BERGNE-COUPLAND CHARITY

England & Wales · Charity number 1023682

Details

Status	Registered
Legal form	Trust
Registered	1993-07-12
Register	View on the Charity Commission register

Contact

Address	The Hall Lincoln Road Skellingthorpe Lincoln LN6 5UU
Phone	01522689795
Email	Secretary.Bergne-Coupland-Charity@outlook.com

Activities

Objects: SUCH CHARITABLE PURPOSES FOR THE PUBLIC AS THE TRUSTEES SHALL THINK FIT GIVING SPECIAL CONSIDERATION TO CHARITABLE OBJECTS IN LINCOLNSHIRE

Activities: Charitable purposes for the public as the Trustees shall think fit giving special consideration to charitable objects in Lincolnshire and considering overseas aid, the Fabric of Lincoln Cathedral, the Hospice Movement, the Cheshire Homes and considering charities involved with nature conservation and animal welfare in Lincolnshire. APPLICATIONS BY END NOV. The grant mtg.

Classification

- **How:** Makes Grants To Organisations
- **What:** General Charitable Purposes, The Advancement Of Health Or Saving Of Lives, Overseas Aid/famine Relief, Arts/culture/heritage/science, Environment/conservation/heritage, Other Charitable Purposes
- **Who:** Other Charities Or Voluntary Bodies

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Geography

- **Area of benefit:** LINCOLNSHIRE
- Lincolnshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£35,209	£48,028	-	-
2024-03-31	£37,124	£44,915	-	-
2023-03-31	£41,603	£49,375	-	-
2022-03-31	£36,119	£55,312	-	-
2021-03-31	£30,546	£45,829	-	-

Trustees

Name	Role	Appointed
MARY JANE COLTMAN		
MR R PETIT		
MRS A C COLTMAN		
MRS S E PETIT		
Timothy Charles COLTMAN		1993-07-31
William Harley Macalpine-Leny		2017-05-17

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BERGNE-COUPLAND CHARITY

England & Wales - Charity number 1023682

Accounts

THE BERGNE-COUPLAND CHARITY

TRUSTEES REPORT AND ACCOUNTS
FOR THE YEAR 53 WEEKS ENDED
5th APRIL 2025

CHARITY NUMBER 1023682

THE BERGNE-COUPLAND CHARITY

CHARITY INFORMATION

TRUSTEES - Serving in the year and at the date of approval of the Trustees' Report:

Chairman Sarah Elizabeth Petit,	Skellingthorpe Hall, Lincoln, LN6 5UU
Vice Chairman Timothy Charles Coltman	Skellingthorpe Hall, Lincoln, LN6 5UU
Secretary Russell Petit	Skellingthorpe Hall, Lincoln, LN6 5UU
Anne Clare Coltman	Skellingthorpe Hall, Lincoln, LN6 5UU
Mary Jane Coltman	6 Paddocks Close, Offord Cluny, St. Neots, Cambs. PE19 5ZE
William Macalpine-Leny	57 Sedgeford Road, London, W12 0NA

CHARITY NUMBER: 1023682

BANKERS:

National Westminster Bank Plc
225 High Street
Lincoln, LN2 1AZ

INVESTMENT ADVISORS:

Rathbones - Incorporating
Investec Wealth & Investment Ltd
Beech House
61 Napier Street
Sheffield, S11 8HA
Until 7th November 2024

From 8th November 2024
RBC Brewin Dolphin Ltd.
Olympic House
Doddington Road
Lincoln, LN6 3SE

INDEPENDENT EXAMINER:

AR Matthews
12 Windrush Court
175 The Hill
Burford
Oxon, OX18 4RE

THE BERGNE-COUPLAND CHARITY

53 WEEKS ENDED 5th APRIL 2025

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THE BERGNE-COUPLAND CHARITY

Trustees' Report for the 53 Weeks ended 5th April 2025

The Trustees' present their report and the financial statements of the Charity for the year ended 31st March 2025.

1. Structure, Governance and Management

The Charity is constituted by a Trust Deed dated 2nd April 1993 and registered with the Charity Commission under Charity Number 1023682.

The original endowment of £1,000 was provided by Margaret Patricia Bergne-Coupland. Further donations have been made throughout the years by family members, including the original donor, to augment the endowment of the Charity, the latest being a legacy of £240,000 from the estate of Margaret Patricia Bergne-Coupland who passed away on 1st March 2015.

Appointment of the Trustees is governed by the Trust Deed. The power to appoint new Trustees on the death or retirement of any Trustee, or to appoint additional Trustees, was vested in Margaret Patricia Bergne-Coupland during her lifetime, and since her death the statutory powers of appointing new Trustees' apply. Without prejudice to any other power of appointment, a new Trustee or Trustees may be appointed by a resolution of a meeting of Trustees.

Governance

The Trustees hold a meeting either towards the end of each calendar year or at the start of the following calendar year at which the Trustees agree the broad strategies and areas of activity of the Charity, including grant making, investment, reserves, risk management policies and performance. Other meetings may be held during the year as the need arises.

The Trustees keep the skill requirements of the Trustees under review. When appropriate, appointment of new Trustees is made from the Bergne-Coupland family members as they are already aware of the charitable objectives and organisational structure and background of the Charity. The induction process for newly appointed Trustees includes copies of the latest Trustees' Report and Financial Statements, and a copy of the Trust Deed.

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The day to day administration of grants and the processing and handling of applications prior to consideration by the Trustees is performed by the Finance Manager.

Public Benefit

The Trustees refer to the advice contained in the Charity Commission's general guidance on public benefit when reviewing the Trust's aims and objectives, in planning future activities and in setting the grant making policy for the year.

The Charity does not actively fundraise but seeks to continue philanthropic work through careful stewardship of its existing resources.

Trustees' Report for the 53 Weeks ended 5th April 2025 (continued)

Investment Policy

The Trust Deed empowers the Trustees to invest trust money as the Trustees in their absolute discretion see fit.

The Charity is reliant on the distribution of income from its investments. The investment income is broadly received from stock exchange investments and securities and bank interest.

Rathbones – Incorporating Investec Wealth & Investment managed (until 7th November 2024) the security investments on the terms of the Investment Policy Statement submitted to them by the Trustees in accordance with the Trustee Act 2000. Since 8th November 2024 RBC Brewin Dolphin have assumed the role of investment managers for the Charity. The Trustees take a long term view of the Trust's future and intend to build up its financial resources over time. The portfolio should aim for a conservative rate of growth in the capital value of the fund. This policy is reviewed annually at a meeting with the investment managers attended by at least two Trustees.

The policy of the Charity continues to be the prudent management of the securities to provide funds to finance the Charity objectives.

Risk Management

The Trustees have examined the major strategic business and operational risks which the Charity faces, and in particular those relating to the finances of the Charity and confirm that systems have been established to enable regular reports to be produced so that necessary steps can be taken to lessen these risks.

2. Objectives and Activities

The objectives of the Charity are such charitable purposes for the public as the Trustees shall think fit, giving special consideration to charitable needs in Lincolnshire and considering - though not exclusively – the Fabric of Lincoln Cathedral and charities involved with care and support, nature conservation, and animal welfare.

Activities

Grant applications are encouraged from appropriate potential beneficiaries known to the Trustees, and details of the Charity are made available on the Charity Commission website to facilitate requests for assistance to be made.

At the start of each four year cycle period the Trustees select a number of charities to which annual grants are to be made for four consecutive years. The payments for the first year of this current four year cycle were made in the year to 31st March 2022. The total committed for each of these four years is £18,000 per annum. Other charitable grants are also made annually. All grants are recognised in the year in which they are paid. In addition, there is scope for larger one-off donations to be made during the year as the need arises. This policy is reviewed on a regular basis.

Trustee's Report for the 53 Weeks ended 5th April 2025 (continued)

3. Achievements and Performance

Grants awarded are listed in Note 3 to the accounts and totalled £36,000 during the year. The Trustees consider the performance of the Charity for this year has been satisfactory.

4. Financial Review

Total Incoming Resources of £35,209 (2024 - £37,124) and Total Resources Expended of £48,028 (2024 - £44,915) for the year. Exchange gains/losses are excluded Total Resources Expended includes charitable activities of £39,900 (2024 - £33,300}

Charitable donations amounting to £36,000 were made during the year, (2024 - £31,000).

Plans for the future

The Trustees are committed to the furtherance of the Charity's objectives. The Trustees will determine the beneficiaries of the next four year cycle at their meeting in December 2025.

Reserves Policy

The credit balance on Unrestricted Funds Account of £27,060 at the year end is generally considered by the Trustees to represent the level of free reserves of the Charity.. In addition to the payment of regular annual donations, there is scope for larger one-off donations to be made during the year as the need arises.

The capital of the Endowment Fund, which stands at £1,177,251 may, at the Trustees' discretion, be used in furtherance of the objectives of the Charity and is predominantly held in the investment portfolio.

Funds available are sufficient for the Charity to continue in operation and its investments provide a firm base for providing future funds to meet the objectives in the Charity scheme.

At 5th April 2025, the total value of the fund is £1,204,311.

THE BERGNE-COUPLAND CHARITY

Trustees' Report for the 53 Weeks ended 5th April 2025 (continued)

5. Trustees' Responsibilities

The Trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and regulations.

The Trustees are required to prepare financial statements for each financial year in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law.) The financial statements are required by law to give a true and fair view of the state of affairs of the Charity and of its incoming resources and application of resources of the Charity for that period. In preparing these financial statements, the Trustees should follow best practise and:

- select suitable accounting policies and then apply them consistently.
- make judgements and estimates that are reasonable and prudent.
- 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 applicable law, regulations and 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.

