addresses of advisers

Type of adviser	Name	Address
Independent Examiner	Roger Timms, FCA	Acorns, 7 Poplar Row, Theydon Bois, Essex, CM16 7NB

## Section B Structure, governance and management

**Type of governing document:**

Constitution (amended 21 August 2016)

**How the charity is constituted:**

Trust

**Trustee selection methods:**

Elected by members

**Additional governance issues**

During 2016 the Trust's membership amended its constitution and agreed a wider, more formal membership scheme.

The work supported by the Trust is funded through a combination of: individuals familiar with the projects; fund-raising activities; two UK schools, Chigwell School and Prince's Mead School; members of the Bede Griffiths Sangha (see [www.bede.griffithsangha.co.uk](http://www.bede.griffithsangha.co.uk)), and a wider community inspired by the work of Fr Bede, the ashrams, the Trust itself and the projects it supports. Support for the Trust comes largely but not exclusively from the UK.

The Trust considers its major risks under the following categories:

- Governance and management
- Operational risks
- Finance
- External risks
- Law and compliance

Because the Trust allocates grants solely to projects in Tamil Nadu and does not employ agents in that region, trustees need to pay particular attention to questions of actual need and the proper expenditure of funds in relation to those needs. Of the risks identified in the risk register, the most challenging therefore are the risk of fraud or error, on the part both of the Trust and of project managers, and the risk of inappropriate use of funds by the projects in India. To mitigate against these risks, the Trust applies due diligence to all its own financial processes and requires the same on the part of the Indian charities by means of a memorandum of understanding with each. Monitoring of expenditure is achieved through an agreed reporting process in combination with face-to-face meetings with project managers when trustees visit India.

## Section C Objectives and activities

**Objects**

The objects of the charity are:

1. The advancement of religion in particular to promote understanding and co-operation between the major religions and faith communities of the world.
2. The relief of poverty in the Indian subcontinent by the provision of such grants as the trustees shall determine from time to time, with particular reference to the work and vision of Father Bede Griffiths.

Father Bede Griffiths was an English Benedictine monk who lived in Southern India from 1955 until his death in 1993. He was a spiritual teacher who actively supported the poor and destitute in the villages around Shantivanam. Further information about Bede Griffiths is at <http://bgct.org.uk/fr-bede-and-his-legacy/>

## Summary of the main activities undertaken for the public benefit in relation to these objects

During 2016 the Trust made grants totalling £58.8k to the following:

- Substantial contributions to the running costs of -
  - Infant and junior schools providing English-medium education for around 290 pupils (£35.1k)
  - Two kindergartens, a day centre for the elderly and two centres training adults in typing, computing and tailoring (£4.9k)
  - A home for the destitute elderly (£1.8k)
  - A tuition centre in a village (£0.2k)
- Completing phase II of the construction of a multi-purpose hall at the schools above (£6.5k)
- The provision of rice, eggs and clothing for the elderly (£3.2k)
- The educational expenses of poor children (£2.0k)
- The refurbishment of accommodation at the Saccidananda ashram (£2.0k)
- Building a home in a village (£1.9k)
- The purchase of equipment for the Ananda ashram (£0.6k)
- The distribution of milk to the poorest families (£0.5k)

When determining grant allocations, trustees have had regard to the guidance issued by the Charity Commission on public benefit. In doing so, trustees have been mindful that, as a charity for the relief of poverty, the Bede Griffiths Charitable Trust is required to satisfy the 'benefit' aspect only. The charity does not have a purpose which is for the benefit of named individuals, whether or not they are poor.

The Trust has no formal cohort of volunteers, rather it encourages individuals to take the initiative in fundraising. In February 2016 four trustees accompanied a visit to the Ashram by Chigwell School and the Chair visited on his own in April 2016. These visits which have taken place regularly since 2003 enable them to meet face to face with the local project managers and assess levels of need in relation to individual projects thereby informing grant-making decisions.