This report was approved by the Trustees on 21st Sept 2025

and signed on their behalf by _____ Chairman

THE BERGNE-COUPLAND CHARITY

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES ON THE UNAUDITED ACCOUNTS OF THE BERGNE-COUPLAND CHARITY

I report to the Trustees on my examination of the accounts of The Bergne-Coupland Charity for the 53 weeks ended 5th April 2025, which are set out on pages 9 – 19.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

The Trustees are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 (the 2011 Act). The Trustees are satisfied that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and have chosen instead to have an independent examination.

I report in respect of my examination of the Charity's accounts as carried out under section 145 of the 2011 Act. In carrying out my examination I have followed the applicable directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

INDEPENDENT EXAMINERS STATEMENT

I can confirm that I am qualified to undertake the examination because I am a retired accountant of the Chartered Accountants in England and Wales which is one of the listed bodies and have the requisite ability and experience.

I have completed my examination. I can confirm that no matters have come to my attention giving me cause to believe that in any material respect:

accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or

the accounts do not accord with those records; or

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.

Signed:

23-9-25

AR Matthews FCA
12 Windrush Court
175 The Hill
Burford
Oxon, OX18 4RE

THE BERGNE-COUPLAND CHARITY

Notes to the Accounts for the 53 Weeks ended 5th April 2025

1. ACCOUNTING POLICIES

(a) Entity Status

The Trust is an incorporated charity registered with the Charity Commission in England and Wales.

(b) Basis of Accounting

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practise applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1st January 2015) – (Charities SORP (FRS 102) and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). The charity is a Public Benefit Entity as defined by FRS 102.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes. Fair value movements are dealt with through the Statement of Financial Activities.

The Trustees have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The Trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. In view of the level of assets held, the trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

FRS 102 was adopted for the first time when preparing financial statements for the year ended 31st March 2016.

Notes to the Accounts for the 53 Weeks ended 5th April 2025

1. ACCOUNTING POLICIES (continued)

(c) Income

All income is included in the Statement of Financial Activities on the following basis:

- Legacies are included when they become receivable. A legacy is regarded as receivable when it has been received or if it becomes probable that the legacy will be received and that the value of the incoming resources can be measured reliably.
- Donations, gift aid and covenants are included when they become receivable.
- Bank interest and investment income are included when they become due.

(d) Expenditure

Expenditure is included in the Statement of Financial Activities as soon as it is incurred.

Governance costs comprise the annual accountancy charges as well as the costs of running the charity.

(e) Taxation

The Bergne-Coupland Charity is a registered charity and the accounts are prepared on the basis that its activities are not liable to Income Tax or Corporation Tax.

(f) Investments

These are investments held in the UK and are included in the balance sheet at market value, with realised and unrealised gains and losses included in the Statement of Financial Activities.

THE BERGNE-COUPLAND CHARITY

2. INCOMING RESOURCES:

	2025	2024
	£	£
Unrestricted Funds		
Voluntary Income	0	0
Investment Income		
Bank Interest	0	0
Dividend Income	35,209	37,124
Total Incoming Resources	35,209	37,124

3. COSTS OF GENERATING FUNDS:

	2025	2024
	£	£
Investment Management Costs:		
Endowment Funds		
Investec Wealth & Investment	8,128	11,615

Charitable Activities:

Charitable grants awarded during the 53 weeks ending 5th April 2025 amounted to £36,000. Grants only awarded to institutions.

THE BERGNE-COUPLAND CHARITY

Notes to the Accounts for the 53 Weeks ended 5th April 2025

	2025	2024
Alternative to Violence	2,000	0
Barnardo's	1,000	1,000
Blind Veterans UK	1,000	0
Camphill Family	1,000	1,000
Caudwell Children	0	1,000
Hearing Dogs	1,000	1,000
Heritage Trust of Lincolnshire	2,000	2,000
Independent Age	2,000	2,000
James' Place	2,000	2,000
Lincoln Cathedral Fabric Fund	2,000	2,000
Lincolnshire Churches Trust	1,000	0
Lincs & Notts Air Ambulance	2,000	1,000
Marie Curie Cancer Care	3,000	3,000
Medecins Sans Frontieres	1,000	1,000
Motor Neurone Disease	1,000	0
Nomad Trust (YMCA)	0	1,000
Police Community Clubs	2,000	2,000
Post Adoption Centre – Family Action	1,000	1,000
Practical Action	2,000	2,000
Prostate Cancer UK	1,000	1,000
Respite Care Association	1,000	1,000
Richmond Fellowship	1,000	1,000
Royal Agricultural Benevolent Institute	1,000	0
Saint John's Ambulance	1,000	1,000
The Salvation Army	1,000	1,000
School Readers	1,000	1,000
Strongbones	0	1,000
Versus Arthritis	1,000	1,000
Zibby Garnett Travel Fellowship	1,000	0
	£ 36,000	£ 31,000
Support Costs – Accounting	3,900	2,300
Independent Examination	0	0
	£ 39,900	£33,300

All the above are charged to the unrestricted funds of the charity in both the current and prior year.

Investment management charges are incurred by the endowment fund totalling £8,128 (2024: £11,615.)

THE BERGNE-COUPLAND CHARITY

Notes to the Accounts for the 53 Weeks ended 5th April 2025

4. ENDOWMENT FUNDS – Gains / Losses on Revaluation and on Investment Asset Disposals

The investment portfolio was valued by RBC Brewin Dolphin on 5th April 2025. The schedule on Pages 18 and 19 is an analysis of the investment transactions for the 53 weeks ending 5th April 2025.

5. DEBTORS:

	2025 £	2024 £
	0	0

6. CASH AT BANK:

	2025 £	2024 £
Nat West Current Account	8,340	14,930
Brewin Dolphin::		
Cash and Dealing Account	2,600	10,144
Income Deposit Account	1,910	3,161
	£12,850	£28,235

Notes to the Accounts for the 53 Weeks ended 5th April 2025

7. CREDITORS, ACCRUALS AND DEFERRED INCOME: AMOUNTS FALLING DUE WITHIN ONE YEAR

Unrestricted Funds	**2025**	**2024**
	£	£
Governance Costs:		
Accounting and Administration Costs	3,800	2,300
Independent Examiners Fees	0	0
	£ 4,300	£ 2,800

8. TRANSFERS BETWEEN FUNDS AND FUNDS STRUCTURE:

The Charity maintains an Unrestricted Fund and an Endowment Fund. The Unrestricted Fund is used for the charitable activities of the Charity. All the income of the Charity is credited to the Unrestricted Fund, with the exception of Gift Aid income, which together with the associated repayable income tax is credited to the Endowment Fund. The capital of the Endowment Fund may, at the Trustees' discretion, be used in furtherance of the objects of the Charity. Periodically the Trustees make transfers between the Funds.

9. RELATED PARTY TRANSACTIONS:

None of the Trustees were paid any remuneration or expenses by the Charity in the period ending 5th April 2025. (2024 – Nil).
Trustees may hold more than one Trusteeship which may result in donations being made to charities with mutual Trustees. Such donations are not given on preferential terms.

THE BERGNE-COUPLAND CHARITY

Statement of Financial Activities for the 53 Weeks ended 5th April 2025

Notes	Unrestricted Funds £	Endowment Funds £	Total 2025 £	Total 2024 £
Income from:				
Legacies	0	0	0	0
Donations	0	0	0	0
Fixed Asset				
Investment Income	35,209	0	35,209	37,124
Interest Receivable	0	0	0	0
Total Incoming Resources 2	35,209	0	35,209	37,124
Expenditure on:				
Investment Management:				
Costs	0	8,128	8,128	11,615
Charitable **Activities**	39,900	0	39,900	33,300
Total Resources Expended 3	39,900	8,128	48,028	44,915
Net gains /(losses) on Investments	0	- 59,943	-59,943	51,741
Net Income /(Expenditure)	-4,691	-68,071	-72,762	43,950
Transfer between Funds	0	0	0	0
Net Movement in **Funds**	-4,691	-68,071	-72,762	43,950
Funds Brought Forward at 1st April 2024	31,751	1,245,322	1,277,073	1,233,123
Funds Carried Forward at 5th April 2025	27,060	1,177,251	1,204,311	1,277,073

THE BERGNE-COUPLAND CHARITY

Balance Sheet as at 5th April 2025

	Notes	2025		2024	
		£	£	£	£
FIXED ASSETS					
Investments			**1,195,761**		1,251,638
CURRENT ASSETS					
Sundry Debtors	5	**0**		0	
Cash at Bank	6	**12,850**		28,235	
		12,850		28,235	
CURRENT LIABILITIES					
Sundry Creditors and Accruals	7	**4,300**		2,800	
NET CURRENT ASSETS			**8,550**		25,435
			1,204,311		1,277,073
REPRESENTED BY					
Unrestricted Funds			**27,060**		31,751
Endowment			**1,177,251**		1,245,322
			1,204,311		1,277,073

As approved by the Board of Trustees on:

and signed on their behalf by:

Sarah Petit Sarah Petit **Chairman**

Date: 21.9.2025

THE BERGNE-COUPLAND CHARITY

Analysis of Fund Assets and Liabilities 5th April 2025

	Unrestricted Funds £	Endowment Funds £	Total 2025 £
Fixed Asset Investments	0	1,195,761	1,195,761
Current Assets	31,360	-18,511	12,850
Current Liabilities	-4, 300	0	--4,300
	27,060	1,177,251	1,204,311

	Unrestricted Funds £	Endowment Funds £	Total 2024 £
Fixed Asset Investments	0	1,251,638	1,251,638
Current Assets	34,551	-6,316	28,235
Current Liabilities	-2,800	0	-2,800
	31,751	1,245,322	1,277,073

BERGNE-COUPLAND CHARITY

England & Wales - Charity number 1023682

Accounts

THE BERGNE-COUPLAND CHARITY

TRUSTEES REPORT AND ACCOUNTS
FOR THE YEAR ENDED
31st MARCH 2024

CHARITY NUMBER 1023682

CHARITY INFORMATION

TRUSTEES - Serving in the year and at the date of approval of the Trustees' Report:

Chairman
Sarah Elizabeth Petit
Skellingthorpe Hall
Lincoln, LN6 5UU

Secretary
Russell Petit
Skellingthorpe Hall
Lincoln, LN6 5UU

Timothy Charles Coltman
Skellingthorpe Hall
Lincoln, LC6 5UU

Anne Clare Coltman
Skellingthorpe Hall
Lincoln, LN6 5UU

Mary Jane Coltman
6 Paddocks Close
Offord Cluny
St Neots
Cambridgeshire, PE19 5ZE

William Macalpine-Leny
Flat 2, 35 Bristol Gardens
London, W9 2JQ

CHARITY NUMBER: 1023682

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INDEPENDENT EXAMINER: AR Matthews
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Burford. OX18 4RE

THE BERGNE-COUPLAND CHARITY

YEAR ENDED 31st MARCH 2024

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THE BERGNE-COUPLAND CHARITY

Trustees' Report for the year ended 31st March 2024

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The Charity does not actively fundraise but seeks to continue philanthropic work through careful stewardship of its existing resources.