## Section D Achievements and performance

Although the Trust is small, averaging a turnover of around £50k pa over approximately 12 years of operation, it has had a disproportionately significant impact on its beneficiaries for the following reasons -

- The Trust has been very efficient in converting donations and other income into projects. 95.5% of all incoming resources since the Trust was formed has been provided in grants and 3.0% remains in reserves. Cost of sales represents 0.6% and 0.4% has been spent on remitting money overseas. Only 0.5% of turnover has therefore been spent on the internal administration of the Trust.
- Purchasing power continued to be significantly greater in India than it would have been in the UK, despite a fall in the value of sterling with respect to the Rupee and higher inflation in India than in the UK.
- Beneficiaries are very poor and a relatively small input of resources can produce a disproportionately large enhancement to their lives.

## Section E Financial review

The Trust maintains an unrestricted fund and 8 restricted funds. The unrestricted fund is applied to meet both the balance of grants for restricted funds which do not have sufficient cash for the grants Trustees decide to make and also to grants for which there is no restricted fund.

The Trust has needed in recent years and in both 2015 and 2016 to ration many grants as compared with those requested by project managers. This, and the Trust's policy of seeking to help as much and as soon as it reasonably can, has contributed to it using very nearly all of the cash in the unrestricted fund by the end of April or May, when most grants are paid. The Trust is able to do this because it has no staff and virtually no overheads - its commitments are only to its donors and beneficiaries - and because it receives regular donations from its supporters. No funds are in deficit.

The Trust maintains a detailed monthly cash budget which forecasts for 20 months its commitments and the income it has secured and on which it can reasonably rely. In 2016 gross income was £58.8k. (2015 - £43.7k.). Total expenditure for 2016 was £59.3k. (2015 - £45.9k.). The cost of generating voluntary income was £12 and governance costs were £278. The Trustees confirm that since the year end they are not aware of any events that would have a material detrimental impact on its position.

The Trust has insufficient funds to consider long term investments. The Trust's policy currently is to keep any surplus liquid funds in short-term cash deposits with its bankers. The aim is to maintain a competitive rate of bank deposit interest and to improve interest receivable and maintain liquidity respectively by regular transfers from the current to the deposit account and vice versa. Around £500 is normally kept in the current account and the remainder in the deposit account.


The Trustees seek to conduct business within the framework of good governance, prudent financial control and sustainability required by the Charity Commission.

The Trustees have insured their liabilities as Trustees.

## Section F Declaration

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

Signed on behalf of the charity's trustees

Signature		
Full name	Greville NORMAN	
Position (eg Secretary, Chair, etc)	Hon. Secretary and Hon. Treasurer	
Date	21 January 2017	

## STATEMENT OF FINANCIAL ACTIVITIES

### For the year ended 31 December 2016

	Notes	Unrestricted funds 2016 £	Restricted income funds 2016 £	Total funds 2016 £
<b>Income and endowments from -</b>				
Donations and legacies		6,247	52,559	58,806
Charitable activities		-	-	-
Other trading activities		7	-	7
Investments		12	-	12
Other income		-	-	-
<b>Total</b>		<b>6,266</b>	<b>52,559</b>	<b>58,825</b>
<b>Expenditure on -</b>				
Raising funds	5	-	(12)	(12)
Charitable activities	5	-	(58,963)	(58,963)
Other	5	(278)	-	(278)
<b>Total</b>		<b>(278)</b>	<b>(58,975)</b>	<b>(59,253)</b>
<b>Net income/ (expenditure)</b>		<b>5,988</b>	<b>(6,416)</b>	<b>(428)</b>
<b>Transfers between funds</b>		<b>(3,552)</b>	<b>3,552</b>	<b>-</b>
<b>Net movement in funds</b>		<b>2,436</b>	<b>(2,864)</b>	<b>(428)</b>
<b>Reconciliation of funds -</b>				
Total funds brought forward		3,031	16,869	19,900
Total funds carried forward		<b>5,467</b>	<b>14,005</b>	<b>19,472</b>

### For the year ended 31 December 2015

		Unrestricted funds 2015 £	Restricted income funds 2015 £	Total funds 2015 £
<b>Income and endowments from -</b>				
Donations and legacies		3,808	38,721	42,529
Charitable activities		-	-	-
Other trading activities		241	882	1,123
Investments		14	-	14
Other income		-	-	-
<b>Total</b>		<b>4,063</b>	<b>39,603</b>	<b>43,666</b>
<b>Expenditure on -</b>				
Raising funds	5	(491)	(160)	(651)
Charitable activities	5	-	(44,948)	(44,948)
Other	5	(328)	-	(328)
<b>Total</b>		<b>(819)</b>	<b>(45,108)</b>	<b>(45,927)</b>
<b>Net income/ (expenditure)</b>		<b>3,244</b>	<b>(5,505)</b>	<b>(2,261)</b>
<b>Transfers between funds</b>		<b>(4,598)</b>	<b>4,598</b>	<b>-</b>
<b>Net movement in funds</b>		<b>(1,354)</b>	<b>(907)</b>	<b>(2,261)</b>
<b>Reconciliation of funds -</b>				
Total funds brought forward		4,385	17,776	22,161
Total funds carried forward		<b>3,031</b>	<b>16,869</b>	<b>19,900</b>

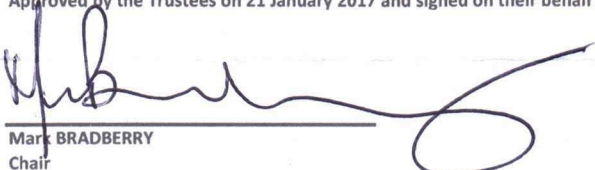
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### BALANCE SHEET

	Notes	Total funds at 31 December	
		2016	2015
		£	£
<b>Current assets -</b>			
Cash at bank and in hand	9	15,397	18,328
Debtors and prepayments	7	4,075	2,847
Total current assets		19,472	21,175
<b>Liabilities -</b>			
Amounts falling due within one year	8	-	(1,275)
Net current assets		19,472	19,900
<b>Total net assets</b>		<b>19,472</b>	<b>19,900</b>
<b>The funds of the charity -</b>			
Restricted income funds	3	14,005	16,869
Unrestricted funds	3	5,467	3,031
<b>Total charity funds</b>		<b>19,472</b>	<b>19,900</b>

The notes on pages 7 to 11 form part of these financial statements.

Approved by the Trustees on 21 January 2017 and signed on their behalf by

  
 Mark BRADBERRY  
 Chair

### STATEMENT OF CASHFLOWS

		2016	2015
		£	£
<b>Cashflows from operating activities</b>			
Net cash provided by/ (used in) operating activities	9	(2,931)	(897)
Change in cash and cash equivalents in the year		(2,931)	(897)
<b>Cash and cash equivalents at the beginning of the year</b>		<b>18,328</b>	<b>19,225</b>
<b>Cash and cash equivalents at the end of the year</b>		<b>15,397</b>	<b>18,328</b>



**Notes forming part of the financial statements  
For the period ended 31 December 2016**

**1. Principal accounting policies**

**1.1 Accounting convention**

The financial statements are prepared under the historical cost convention and in accordance with applicable accounting standards. In preparing the financial statements the charity follows, except where indicated below, the standards of the Statement of Recommended Practice for Charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities (the FRSSE) effective from 1 January 2015.

**1.2 Fixed assets**

The Trust has no fixed assets. Assets of the Trustees, such as computer equipment and use of their homes for meetings, are made available for the benefit of the Trust at no charge.

**1.3 Incoming resources**

Donations are recognised in the period in which the Trust is entitled to receipt and receipt is probable. Income is deferred only when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period. The Trust received and was advised of no legacies in 2015 or 2016.

**1.4 Resources expended**

Expenditure is accounted for on an accruals basis and allocated to the appropriate heading in the accounts. Expenditure is recognised in the period in which it is incurred.

**1.5 Charitable expenditure and basis of allocation of costs**

The Trust has no staff, no salaries and its only governance cost is Trustees' insurance. It incurs bank charges in generating voluntary income and in transferring funds to India and, occasionally, in buying goods for sale. These costs are allocated directly to appropriate funds and, being immaterial, are otherwise met from the unrestricted fund.

**1.6 Gifts in kind**

Voluntary income received by way of donations to the charity is included in full in the Statement of Financial Activities when receivable. Gifts in kind are included at market value and as resources expended at the same value when distributed, except for time devoted to the Trust or costs incurred by the Trustees for the Trust unless these are reimbursed.