Trustees' Report for the year ended 31st March 2024 (continued)

Investment Policy
The Trust Deed empowers the Trustees to invest trust money as the Trustees in their absolute discretion see fit.

The Charity is reliant on the total return of its investments after allowing for inflation. The investment income is broadly received from stock exchange investments and securities and bank interest.

Investec Wealth & Investment Limited manages the security investments on the terms of the Investment Policy Statement submitted to them by the Trustees in accordance with the Trustee Act 2000. The Trustees take a long term view of the Trust's future and intend to build up its financial resources over time. The portfolio should aim for a conservative rate of growth in the capital value of the fund. This policy is reviewed annually at a meeting with Investec attended by at least two Trustees and the Trusts Finance Manager.

The policy of the Charity continues to be the prudent management of the securities to provide funds to finance the Charity objectives.

Risk Management
The Trustees have examined the major strategic business and operational risks which the Charity faces, and in particular those relating to the finances of the Charity and confirm that systems have been established to enable regular reports to be produced so that necessary steps can be taken to lessen these risks.

2. Objectives and Activities

The objectives of the Charity are such charitable purposes for the public as the Trustees shall think fit, giving special consideration to charitable needs in Lincolnshire and considering - though not exclusively – the Fabric of Lincoln Cathedral and charities involved with care and support, nature conservation and animal welfare.

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Trustee's Report for the year ended 31st March 2024 (continued)

3. Achievements and Performance

Grants awarded are listed in Note 3 to the accounts and totalled £31,000 during the year. The Trustees consider the performance of the Charity for this year has been satisfactory.

4. Financial Review

Total Incoming Resources of £37,124 (2023 - £41,603) and Total Resources Expended of £44,915 (2023 - £49,375) for the year. Exchange gains/losses are excluded Total Resources Expended includes charitable activities of £37,300 (2023 - £33,300}

Charitable donations amounting to £31,000 were made during the year, (2023 - £35,000).

Plans for the future
The Trustees are committed to the furtherance of the Charity's objectives. The Trustees will determine the beneficiaries of the next four year cycle at their meeting in December 2026.

Reserves Policy
The credit balance on Unrestricted Funds Account of £31,751 at the year end is generally considered by the Trustees to represent the level of free reserves of the Charity.. In addition to the payment of regular annual donations, there is scope for larger one-off donations to be made during the year as the need arises.

The capital of the Endowment Fund, which stands at £1,245,322 may, at the Trustees' discretion, be used in furtherance of the objectives of the Charity and is predominantly held in the fixed asset investment portfolio.

Funds available are sufficient for the Charity to continue in operation and its investments provide a firm base for providing future funds to meet the objectives in the Charity scheme.

At 31st March 2024, the total value of the fund is £1,277,073.

Trustees' Report for the year ended 31st March 2024 (continued)

5. Trustees' Responsibilities

The Trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and regulations.

The Trustees are required to prepare financial statements for each financial year in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law.) The financial statements are required by law to give a true and fair view of the state of affairs of the Charity and of its incoming resources and application of resources of the Charity for that period. In preparing these financial statements, the Trustees should follow best practise and:

- select suitable accounting policies and then apply them consistently.
- make judgements and estimates that are reasonable and prudent.
- 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 applicable law, regulations and 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.

This report was approved by the Trustees on 7.12.24 2024

and signed on their behalf by Simon Pelat Chairman

THE BERGNE-COUPLAND CHARITY

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES ON THE UNAUDITED ACCOUNTS OF THE BERGNE-COUPLAND CHARITY

I report to the Trustees on my examination of the accounts of The Bergne-Coupland Charity for the year ended 31st March 2024, which are set out on pages 9 – 19.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

The Trustees are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 (the 2011 Act). The Trustees are satisfied that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and have chosen instead to have an independent examination.

I report in respect of my examination of the Charity's accounts as carried out under section 145 of the 2011 ACT. In carrying out my examination I have followed the applicable directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

INDEPENDENT EXAMINERS STATEMENT

I can confirm that I am qualified to undertake the examination because I am a retired accountant of the Chartered Accountants in England and Wales which is one of the listed bodies and have the requisite ability and experience.

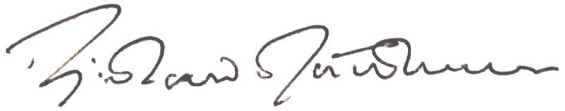
I have completed my examination. I can confirm that no matters have come to my attention giving me cause to believe that in any material respect:

accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or

the accounts do not accord with those records; or

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.

Signed: 

Dated 7 December 2024

AR Matthews
12 Windrush Court
175 The Hill
Burford. OX18 4RE

THE BERGNE-COUPLAND CHARITY

Notes to the Accounts for the Year Ended 31st March 2024

1. ACCOUNTING POLICIES

(a) Entity Status

The Trust is an incorporated charity registered with the Charity Commission in England and Wales.

(b) Basis of Accounting

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practise applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1st January 2015) – (Charities SORP (FRS 102) and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). The charity is a Public Benefit Entity as defined by FRS 102.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes. Fair value movements are dealt with through the Statement of Financial Activities.

The Trustees have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The Trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. In view of the level of assets held, the trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

FRS 102 was adopted for the first time when preparing financial statements for the year ended 31st March 2016.

THE BERGNE-COUPLAND CHARITY

Notes to the Accounts for the year ended 31st March 2024

1. ACCOUNTING POLICIES (continued)

(c) Income

All income is included in the Statement of Financial Activities on the following basis:

- Legacies are included when they become receivable. A legacy is regarded as receivable when it has been received or if it becomes probable that the legacy will be received and that the value of the incoming resources can be measured reliably.
- Donations, gift aid and covenants are included when they become receivable.
- Bank interest and investment income are included when they become due.

(d) Expenditure

Expenditure is included in the Statement of Financial Activities as soon as it is incurred.

Governance costs comprise the annual accountancy charges as well as the costs of running the charity.

(e) Taxation

The Bergne-Coupland Charity is a registered charity and the accounts are prepared on the basis that its activities are not liable to Income Tax or Corporation Tax.

(f) Investments

These are investments held in the UK and are included in the balance sheet at market value, with realised and unrealised gains and losses included in the Statement of Financial Activities.

THE BERGNE-COUPLAND CHARITY

Notes to the Accounts for the Year Ended 31st March 2024

2. INCOMING RESOURCES:	2024 £	2023 £
Unrestricted Funds		
Voluntary Income	0	0
Investment Income		
Bank Interest	0	0
Dividend Income	37,124	41,603
Total Income Resources	37,124	41,603

3. COSTS OF GENERATING FUNDS:	2024 £	2023 £
Investment Management Costs:		
Endowment Funds		
Investec Wealth & Investment	11,615	12,075

Charitable Activities:

Charitable grants awarded during the year ending 31st March 2024 amounted to £31,000. Grants are only awarded to institutions.

	2024 £	2023 £
Afghanistan & Central Asia Ass'n	0	1,000
Barnardo's	1,000	1,000
Blind Veterans UK	0	1,000
Camphill Family	1,000	1,000
Caudwell Children	1,000	1,000
Disasters Emergency Committee	0	2,000
Great Ormond Street Hospital	0	1,000

Continued / ……

Hearing Dogs	1,000	1,000
Heritage Trust of Lincolnshire	2,000	2,000
Independent Age	2,000	1,000
James' Place	2,000	2,000
Lincoln Cathedral Fabric Fund	2,000	2,000
Lincs & Notts Air Ambulance	1,000	1,000
Marie Curie Cancer Care	3,000	3,000
Medecins Sans Frontieres	1,000	1,000
NARA	0	1,000
Nomad Trust (YWCY)	1,000	0
Open University	0	1,000
Police Community Clubs	2,000	1,000
Post Adoption Society	1,000	1,000
Practical Action	2,000	1,000
Prostate Cancer UK	1,000	1,000
RABI	0	1,000
Respite Care Association	1,000	1,000
Richmond Fellowship	1,000	1,000
Saint John Ambulance	1,000	1,000
The Salvation Army	1,000	1,000
School Readers	1,000	1,000
Shawmind	0	1,000
Strongbones	1,000	0
Versus Arthritis	1,000	1,000
	£ 31,000	£ 35,000
Support Costs – Accounting	2,300	2,300
Independent Examination	0	0
	£ 33,300	£ 37,300

All the above are charged to the unrestricted funds of the charity in both the current and prior year.
Investment management charges are incurred by the endowment fund totalling £11615 (2023: £12,075.)