**1.7 Fund accounting**

The Trust meets its objects almost exclusively by making grants to charities in Tamil Nadu, India. It maintains restricted funds for each of those charities, each of which may have one or more than one purpose and activity. In the latter case the Trust may maintain restricted funds for some of those individual activities as well as for the totality of that charity's activities. A description of the activities of each charity is provided in note 11. Gift aid is, and since the formation of the Trust has been, credited to the same fund as the donations which gave rise to it except where the donor has expressly requested to the contrary. Funds held by the Trust are either -

*Unrestricted general funds* - these are funds which can be used in accordance with the charitable objects at the discretion of the Trustees.

or *Restricted income funds* - these are funds that can only be used for particular restricted purposes narrower than the objects of the Trust. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

The Trust has no endowment and no designated funds.

**1.8 Transfers**

All funds are held for the Trust. Transfers may be executed for projects which have been completed but have a remaining surplus. Transfers from restricted funds have taken place only with the donor's consent. Trustees agreed transfers from the unrestricted fund to restricted funds to meet any expenditure in those restricted funds for which there is insufficient restricted income.

**1.9 Irrecoverable Value Added Taxation**

The Trust is not registered for Value Added Tax. Irrecoverable Value Added Taxation is aggregated with the expenditure to which it relates.

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Notes forming part of the financial statements  
For the period ended 31 December 2016

**2. Detailed income and expenditure account**

	From inception to 31 December 2014 £	2015 £	2016 £	From inception to 31 December 2016 £	%
<b>Incoming resources</b>					
From generated funds -					
Voluntary income -					
Gift aid	81,941	5,112	8,568	95,621	14.5%
Donations	467,913	37,417	50,238	555,568	84.3%
<b>Total voluntary income</b>	<b>549,854</b>	<b>42,529</b>	<b>58,806</b>	<b>651,189</b>	<b>98.8%</b>
<b>Total fund generating activities</b>	<b>4,972</b>	<b>1,123</b>	<b>7</b>	<b>6,102</b>	<b>0.9%</b>
<b>Total investment income</b>	<b>1,931</b>	<b>14</b>	<b>12</b>	<b>1,957</b>	<b>0.3%</b>
<b>Total from generated funds</b>	<b>556,757</b>	<b>43,666</b>	<b>58,825</b>	<b>659,248</b>	<b>100.0%</b>
<b>Total incoming resources</b>	<b>556,757</b>	<b>43,666</b>	<b>58,825</b>	<b>659,248</b>	<b>100.0%</b>
<b>Resources expended</b>					
Cost of generating funds -					
Costs of voluntary income -					
Bank charges	(819)	(350)	(12)	(1,181)	(0.2%)
Postage	(171)	-	-	(171)	(0.0%)
Publicity	(637)	-	-	(637)	(0.1%)
<b>Total costs of voluntary income</b>	<b>(1,627)</b>	<b>(350)</b>	<b>(12)</b>	<b>(1,989)</b>	<b>(0.3%)</b>
<b>Total costs of goods sold</b>	<b>(3,663)</b>	<b>(301)</b>	<b>-</b>	<b>(3,964)</b>	<b>(0.6%)</b>
<b>Total investment management costs</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total cost of generating funds</b>	<b>(5,290)</b>	<b>(651)</b>	<b>(12)</b>	<b>(5,953)</b>	<b>(0.9%)</b>
<b>Charitable activities -</b>					
Costs of transmitting grants	(2,304)	(153)	(153)	(2,610)	(0.4%)
Grants -					
To individuals	(8,144)	-	-	(8,144)	(1.2%)
To organisations	(517,579)	(44,795)	(58,810)	(621,184)	(94.2%)
<b>Total grants</b>	<b>(525,723)</b>	<b>(44,795)</b>	<b>(58,810)</b>	<b>(629,328)</b>	<b>(95.5%)</b>
<b>Total charitable activities</b>	<b>(528,027)</b>	<b>(44,948)</b>	<b>(58,963)</b>	<b>(631,938)</b>	<b>(95.9%)</b>
<b>Governance costs -</b>					
Hire of room	(162)	-	-	(162)	(0.0%)
Miscellaneous expenses	(301)	-	-	(301)	(0.0%)
Office expenses	(466)	-	-	(466)	(0.1%)
Trustee insurance	(350)	(328)	(278)	(956)	(0.1%)
<b>Total governance costs</b>	<b>(1,279)</b>	<b>(328)</b>	<b>(278)</b>	<b>(1,885)</b>	<b>(0.3%)</b>
<b>Total resources expended</b>	<b>(534,596)</b>	<b>(45,927)</b>	<b>(59,253)</b>	<b>(639,776)</b>	<b>(97.0%)</b>
<b>Net income/ expenditure</b>	<b>22,161</b>	<b>(2,261)</b>	<b>(428)</b>	<b>19,472</b>	<b>3.0%</b>
<b>Funds b'f</b>	<b>-</b>	<b>22,161</b>	<b>19,900</b>	<b>-</b>	
<b>Funds c'f</b>	<b>22,161</b>	<b>19,900</b>	<b>19,472</b>	<b>19,472</b>	<b>3.0%</b>

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**3. Summary of fund movements**

<b>In the year ended 31 December 2016</b>					<b>Fund balance at 31 December</b>
	<b>Fund balance at 1 January 2016</b>	<b>Income</b>	<b>Expenditure</b>	<b>Transfers</b>	<b>2016</b>
<b>Name of fund -</b>	£	£	£	£	£
Timothy Pruss Memorial Schools	9,215	39,995	(41,708)	-	7,502
Ashrams' social programmes	2,532	2,533	-	(3,601)	1,464
Ananda Ashram	158	2,054	(3,864)	2,519	867
Swami Bede Dayananda Trust	296	479	(4,962)	4,422	235
Friends of Shantivanam	2,021	3,475	(2,518)	(911)	2,067
Old People's Home	682	684	(1,816)	883	433
Veerambur	1,424	1,209	(2,090)	240	783
Education	541	2,130	(2,017)	-	654
<b>Total restricted income funds</b>	<b>16,869</b>	<b>52,559</b>	<b>(58,975)</b>	<b>3,552</b>	<b>14,005</b>
<b>Unrestricted fund</b>	<b>3,031</b>	<b>6,266</b>	<b>(278)</b>	<b>(3,552)</b>	<b>5,467</b>
<b>Total funds</b>	<b>19,900</b>	<b>58,825</b>	<b>(59,253)</b>	<b>-</b>	<b>19,472</b>

<b>In the year ended 31 December 2015</b>					<b>Fund balance at 31 December</b>
	<b>Fund balance at 1 January 2015</b>	<b>Income</b>	<b>Expenditure</b>	<b>Transfers</b>	<b>2015</b>
<b>Name of fund -</b>	£	£	£	£	£
Timothy Pruss Memorial Schools	16,806	24,213	(31,804)	-	9,215
Ashrams' social programmes	-	5,151	(107)	(2,512)	2,532
Ananda Ashram	-	699	(1,974)	1,433	158
Swami Bede Dayananda Trust	-	496	(4,547)	4,347	296
Friends of Shantivanam	-	2,128	(243)	136	2,021
Old People's Home	-	2,078	(2,590)	1,194	682
Veerambur	458	2,913	(1,947)	-	1,424
Education	512	1,925	(1,896)	-	541
<b>Total restricted income funds</b>	<b>17,776</b>	<b>39,603</b>	<b>(45,108)</b>	<b>4,598</b>	<b>16,869</b>
<b>Unrestricted fund</b>	<b>4,385</b>	<b>4,062</b>	<b>(818)</b>	<b>(4,598)</b>	<b>3,031</b>
<b>Total funds</b>	<b>22,161</b>	<b>43,665</b>	<b>(45,926)</b>	<b>-</b>	<b>19,900</b>

**4. Summary of fund balances**

<b>At 31 December 2016</b>					<b>Net assets at 31 December 2016</b>
	<b>Cash at bank and in hand</b>	<b>Other current assets</b>	<b>Amounts falling due within one year</b>		
<b>Name of fund -</b>	£	£	£		£
Timothy Pruss Memorial Schools	5,560	1,942	-		7,502
Ashrams' social programmes	1,151	313	-		1,464
Ananda Ashram	560	307	-		867
Swami Bede Dayananda Trust	205	30	-		235
Friends of Shantivanam	1,669	398	-		2,067
Old People's Home	380	53	-		433
Veerambur	783	-	-		783
Education	291	363	-		654
<b>Total restricted income funds</b>	<b>10,599</b>	<b>3,406</b>	<b>-</b>		<b>14,005</b>
<b>Unrestricted fund</b>	<b>4,798</b>	<b>669</b>	<b>-</b>		<b>5,467</b>
<b>Total funds</b>	<b>15,397</b>	<b>4,075</b>	<b>-</b>		<b>19,472</b>