Notes to the Accounts for the Year Ended 31st March 2024

4. ENDOWMENT FUNDS – Gains / Losses on Revaluation and on Investment Asset Disposals

The investment portfolio was valued by Investec Wealth & Investment Limited on 31stMarch 2024.
The schedule on Pages 18 and 19 is an analysis of the investment transactions for the year ending 31st March 2024.

5. DEBTORS:

	2024 £	2023 £
	0	0

6. CASH AT BANK:

	2024 £	2023 £
Nat West Current Account	14,930	11,026
Investec Wealth & Investment:		
Cash and Dealing Account	10,144	37,784
Income Deposit Account	3,161	4,179
	£28,235	£ 52,989

7. CREDITORS, ACCRUALS AND DEFERRED INCOME: AMOUNTS FALLING DUE WITHIN ONE YEAR

Unrestricted Funds	**2024**	**2023**
	£	£
Governance Costs:		
Accounting and Administration Costs	2,300	2,300
Independent Examiners Fees	500	500
	£ 2,800	£ 2,800

8. TRANSFERS BETWEEN FUNDS AND FUNDS STRUCTURE:

The Charity maintains an Unrestricted Fund and an Endowment Fund. The Unrestricted Fund is used for the charitable activities of the Charity. All the income of the Charity is credited to the Unrestricted Fund, with the exception of Gift Aid income, which together with the associated repayable income tax is credited to the Endowment Fund. The capital of the Endowment Fund may, at the Trustees' discretion, be used in furtherance of the objects of the Charity. Periodically the Trustees make transfers between the Funds.

9. RELATED PARTY TRANSACTIONS:

None of the Trustees were paid any remuneration or expenses by the Charity in the year (2023 – Nil).
Trustees may hold more than one Trusteeship which may result in donations being made to charities with mutual Trustees. Such donations are not given on preferential terms.

THE BERGNE-COUPLAND CHARITY

Statement of Financial Activities for the Year Ended 31st March 2024

	Notes	Unrestricted Funds £	Endowment Funds £	Total 2024 £	Total 2023 £
Income from:					
Legacies		**0**	**0**	**0**	0
Donations		**0**	**0**	**0**	0
Fixed Assets					
Investment Income		37,**124**	**0**	**37,124**	41,603
Interest Receivable		**0**	**0**	**0**	0
Total Incoming Resources	**2**	37,**124**	**0**	**37,124**	41,603
Expenditure on:					
Investment Management:					
Costs		**0**	**11,615**	**11,615**	12,075
Charitable Activities		**33,300**	**0**	**33,300**	37,300
Total Resources Expended	**3**	**33,300**	**11,615**	**44,915**	49,375
Net gains /(losses) on Investments		**0**	**51,741**	**51,741**	-106,527
Net Income /(Expenditure)		3,**824**	**40,126**	**43,950**	-114,299
Transfer between Funds		**0**	**0**	0	0
Net Movement in Funds		**3,824**	**40,126**	**43,950**	-114,299
Funds Brought Forward at 1st April		**27,927**	**1,205,196**	**1,233,123**	1,347,422
Funds Carried Forward at 31st March		**31,751**	**1,245,322**	**1277,073**	1,233,123

THE BERGNE-COUPLAND CHARITY

Balance Sheet as at 31st March 2024

	Notes	2024		2023	
		£	£	£	£
FIXED ASSETS					
Investments			1,251,638		1,182,934
CURRENT ASSETS					
Sundry Debtors	5	0		0	
Cash at Bank	6	28,235		52,989	
		28,235		52,989	
CURRENT LIABILITIES					
Sundry Creditors and Accruals	7	2,800		2,800	
NET CURRENT ASSETS			25,435		50,189
			1,277,073		1,233,123
REPRESENTED BY					
Unrestricted Funds			31,751		27,927
Endowments			1,245,322		1,205,196
			1,277,073		1,233,123

As approved by the Board of Trustees on:

and signed on their behalf by: Sarah Petit

Sarah Petit Chairman

Date: 7/12/2024

THE BERGNE-COUPLAND CHARITY

Analysis of Fund Assets and Liabilities 31st March 2024

	Unrestricted Funds £	Endowment Funds £	Total 2024 £
Fixed Asset Investments	**0**	**1,251,638**	**1,251,638**
Current Assets	**34,551**	**0**	**28,235**
Current Liabilities	**-2, 800**	**-6316**	**-2,800**
	31,751	**1,245,322**	**1,277,073**

	Unrestricted Funds £	Endowment Funds £	Total 2023 £
Fixed Asset Investments	**0**	**1,182,934**	**1,182,934**
Current Assets	**30,727**	**22,262**	**52,989**
Current Liabilities	**-2,800**	**0**	**-2,800**
	27,927	**1,205,196**	**1,233,123**

BERGNE-COUPLAND CHARITY

England & Wales - Charity number 1023682

Accounts

THE BERGNE-COUPLAND CHARITY

TRUSTEES REPORT AND ACCOUNTS
FOR THE YEAR ENDED
31st MARCH 2023

CHARITY NUMBER 1023682

THE BERGNE-COUPLAND CHARITY

CHARITY INFORMATION

TRUSTEES - Serving in the year and at the date of approval of the Trustees' Report:

Chairman
Sarah Elizabeth Petit
Skellingthorpe Hall
Lincoln, LN6 5UU

Timothy Charles Coltman
Skellingthorpe Hall
Lincoln, LN6 5UU

Anne Clare Coltman
Skellingthorpe Hall
Lincoln, LN6 5UU

Mary Jane Coltman
6 Paddocks Close
Offord Cluny
St Neots
Cambridgeshire, PE19 5ZE

William Macalpine-Leny
Flat 2, 35 Bristol Gardens
London, W9 2JQ

Russell Petit
Skellingthorpe Hall
Lincoln, LN6 5UU

CHARITY NUMBER:	1023682
BANKERS:	National Westminster Bank Plc 225 High Street Lincoln, LN2 1AZ
INVESTMENT ADVISORS:	Investec Wealth & Investment Limited Beech House 61 Napier Street Sheffield, S11 8HA
INDEPENDENT EXAMINER:	AR Matthews FCA 12 Windrush Court 175 The Hill Burford Oxon OX18 4RE

THE BERGNE-COUPLAND CHARITY

YEAR ENDED 31st MARCH 2023

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Independent Examiners Report	8
Notes to Accounts	9 - 17

THE BERGNE-COUPLAND CHARITY

Trustees' Report for the year ended 31st March 2023

The Trustees' present their report and the financial statements of the Charity for the year ended 31st March 2023.

1. Structure, Governance and Management

The Charity is constituted by a Trust Deed dated 2nd April 1993 and registered with the Charity Commission under Charity Number 1023682.

The original endowment of £1,000 was provided by Margaret Patricia Bergne-Coupland. Further donations have been made throughout the years by family members, including the original donor, to augment the endowment of the Charity, the latest being a legacy of £240,000 from the estate of Margaret Patricia Bergne-Coupland who passed away on 1st March 2015.

Appointment of the Trustees is governed by the Trust Deed. The power to appoint new Trustees on the death or retirement of any Trustee, or to appoint additional Trustees, was vested in Margaret Patricia Bergne-Coupland during her lifetime, and since her death the statutory powers of appointing new Trustees' apply. Without prejudice to any other power of appointment, a new Trustee or Trustees may be appointed by a resolution of a meeting of Trustees.

Governance

The Trustees hold a meeting either towards the end of each calendar year or at the start of the following calendar year at which the Trustees agree the broad strategies and areas of activity of the Charity, including grant making, investment, reserves, risk management policies and performance. Other meetings may be held during the year as the need arises.

The Trustees keep the skill requirements of the Trustees under review. When appropriate, appointment of new Trustees is made from the Bergne-Coupland family members as they are already aware of the charitable objectives and organisational structure and background of the Charity. The induction process for newly appointed Trustees includes copies of the latest Trustees' Report and Financial Statements, and a copy of the Trust Deed.

Management

The day to day administration of grants and the processing and handling of applications prior to consideration by the Trustees is performed by the Finance Manager.

Public Benefit

The Trustees refer to the advice contained in the Charity Commission's general guidance on public benefit when reviewing the Trust's aims and objectives, in planning future activities and in setting the grant making policy for the year.

The Charity does not actively fundraise, but seeks to continue philanthropic work through careful stewardship of its existing resources.

Investment Policy

The Trust Deed empowers the Trustees to invest trust money as the Trustees in their absolute discretion see fit.

The Charity is reliant on the total return of its investments after allowing for inflation. The investment income is broadly received from stock exchange investments and securities and bank interest.

Investec Wealth & Investment Limited manages the security investments on the terms of the Investment Policy Statement submitted to them by the Trustees in accordance with the Trustee Act 2000. The Trustees take a long term view of the Trust's future and intend to build up its financial resources over time. The portfolio should aim for a conservative rate of growth in the capital value of the fund. This policy is reviewed annually at a meeting with Investec attended by at least two Trustees and the Trusts Finance Manager.

The policy of the Charity continues to be the prudent management of the securities to provide funds to finance the Charity objectives.

Risk Management

The Trustees have examined the major strategic business and operational risks which the Charity faces, and in particular those relating to the finances of the Charity and confirm that systems have been established to enable regular reports to be produced so that necessary steps can be taken to lessen these risks.

2. Objectives and Activities

The objectives of the Charity are such charitable purposes for the public as the Trustees shall think fit, giving special consideration to charitable needs in Lincolnshire and considering - though not exclusively – the Fabric of Lincoln Cathedral and charities involved with care and support, nature conservation and animal welfare.

Activities

Grant applications are encouraged from appropriate potential beneficiaries known to the Trustees, and details of the Charity are made available on the Charity Commission website to facilitate requests for assistance to be made.