<b>At 31 December 2015</b>					<b>Net assets at 31 December 2015</b>
	<b>Cash at bank and in hand</b>	<b>Other current assets</b>	<b>Amounts falling due within one year</b>		
<b>Name of fund -</b>	£	£	£		£
Timothy Pruss Memorial Schools	9,326	1,164	(1,275)		9,215
Ashrams' social programmes	2,169	363	-		2,532
Ananda Ashram	23	135	-		158
Swami Bede Dayananda Trust	296	-	-		296
Friends of Shantivanam	1,729	292	-		2,021
Old People's Home	682	-	-		682
Veerambur	1,424	-	-		1,424
Education	416	125	-		541
<b>Total restricted income funds</b>	<b>16,065</b>	<b>2,079</b>	<b>(1,275)</b>		<b>16,869</b>
<b>Unrestricted fund</b>	<b>2,263</b>	<b>768</b>	<b>-</b>		<b>3,031</b>
<b>Total funds</b>	<b>18,328</b>	<b>2,847</b>	<b>(1,275)</b>		<b>19,900</b>

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**5. Analysis of grants**

**In the year ended 31 December 2016**

Name of fund -	Grants to institutions £	Grants to individuals £	Support costs attributed to grant-making £	Total £
Timothy Pruss Memorial Schools	41,640	-	68	41,708
Ashrams' social programmes	-	-	-	-
Ananda Ashram	3,830	-	34	3,864
Swami Bede Dayananda Trust	4,940	-	17	4,957
Friends of Shantivanam	2,500	-	17	2,517
Old People's Home	1,810	-	-	1,810
Veerambur	2,090	-	-	2,090
Education	2,000	-	17	2,017
<b>Total restricted income funds</b>	<b>58,810</b>	<b>-</b>	<b>153</b>	<b>58,963</b>
<b>Unrestricted fund</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total funds</b>	<b>58,810</b>	<b>-</b>	<b>153</b>	<b>58,963</b>

**In the year the ended 31 December 2015**

Name of fund -	Grants to institutions £	Grants to individuals £	Support costs attributed to grant-making £	Total £
Timothy Pruss Memorial Schools	31,700	-	51	31,751
Ashrams' social programmes	-	-	-	-
Ananda Ashram	1,940	-	34	1,974
Swami Bede Dayananda Trust	4,530	-	17	4,547
Friends of Shantivanam	226	-	17	243
Old People's Home	2,590	-	-	2,590
Veerambur	1,930	-	17	1,947
Education	1,879	-	17	1,896
<b>Total restricted income funds</b>	<b>44,795</b>	<b>-</b>	<b>153</b>	<b>44,948</b>
<b>Unrestricted fund</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total funds</b>	<b>44,795</b>	<b>-</b>	<b>153</b>	<b>44,948</b>

The support costs attributed to grant-making consist entirely of bank charges in both years.

**6. Analysis of support costs not attributed to grant-making**

**In the year ended 31 December 2016**

Name of fund -	Bank and similar charges £	Trustees' insurance £	Total £
Timothy Pruss Memorial Schools	-	-	-
Ashrams' social programmes	-	-	-
Ananda Ashram	-	-	-
Swami Bede Dayananda Trust	5	-	5
Friends of Shantivanam	1	-	1
Old People's Home	6	-	6
Veerambur	-	-	-
Education	-	-	-
<b>Total restricted income funds</b>	<b>12</b>	<b>-</b>	<b>12</b>
<b>Unrestricted fund</b>	<b>-</b>	<b>278</b>	<b>278</b>
<b>Total funds</b>	<b>12</b>	<b>278</b>	<b>290</b>

**In the year ended 31 December 2015**

Name of fund -	Bank and similar charges £	Trustees' insurance £	Total £
Timothy Pruss Memorial Schools	53	-	53
Ashrams' social programmes	-	-	-
Ananda Ashram	-	-	-
Swami Bede Dayananda Trust	-	-	-
Friends of Shantivanam	-	-	-
Old People's Home	-	-	-
Veerambur	-	-	-
Education	-	-	-
<b>Total restricted income funds</b>	<b>53</b>	<b>-</b>	<b>53</b>
<b>Unrestricted fund</b>	<b>296</b>	<b>328</b>	<b>624</b>
<b>Total funds</b>	<b>349</b>	<b>328</b>	<b>677</b>

## 7. Debtors and prepayments

	At 31 December	
	2016	2015
	£	£
Gift aid receivable from HMRC Charities	3,852	2,635
Prepayments	223	212
	<b>4,075</b>	<b>2,847</b>

## 8. Amounts falling due within one year

	At 31 December	
	2016	2015
	£	£
Committed grants not yet paid	-	-
Deferred income	-	1,275
	<b>-</b>	<b>1,275</b>

The deferred income at 31 December 2015 consisted of income received to that date towards the grants made in 2016 to the Tim Pruss Memorial Schools. It was sponsorship income for a marathon run by a member of staff of the Prince's Mead School, near Winchester.

## 9. Reconciliation of net income/ (expenditure) to net cashflow from operating activities

	2016	2015
	£	£
Net income/ (expenditure) as per Statement of Financial Activities	(428)	(2,261)
Adjustments for -		
Increase/ (decrease) in creditors	(1,275)	1,275
(Increase)/ decrease in debtors	(1,228)	89
<b>Net cashflow from operating activities</b>	<b>(2,931)</b>	<b>(897)</b>
Cash balance at the beginning of the year	18,328	19,225
<b>Cash balance at the end of the year</b>	<b>15,397</b>	<b>18,328</b>

## 10. Related party transactions

In 2015 payments were made to the Chair, Mark Bradberry, of £194 for expenses incurred in the production of calendars for sale and to the Hon Treasurer, Greville Norman, of £167 for expenses incurred in purchasing food and drinks for sale at a fundraising Quiz Night. These fundraising activities made surpluses in 2015 of £45 and £774 respectively. There were no other payments to Trustees or their families in 2015 and no payments to Trustees or their families in 2016. Some expenses incurred by Trustees for the work of the Trust were not reimbursed and are not accounted for.

## 11. Analysis of the activities financed by the restricted income funds

Some donations to the Trust are restricted to particular projects, some to the projects of a particular recipient Indian charity and some to more than one charity but not to all. The restricted income funds are layered and 'nested' in the following way -

Timothy Pruss Memorial Schools	The running costs of the Timothy Pruss Memorial Schools.
Ashrams' social programmes -	The social programme of Shantivanam, Ananda Ashram and of the Swami Bede Dayananda Trust, each of which also has its own restricted fund -
Ananda Ashram	The year-round provision of milk, eggs, rice and clothing for around 15 elderly people.
Swami Bede Dayananda Trust (SBDT)	The salaries of SBDT which provides kindergartens and centres for the training of adults in computing, tailoring and typing in two villages and a day centre for the elderly.
Friends of Shantivanam -	The social programme and running costs of Shantivanam including the following projects, the last two of which also have their own restricted funds -
Milk	The daily provision of milk to the old and young.
Old People's Home	The running costs of a home for the destitute elderly run by Shantivanam.
Veerambur	The building of houses for the poor, and during 2016 the running costs of the tuition centre for children, in the village of Veerambur.
Education	Educational fees and costs for poor individual students.

The Trust is the major funder of the Timothy Pruss Memorial Schools. It is not the sole funder of any of the projects or activities it supports.



# Independent examiner's report on the accounts

## Section A

## Independent Examiner's Report

Report to the trustees/  
members of

THE BEDE GRIFFITHS CHARITABLE TRUST

On accounts for the year  
ended

31 DECEMBER 2016

Charity no (if  
any)

1106071

Set out on pages

5 TO 11

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 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent  
examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

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 130 of the Charities Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Acthave 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.

\* Please delete the words in the brackets if they do not apply.

Signed:

*Roger Timms*

Date:

16/02/2017

Name:

ROGER TIMMS

Relevant professional  
qualification(s) or body (if  
any):

FCA

Address:

ACORNS, 7 POPLAR ROW

THEYDON BOIS

ESSEX CM16 7NB