At the start of each four year cycle period the Trustees select a number of charities to which annual grants are to be made for four consecutive years. The payments for the first year of this current four year cycle were made in the year to 31st March 2022. The total committed for each of these four years is £18,000 per annum. Other charitable grants are also made annually. All grants are recognised in the year in which they are paid. In addition, there is scope for larger one-off donations to be made during the year as the need arises. This policy is reviewed on a regular basis.

3. Achievements and Performance

Grants awarded are listed in Note 3 to the accounts and totalled £35,000 during the year. The Trustees consider the performance of the Charity for this year has been satisfactory.

4. Financial Review

Total Incoming Resources of £41,603 (2022 - £36,119) and Total Resources Expended of £49,375 (2022 - £55,312) for the year. Total Resources Expended includes charitable activities of £37,300 (2022 - £42,400}

Charitable donations amounting to £35,000 were made during the year, (2022 - £40,000).

Plans for the future

The Trustees are committed to the furtherance of the Charity's objectives. The Trustees will determine the beneficiaries of the next four year cycle at their meeting in December 2026.

Reserves Policy

The credit balance on Unrestricted Funds Account of £27,927 at the year end is generally considered by the Trustees to represent the level of free reserves of the Charity.. In addition to the payment of regular annual donations, there is scope for larger one-off donations to be made during the year as the need arises.

The capital of the Endowment Fund, which stands at £1,205,196 may, at the Trustees' discretion, be used in furtherance of the objectives of the Charity and is predominantly held in the fixed asset investment portfolio.

Funds available are sufficient for the Charity to continue in operation and its investments provide a firm base for providing future funds to meet the objectives in the Charity scheme.

At 31st March 2023, the total value of the fund is £1,233,123.

Trustees' Report for the year ended 31st March 2023 (continued)

5. Trustees' Responsibilities

The Trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and regulations.

The Trustees are required to prepare financial statements for each financial year in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law.) The financial statements are required by law to give a true and fair view of the state of affairs of the Charity and of its incoming resources and application of resources of the Charity for that period. In preparing these financial statements, the Trustees should follow best practise and:

- select suitable accounting policies and then apply them consistently.
- make judgements and estimates that are reasonable and prudent.
- 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 applicable law, regulations and 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.

This report was approved by the Trustees on 9.10.2023 2023

and signed on their behalf by Sarah Pettit Chairman

THE BERGNE-COUPLAND CHARITY

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES ON THE UNAUDITED ACCOUNTS OF THE BERGNE-COUPLAND CHARITY

I report to the Trustees on my examination of the accounts of The Bergne-Coupland Charity for the year ended 31st March 2023, which are set out on pages 9 – 19.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

The Trustees are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 (the 2011 Act). The Trustees are satisfied that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and have chosen instead to have an independent examination.

I report in respect of my examination of the Charity's accounts as carried out under section 145 of the 2011 ACT. In carrying out my examination I have followed the applicable directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

INDEPENDENT EXAMINERS STATEMENT

I can confirm that I am qualified to undertake the examination because I am a retired accountant of the Chartered Accountants in England and Wales which is one of the listed bodies and have the requisite ability and experience.

I have completed my examination. I can confirm that no matters have come to my attention giving me cause to believe that in any material respect:

accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or

the accounts do not accord with those records; or

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.

Signed:

Date: 20/10/23

AR Matthews FCA
12 Windrush Court
175 The Hill
Burford
Oxon OX18 4RE

THE BERGNE-COUPLAND CHARITY

Notes to the Accounts for the Year Ended 31st March 2023

1. ACCOUNTING POLICIES

(a) Entity Status

The Trust is an incorporated charity registered with the Charity Commission in England and Wales.

(b) Basis of Accounting

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practise applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1st January 2015) – (Charities SORP (FRS 102) and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). The charity is a Public Benefit Entity as defined by FRS 102.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes. Fair value movements are dealt with through the Statement of Financial Activities.

The Trustees have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The Trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. In view of the level of assets held, the trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

FRS 102 was adopted for the first time when preparing financial statements for the year ended 31st March 2016.

1. ACCOUNTING POLICIES (continued)

(c) Income

All income is included in the Statement of Financial Activities on the following basis:

- Legacies are included when they become receivable. A legacy is regarded as receivable when it has been received or if it becomes probable that the legacy will be received and that the value of the incoming resources can be measured reliably.
- Donations, gift aid and covenants are included when they become receivable.
- Bank interest and investment income are included when they become due.

(d) Expenditure

Expenditure is included in the Statement of Financial Activities as soon as it is incurred.

Governance costs comprise the annual accountancy charges as well as the costs of running the charity.

(e) Taxation

The Bergne-Coupland Charity is a registered charity and the accounts are prepared on the basis that its activities are not liable to Income Tax or Corporation Tax.

(f) Investments

These are investments held in the UK and are included in the balance sheet at market value, with realised and unrealised gains and losses included in the Statement of Financial Activities.

THE BERGNE-COUPLAND CHARITY

Notes to the Accounts for the Year Ended 31st March 2023

2. INCOMING RESOURCES:

	2023	2022
	£	£
Unrestricted Funds		
Voluntary Income	0	0
Investment Income		
Bank Interest	0	0
Dividend Income	41,603	36,119
Total Income Resources	41,603	36,119

3. COSTS OF GENERATING FUNDS:

	2023	2022
	£	£
Investment Management Costs:		
Endowment Funds		
Investec Wealth & Investment	12,075	12,912

Charitable Activities:

Charitable grants awarded during the year ending 31st March 2023 amounted to £35,000. Grants are only awarded to institutions.

	2023	2022
	£	£
Afghanistan & Central Asia Ass'n	1,000	1,000
Barnardo's	1,000	1,000
Blind Veterans UK	1,000	1,000
Camphill Family	1,000	1,000
Caudwell Children	1,000	0
Disasters Emergency Committee	2,000	2,000
Great Ormond Street Hospital	1,000	2,000

Continued / ……

Hearing Dogs	1,000	1,000
Heritage Trust of Lincolnshire	2,000	2,000
Independent Age	1,000	1,000
James' Place	2,000	2,000
Lincoln Cathedral Fabric Fund	2,000	2,000
Lincoln Churches Trust	0	1,000
Lincs & Notts Air Ambulance	1,000	1,000
Marie Curie Cancer Care	3,000	3,000
Medecins Sans Frontieres	1,000	1,000
NARA	1,000	1,000
Nomad Trust (YMCA)	0	2,000
Open University	1,000	0
Police Community Clubs	1,000	1,000
Post Adoption Society	1,000	1,000
Practical Action	1,000	2,000
Prostate Cancer UK	1,000	1,000
RABI	1,000	1,000
Red Cross	0	1,000
Respite Care Association	1,000	1,000
Richmond Fellowship	1,000	1,000
Saint John Ambulance	1,000	1,000
The Salvation Army	1,000	1,000
School Readers	1,000	1,000
Shawmind	1,000	1,000
StrokeAssociation	0	1,000
Versus Arthritis	1,000	1,000
	£ 35,000	£ 40,000
Support Costs – Accounting	2,300	2,400
Independent Examination	0	0
	£ 37,300	£ 42,400

All the above are charged to the unrestricted funds of the charity in both the current and prior year.

Investment management charges are incurred by the endowment fund totalling £12,075 (2022: £12,912.)

THE BERGNE-COUPLAND CHARITY

Notes to the Accounts for the Year Ended 31st March 2023

4. ENDOWMENT FUNDS – Gains / Losses on Revaluation and on Investment Asset Disposals

The investment portfolio was valued by Investec Wealth & Investment Limited on 31stMarch 2023.
The schedule on Pages 18 and 19 is an analysis of the investment transactions for the year ending 31st March 2023.

5. DEBTORS:

	2023 £	2022 £
	0	0

6. CASH AT BANK:

	2023 £	2022 £
Nat West Current Account	11,026	11,149
Investec Wealth & Investment:		
Cash and Dealing Account	37,784	21,592
Income Deposit Account	4,179	4,788
	£52,989	£ 37,529

7. CREDITORS, ACCRUALS AND DEFERRED INCOME: AMOUNTS FALLING DUE WITHIN ONE YEAR

Unrestricted Funds	2023	2022
	£	£
Governance Costs:		
Accounting and Administration Costs	2,300	2,200
Independent Examiners Fees	500	500
	£ 2,800	£ 2,700

8. TRANSFERS BETWEEN FUNDS AND FUNDS STRUCTURE:

The Charity maintains an Unrestricted Fund and an Endowment Fund. The Unrestricted Fund is used for the charitable activities of the Charity. All the income of the Charity is credited to the Unrestricted Fund, with the exception of Gift Aid income, which together with the associated repayable income tax is credited to the Endowment Fund. The capital of the Endowment Fund may, at the Trustees' discretion, be used in furtherance of the objects of the Charity. Periodically the Trustees make transfers between the Funds.

9. RELATED PARTY TRANSACTIONS:

None of the Trustees were paid any remuneration or expenses by the Charity in the year (2022 – Nil).
Trustees may hold more than one Trusteeship which may result in donations being made to charities with mutual Trustees. Such donations are not given on preferential terms.

THE BERGNE-COUPLAND CHARITY

Statement of Financial Activities for the Year Ended 31st March 2023

	Notes	Unrestricted Funds £	Endowment Funds £	Total 2023 £	Total 2022 £
Income from:					
Legacies		**0**	**0**	**0**	0
Donations		**0**	**0**	**0**	0
Fixed Asset					
Investment Income		41,**603**	**0**	**41,603**	36,119
Interest Receivable		**0**	**0**	**0**	0
Total Incoming Resources	**2**	41,**603**	**0**	**41,603**	36,119
Expenditure on:					
Investment Management:					
Costs		**0**	**12,075**	**12,075**	12,912
Charitable **Activities**		**37,300**	**0**	**37,300**	42,400
Total Resources Expended	**3**	**37,300**	**12,075**	**49,375**	55,312
Net gains /(losses) on Investments		**0**	**-106,527**	**-106,527**	59,890
Net Income /(Expenditure)		**4,303**	**-118,602**	**-114,299**	40,697
Transfer between Funds		**0**	**0**	0	0
Net Movement in **Funds**		**4,303**	**-118,602**	**-114,299**	40,697
40,697					
Funds Brought Forward at 1st April		**23,624**	**1,323,798**	**1,347,422**	1,306,724
Funds Carried Forward at 31st March		**27,927**	**1,205,196**	**1,233,123**	1,347,421

THE BERGNE-COUPLAND CHARITY

Balance Sheet as at 31st March 2023

	Notes	2023		2022	
		£	£	£	£
FIXED ASSETS					
Investments			**1,182,934**		1,312,592
CURRENT ASSETS					
Sundry Debtors	**5**	**0**		0	
Cash at Bank	**6**	**52,989**		37,529	
		52,989		37,529	
CURRENT LIABILITIES					
Sundry Creditors and Accruals	**7**	**2,800**		2,700	
NET CURRENT ASSETS			**50,189**		34,829
			1,233,123		1,347,421
REPRESENTED BY					
Unrestricted Funds			**27,927**		23,623
Endowment Funds			**1,205,196**		1,323,798
			1,233,123		1,347,421

As approved by the Board of Trustees on:

and signed on their behalf by:

Sue Petit

SE Petit 9.10.2023 **Chairman**

Date: _____

THE BERGNE-COUPLAND CHARITY

Analysis of Fund Assets and Liabilities 31st March 2023

	Unrestricted Funds £	Endowment Funds £	Total 2023 £
Fixed Asset Investments	**0**	**1,182,934**	**1,182,934**
Current Assets	**30,727**	**22,262**	**52,989**
Current Liabilities	**-2, 800**	**0**	**-2,800**
	27,927	**1,205,196**	**1,233,123**

	Unrestricted Funds £	Endowment Funds £	Total 2022 £
Fixed Asset Investments	**0**	**1,312,592**	**1,312,592**
Current Assets	**26,323**	**11,206**	**37,529**
Current Liabilities	**-2,700**	**0**	**-2,700**
	23,623	**1,323,798**	**1,347,421**

BERGNE-COUPLAND CHARITY

England & Wales - Charity number 1023682

Accounts

THE BERGNE-COUPLAND CHARITY

TRUSTEES REPORT AND ACCOUNTS
FOR THE YEAR ENDED
31st MARCH 2022

CHARITY NUMBER 1023682

THE BERGNE-COUPLAND CHARITY

CHARITY INFORMATION

TRUSTEES - Serving in the year and at the date of approval of the Trustees' Report:

Chairman
Timothy Charles Coltman
Skellingthorpe Hall
Lincoln, LN6 5UU

Anne Clare Coltman
Skellingthorpe Hall
Lincoln, LN6 5UU

Mary Jane Coltman
6 Paddocks Close
Offord Cluny
St Neots
Cambridgeshire, PE19 5ZE

William Macalpine-Leny
Flat 2, 35 Bristol Gardens
London, W9 2JQ

Sarah Elizabeth Petit
Skellingthorpe Hall
Lincoln, LN6 5UU

Russell Petit
Skellingthorpe Hall
Lincoln, LN6 5UU

CHARITY NUMBER:	1023682
BANKERS:	National Westminster Bank Plc 225 High Street Lincoln, LN2 1AZ
INVESTMENT ADVISORS:	Investec Wealth & Investment Limited Beech House 61 Napier Street Sheffield, S11 8HA
INDEPENDENT EXAMINER:	AR Matthews 12 Windrush Court 175 The Hill Burford OX184RE

THE BERGNE-COUPLAND CHARITY

YEAR ENDED 31st MARCH 2022

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THE BERGNE-COUPLAND CHARITY

Trustees' Report for the year ended 31st March 2022

The Trustees' present their report and the financial statements of the Charity for the year ended 31st March 2022.

1. Structure, Governance and Management

The Charity is constituted by a Trust Deed dated 2nd April 1993 and registered with the Charity Commission under Charity Number 1023682.

The original endowment of £1,000 was provided by Margaret Patricia Bergne-Coupland. Further donations have been made throughout the years by family members, including the original donor, to augment the endowment of the Charity, the latest being a legacy of £240,000 from the estate of Margaret Patricia Bergne-Coupland who passed away on 1st March 2015.

Appointment of the Trustees is governed by the Trust Deed. The power to appoint new Trustees on the death or retirement of any Trustee, or to appoint additional Trustees, was vested in Margaret Patricia Bergne-Coupland during her lifetime, and since her death the statutory powers of appointing new Trustees' apply. Without prejudice to any other power of appointment, a new Trustee or Trustees may be appointed by a resolution of a meeting of Trustees.

Governance

The Trustees hold a meeting either towards the end of each calendar year or at the start of the following calendar year at which the Trustees agree the broad strategies and areas of activity of the Charity, including grant making, investment, reserves, risk management policies and performance. Other meetings may be held during the year as the need arises.

The Trustees keep the skill requirements of the Trustees under review. When appropriate, appointment of new Trustees is made from the Bergne-Coupland family members as they are already aware of the charitable objectives and organisational structure and background of the Charity. The induction process for newly appointed Trustees includes copies of the latest Trustees' Report and Financial Statements, and a copy of the Trust Deed.

Management

The day to day administration of grants and the processing and handling of applications prior to consideration by the Trustees is performed by the Finance Manager.

Public Benefit

The Trustees refer to the advice contained in the Charity Commission's general guidance on public benefit when reviewing the Trust's aims and objectives, in planning future activities and in setting the grant making policy for the year.

The Charity does not actively fundraise, but seeks to continue philanthropic work through careful stewardship of its existing resources.

Investment Policy

The Trust Deed empowers the Trustees to invest trust money as the Trustees in their absolute discretion see fit.

The Charity is reliant on the total return of its investments after allowing for inflation. The investment income is broadly received from stock exchange investments and securities and bank interest.

Investec Wealth & Investment Limited manages the security investments on the terms of the Investment Policy Statement submitted to them by the Trustees in accordance with the Trustee Act 2000. The Trustees take a long term view of the Trust's future and intend to build up its financial resources over time. The portfolio should aim for a conservative rate of growth in the capital value of the fund. This policy is reviewed annually at a meeting with Investec attended by at least two Trustees and the Trusts Finance Manager.

The policy of the Charity continues to be the prudent management of the securities to provide funds to finance the Charity objectives.

Risk Management

The Trustees have examined the major strategic business and operational risks which the Charity faces, and in particular those relating to the finances of the Charity and confirm that systems have been established to enable regular reports to be produced so that necessary steps can be taken to lessen these risks.

2. Objectives and Activities

The objectives of the Charity are such charitable purposes for the public as the Trustees shall think fit, giving special consideration to charitable needs in Lincolnshire and considering - though not exclusively – the Fabric of Lincoln Cathedral and charities involved with care and support, nature conservation and animal welfare.

Activities

Grant applications are encouraged from appropriate potential beneficiaries known to the Trustees, and details of the Charity are made available on the Charity Commission website to facilitate requests for assistance to be made.

At the start of each four year cycle period the Trustees select a number of charities to which annual grants are to be made for four consecutive years. These grants are recognised in the year to which they relate.

Payments for the first year of the current cycle were made in the year to 31st March 2022. At their meeting on 22nd January 2022 the Trustees increased the total of the 4 year commitments from £12,000 to £18,000. In addition to these regular grants, there is scope for larger one-off donations to be made during the year as the need arises. This policy is reviewed on a regular basis.

3. Achievements and Performance

Grants awarded are listed in Note 3 to the accounts and totalled £40,000 during the year. The Trustees consider the performance of the Charity for this year has been satisfactory.

4. Financial Review

Total Incoming Resources of £36,119 (2021 - £30,546) and Total Resources Expended of £55,312 (2021 - £45,829) for the year. Total Resources Expended includes charitable activities of £42,400 (2021 - £34,000}

Charitable donations amounting to £40,000 were made during the year, (2021 - £31,500).

Reserves Policy

The credit balance on Unrestricted Funds Account of £23,623 at the year end is generally considered by the Trustees to represent the level of free reserves of the Charity. During the year £11,700 was transferred from the Endowment Fund. In addition to the payment of regular annual donations, there is scope for larger one-off donations to be made during the year as the need arises.

The capital of the Endowment Fund, which stands at £1,323,798 may, at the Trustees' discretion, be used in furtherance of the objectives of the Charity and is predominantly held in the fixed asset investment portfolio. During the year £11,700 was transferred into the Unrestricted Fund

Funds available are sufficient for the Charity to continue in operation and its investments provide a firm base for providing future funds to meet the objectives in the Charity scheme.

At 31st March 2022, the total value of the fund is £1,347,421.

Trustees' Report for the year ended 31st March 2022 (continued)

5. Trustees' Responsibilities

The Trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and regulations.

The Trustees are required to prepare financial statements for each financial year in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law.) The financial statements are required by law to give a true and fair view of the state of affairs of the Charity and of its incoming resources and application of resources of the Charity for that period. In preparing these financial statements, the Trustees should follow best practise and:

- select suitable accounting policies and then apply them consistently.
- make judgements and estimates that are reasonable and prudent.
- 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 applicable law, regulations and 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.

This report was approved by the Trustees on 13 July 2022

and signed on their behalf by T.C. Coltman Chairman

THE BERGNE-COUPLAND CHARITY

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES ON THE UNAUDITED ACCOUNTS OF THE BERGNE-COUPLAND CHARITY

I report to the Trustees on my examination of the accounts of The Bergne-Coupland Charity for the year ended 31st March 2022, which are set out on pages 9 – 19.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

The Trustees are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 (the 2011 Act). The Trustees are satisfied that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and have chosen instead to have an independent examination.

I report in respect of my examination of the Charity's accounts as carried out under section 145 of the 2011 ACT. In carrying out my examination I have followed the applicable directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

INDEPENDENT EXAMINERS STATEMENT

I can confirm that I am qualified to undertake the examination because I am a retired accountant of the Institute of Chartered Accountants in England and Wales which is one of the listed bodies and have the requisite ability and experience.

I have completed my examination. I can confirm that no matters have come to my attention giving me cause to believe that in any material respect:

accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or

the accounts do not accord with those records; or

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.

Signed:

Date: 21.11.22

AR Matthews
12 Windrush Court
175 The Hill
Burford OX18 4RE

THE BERGNE-COUPLAND CHARITY

Notes to the Accounts for the Year Ended 31st March 2022

1. ACCOUNTING POLICIES

(a) Entity Status

The Trust is an incorporated charity registered with the Charity Commission in England and Wales.

(b) Basis of Accounting

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practise applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1st January 2015) – (Charities SORP (FRS 102)and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). The charity is a Public Benefit Entity as defined by FRS 102.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes. Fair value movements are dealt with through the Statement of Financial Activities.

The Trustees have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The Trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. In view of the level of assets held, the trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

FRS 102 was adopted for the first time when preparing financial statements for the year ended 31st March 2016.

Notes to the Accounts for the year ended 31st March 2022

1. ACCOUNTING POLICIES (continued)

(c) Income

All income is included in the Statement of Financial Activities on the following basis:

- Legacies are included when they become receivable. A legacy is regarded as receivable when it has been received or if it becomes probable that the legacy will be received and that the value of the incoming resources can be measured reliably.
- Donations, gift aid and covenants are included when they become receivable.
- Bank interest and investment income are included when they become due.

(d) Expenditure

Expenditure is included in the Statement of Financial Activities as soon as it is incurred.

Governance costs comprise the annual accountancy charges as well as the costs of running the charity.

(e) Taxation

The Bergne-Coupland Charity is a registered charity and the accounts are prepared on the basis that its activities are not liable to Income Tax or Corporation Tax.

(f) Investments

These are investments held in the UK and are included in the balance sheet at market value, with realised and unrealised gains and losses included in the Statement of Financial Activities.

THE BERGNE-COUPLAND CHARITY

Notes to the Accounts for the Year Ended 31st March 2022

2. INCOMING RESOURCES:	2022	2021
	£	£
Unrestricted Funds		
Voluntary Income	0	0
Investment Income		
Bank Interest	0	0
Dividend Income	36,119	30,546
Total Income Resources	36,119	30,546

3. COSTS OF GENERATING FUNDS:	2022	2021
	£	£
Investment Management Costs:		
Endowment Funds		
Investec Wealth & Investment	12,912	11,829

Charitable Activities:

Charitable grants awarded during the year ending 31st March 2022 amounted to £40,000. Grants are only awarded to institutions.

	2022	2021
	£	£
ABF The Soldiers Charity	0	1,000
Afghanistan & Central Asia Ass'n	1,000	0
Ballantrae Care in The Community	0	1,000
Barnardo's	1,000	1,000
Blind Veterans	1,000	0
Buttle UK	0	1,000
Camphill Village Trust	1,000	1,000
Christian Partners in Africa	1,000	0
Disasters Emergency Committee	2,000	0
Great Ormond Street Hospital	2,000	1,000

Continued / .....

Hearing Dogs	1,000	500
Heritage Trust of Lincolnshire	2,000	2,000
Independent Age	1,000	1,000
James' Place	2,000	1,000
Lincoln Cathedral Fabric Fund	2,000	2,000
Lincoln Churches Trust	1,000	500
Lincs & Notts Air Ambulance	1,000	3,000
Marie Curie Cancer Care	3,000	1,000
Medecins Sans Frontieres	1,000	1,000
NARA	0	1,000
Nomad Trust (YMCA)	2,000	0
Police Community Clubs	1,000	0
Post Adoption Society	1,000	1,000
Practical Action	2,000	1,000
Prostate Cancer UK	1,000	1,000
RABI	1,000	500
Red Cross	1,000	0
Respite Care Association	1,000	0
Richmond Fellowship	1,000	1,000
Saint Andrew's Hospice	0	500
Saint John Ambulance	1,000	3,000
The Salvation Army	1,000	1,000
School Readers	1,000	500
Shawmind	1,000	0
Stroke Association	1,000	1,000
Teenage Cancer	0	1,000
Versus Arthritis	1,000	0
Viva Chamber Orchestra	0	1,000
	£ 40,000	£ 31,500
Support Costs – Accounting	2,400	2,000
Independent Examination	0	500
	£ 42,400	£ 34,000

All the above are charged to the unrestricted funds of the charity in both the current and prior year.

Investment management charges are incurred by the endowment fund totalling £12,912 (2021: £11,829.)

Notes to the Accounts for the Year Ended 31st March 2022

4. ENDOWMENT FUNDS – Gains / Losses on Revaluation and on Investment Asset Disposals

The investment portfolio was valued by Investec Wealth & Investment Limited on 31stMarch 2022.
The schedule on Pages 18 and 19 is an analysis of the investment transactions for the year ending 31st March 2022.

5. DEBTORS:

	2022 £	2021 £
	0	0

6. CASH AT BANK:

	2022 £	2021 £
Nat West Current Account	11,149	6,852
Investec Wealth & Investment:		
Cash and Dealing Account	21,592	13,830
Income Deposit Account	4,788	3,965
	£ 37,529	£ 24,647

7. CREDITORS, ACCRUALS AND DEFERRED INCOME: AMOUNTS FALLING DUE WITHIN ONE YEAR

Unrestricted Funds	**2022**	**2021**
	£	£
Governance Costs:		
Accounting and Administration Costs	2,200	2,000
Independent Examiners Fees	500	500
	£ 2,700	£ 2,500

8. TRANSFERS BETWEEN FUNDS AND FUNDS STRUCTURE:

The Charity maintains an Unrestricted Fund and an Endowment Fund. The Unrestricted Fund is used for the charitable activities of the Charity. All the income of the Charity is credited to the Unrestricted Fund, with the exception of Gift Aid income, which together with the associated repayable income tax is credited to the Endowment Fund. The capital of the Endowment Fund may, at the Trustees' discretion, be used in furtherance of the objects of the Charity. Periodically the Trustees make transfers between the Funds. During the current financial year £11,700 was transferred from the Endowment Fund to the Unrestricted Fund.

9. RELATED PARTY TRANSACTIONS:

None of the Trustees were paid any remuneration or expenses by the Charity in the year (2021 – Nil).

Trustees may hold more than one Trusteeship which may result in donations being made to charities with mutual Trustees. Such donations are not given on preferential terms.

THE BERGNE-COUPLAND CHARITY

Statement of Financial Activities for the Year Ended 31st March 2022

	Notes	Unrestricted Funds £	Endowment Funds £	Total 2022 £	Total 2021 £
Income from:					
Legacies		**0**	**0**	**0**	0
Donations		**0**	**0**	**0**	0
Fixed Asset					
Investment Income		**36,119**	**0**	**36,119**	30,546
Interest Receivable		**0**	**0**	**0**	0
Total Incoming Resources	**2**	**36,119**	**0**	**36,119**	30,546
Expenditure on:					
Investment Management:					
Costs		**0**	**12,912**	**12,912**	11,829
Charitable **Activities**		**42,400**	**0**	**42,400**	34,000
Less					
Cancelled cheque		**0**	**0**	**0**	0
Total Resources Expended	**3**	**42,400**	**12,912**	**55,312**	45,829
Net gains /(losses) on Investments		**0**	**59,890**	**59,890**	219,109
Net Income /(Expenditure)		**-6281**	**46,978**	**40,697**	203,826
Transfer between Funds		**11,700**	**-11,700**	**0**	**0**
Net Movement in **Funds**		**5,419**	**35,278**	**40,697**	203,826
Funds Brought Forward at 1st April		**18,204**	**1,288,520**	**1,306,724**	1,102,898
Funds Carried Forward at 31st March		**23,623**	**1,323,798**	**1,347,421**	1,306,724

THE BERGNE-COUPLAND CHARITY

Balance Sheet as at 31st March 2022

	Notes	2022		2021	
		£	£	£	£
FIXED ASSETS					
Investments			**1,312,592**		1,284,577
CURRENT ASSETS					
Sundry Debtors	5	**0**		0	
Cash at Bank	6	**37,529**		24,647	
		37,529		24,647	
CURRENT LIABILITIES					
Sundry Creditors and Accruals	7	**2,700**		2,500	
NET CURRENT ASSETS			**34,829**		22,147
			1,347,421		1,306,724
REPRESENTED BY					
Unrestricted Funds			**23,623**		18,204
Endowment Funds			**1,323,798**		1,288,520
			1,347,421		1,306,724

As approved by the Board of Trustees on:

and signed on their behalf by:

T C Coltman T C Coltman **Chairman**

Date: 13 July 2022

THE BERGNE-COUPLAND CHARITY

Analysis of Fund Assets and Liabilities 31st March 2022

	Unrestricted Funds £	Endowment Funds £	Total 2022 £
Fixed Asset Investments	**0**	**1,312,592**	**1,312,592**
Current Assets	**26,323**	**11,206**	**37,529**
Current Liabilities	**-2, 700**	**0**	**-2,700**
	£ 23,623	**£ 1,323,798**	**£ 1,347,421**

	Unrestricted Funds £	Endowment Funds £	Total 2021 £
Fixed Asset Investments	**0**	**1,284,577**	**1,284,577**
Current Assets	**20,704**	**3,943**	**24,647**
Current Liabilities	**-2,500**	**0**	**-2,500**
	£ 18,204	**£ 1,288,520**	**£ 1,306,724**

BERGNE-COUPLAND CHARITY

England & Wales - Charity number 1023682

Accounts

THE BERGNE-COUPLAND CHARITY

TRUSTEES REPORT AND ACCOUNTS
FOR THE YEAR ENDED
31st MARCH 2021

CHARITY NUMBER 1023682

THE BERGNE-COUPLAND CHARITY

CHARITY INFORMATION

TRUSTEES - Serving in the year and at the date of approval of the Trustees' Report:

Chairman
Timothy Charles Coltman
Skellingthorpe Hall
Lincoln, LN6 5UU

Anne Clare Coltman
Skellingthorpe Hall
Lincoln, LN6 5UU

Mary Jane Coltman
6 Paddocks Close
Offord Cluny
St Neots
Cambridgeshire, PE19 5ZE

William Macalpine-Leny
Flat 2, 35 Bristol Gardens
London, W9 2JQ

Sarah Elizabeth Petit
Skellingthorpe Hall
Lincoln, LN6 5UU

Russell Petit
Skellingthorpe Hall
Lincoln, LN6 5UU

CHARITY NUMBER: 1023682

BANKERS: National Westminster Bank Plc
225 High Street
Lincoln, LN2 1AZ

INVESTMENT ADVISORS: Investec Wealth & Investment Limited
Beech House
61 Napier Street
Sheffield, S11 8HA

INDEPENDENT EXAMINER: AR Matthews FCA
The Manse
Langford
Lechlade G27 3LW

THE BERGNE-COUPLAND CHARITY

YEAR ENDED 31st MARCH 2021

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THE BERGNE-COUPLAND CHARITY

Trustees' Report for the year ended 31st March 2021

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The Charity does not actively fundraise, but seeks to continue philanthropic work through careful stewardship of its existing resources.

Trustees' Report for the year ended 31st March 2021 (continued)

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The Trust Deed empowers the Trustees to invest trust money as the Trustees in their absolute discretion see fit.

The Charity is reliant on the total return of its investments after allowing for inflation. The investment income is broadly received from stock exchange investments and securities and bank interest.

Investec Wealth & Investment Limited manages the security investments on the terms of the Investment Policy Statement submitted to them by the Trustees in accordance with the Trustee Act 2000. The Trustees take a long term view of the Trust's future and intend to build up its financial resources over time. The portfolio should aim for a conservative rate of growth in the capital value of the fund. This policy is reviewed annually at a meeting with Investec attended by at least two Trustees and the Trusts Finance Manager.

The policy of the Charity continues to be the prudent management of the securities to provide funds to finance the Charity objectives.

Risk Management
The Trustees have examined the major strategic business and operational risks which the Charity faces, and in particular those relating to the finances of the Charity and confirm that systems have been established to enable regular reports to be produced so that necessary steps can be taken to lessen these risks.

2. Objectives and Activities

The objectives of the Charity are such charitable purposes for the public as the Trustees shall think fit, giving special consideration to charitable needs in Lincolnshire and considering - though not exclusively – the Fabric of Lincoln Cathedral and charities involved with care and support, nature conservation and animal welfare.

Activities
Grant applications are encouraged from appropriate potential beneficiaries known to the Trustees, and details of the Charity are made available on the Charity Commission website to facilitate requests for assistance to be made.

At the start of each four year cycle period the Trustees select a number of charities to which annual grants are to be made for four consecutive years. These grants are recognised in the year to which they relate.

Payments for the first year of the current cycle were made in the year to 31st March 2019. In addition to these regular grants, there is scope for larger one-off donations to be made during the year as the need arises. This policy is reviewed on a regular basis.

Trustee's Report for the year ended 31st March 2021 (continued)

3. Achievements and Performance

Grants awarded are listed in Note 3 to the accounts and totalled £31,500 during the year. The Trustees consider the performance of the Charity for this year has been satisfactory.

4. Financial Review

Total Incoming Resources of £30,546 (2020 - £44,407) and Total Resources Expended of £45,829 (2020 - £58,743) for the year. Total Resources Expended includes charitable activities of £34,000 (2020 - £49,400 less cheques issued for £3,000 but not presented, so written off).

Charitable donations amounting to £31,500 were made during the year, (2020 - £47,400).

Plans for the future
The Trustees are committed to the furtherance of the Charity's objectives. The Trustees will determine the beneficiaries of the next four year cycle at their meeting in December 2021.

Reserves Policy
The credit balance on Unrestricted Funds Account of £18,204 at the year end is generally considered by the Trustees to represent the level of free reserves of the Charity. In addition to the payment of regular annual donations, there is scope for larger one-off donations to be made during the year as the need arises.

The capital of the Endowment Fund, which stands at £1,288,520 may, at the Trustees' discretion, be used in furtherance of the objectives of the Charity and is predominantly held in the fixed asset investment portfolio.

Funds available are sufficient for the Charity to continue in operation and its investments provide a firm base for providing future funds to meet the objectives in the Charity scheme.

At 31st March 2021, the total value of the fund is £1,306,724.

Trustees' Report for the year ended 31st March 2021 (continued)

5. Trustees' Responsibilities

The Trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and regulations.

The Trustees are required to prepare financial statements for each financial year in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law.) The financial statements are required by law to give a true and fair view of the state of affairs of the Charity and of its incoming resources and application of resources of the Charity for that period. In preparing these financial statements, the Trustees should follow best practise and:

- select suitable accounting policies and then apply them consistently.
- make judgements and estimates that are reasonable and prudent.
- 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 applicable law, regulations and 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.

This report was approved by the Trustees on _____ 2021

and signed on their behalf by _____ Chairman

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES ON THE UNAUDITED ACCOUNTS OF THE BERGNE-COUPLAND CHARITY

I report to the Trustees on my examination of the accounts of The Bergne-Coupland Charity for the year ended 31st March 2021, which are set out on pages 9 – 19.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

The Trustees are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 (the 2011 Act). The Trustees are satisfied that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and have chosen instead to have an independent examination.

I report in respect of my examination of the Charity's accounts as carried out under section 145 of the 2011 ACT. In carrying out my examination I have followed the applicable directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

INDEPENDENT EXAMINERS STATEMENT

I can confirm that I am qualified to undertake the examination because I am a registered member of the Institute of Chartered Accountants in England and Wales which is one of the listed bodies.

I have completed my examination. I can confirm that no matters have come to my attention giving me cause to believe that in any material respect:

accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or

the accounts do not accord with those records; or

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.

AR Matthews FCA
The Manse
Langford
Lechlade G27 3LW

Date:

THE BERGNE-COUPLAND CHARITY

Notes to the Accounts for the Year Ended 31st March 2021

1. ACCOUNTING POLICIES

(a) Entity Status

The Trust is an incorporated charity registered with the Charity Commission in England and Wales.

(b) Basis of Accounting

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practise applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1st January 2015) – (Charities SORP (FRS 102)and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). The charity is a Public Benefit Entity as defined by FRS 102.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes. Fair value movements are dealt with through the Statement of Financial Activities.

The Trustees have assessed whether the use of the going concern basis is appropriate and have considered possible events or conditions that might cast significant doubt on the ability of the charity to continue as a going concern. The Trustees have made this assessment for a period of at least one year from the date of approval of the financial statements. In view of the level of assets held, the trustees have concluded that there is a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

FRS 102 was adopted for the first time when preparing financial statements for the year ended 31st March 2016.

Notes to the Accounts for the year ended 31st March 2021

1. ACCOUNTING POLICIES (continued)

(c) Income

All income is included in the Statement of Financial Activities on the following basis:

- Legacies are included when they become receivable. A legacy is regarded as receivable when it has been received or if it becomes probable that the legacy will be received and that the value of the incoming resources can be measured reliably.
- Donations, gift aid and covenants are included when they become receivable.
- Bank interest and investment income are included when they become due.

(d) Expenditure

Expenditure is included in the Statement of Financial Activities as soon as it is incurred.

Governance costs comprise the annual accountancy charges as well as the costs of running the charity.

(e) Taxation

The Bergne-Coupland Charity is a registered charity and the accounts are prepared on the basis that its activities are not liable to Income Tax or Corporation Tax.

(f) Investments

These are investments held in the UK and are included in the balance sheet at market value, with realised and unrealised gains and losses included in the Statement of Financial Activities.

THE BERGNE-COUPLAND CHARITY

Notes to the Accounts for the Year Ended 31st March 2021

2. INCOMING RESOURCES:	2021 £	2020 £
Unrestricted Funds		
Voluntary Income	0	500
Investment Income		
Bank Interest	0	0
Dividend Income	30,546	43,907
Total Income Resources	30,546	44,407

3. COSTS OF GENERATING FUNDS:	2021 £	2020 £
Investment Management Costs:		
Endowment Funds		
Investec Wealth & Investment	11,829	12,343

Charitable Activities:

Charitable grants awarded during the year ending 31st March 2021 amounted to £31,500. Grants are only awarded to institutions.

	2021 £	2020 £
ABF The Soldiers Charity	1,000	1,000
Ballantrae Care in The Community	1,000	1,000
Barnardo's	1,000	1,000
Buttle UK	1,000	1,000
Camphill Village Trust	0	1,000
Christian Partners in Africa	0	2,000
Criminon UK	0	2,000
CVT Appeals Fund	1,000	0
Great Ormond Street Hospital	1,000	2,000

Continued / ……

Hearing Dogs	500	1,000
Heritage Trust of Lincolnshire	2,000	2,000
Independent Age	1,000	0
James' Place	1,000	1,000
Lincoln Cathedral Fabric Fund	2,000	2,000
Lincoln Cathedral General Fund	0	400
Lincs Churches Trust	500	0
Lincolnshire YMCA	0	2,000
Lincs & Notts Air Ambulance	3,000	2,000
Marie Curie Cancer Care	1,000	2,000
Medecins Sans Frontieres	1,000	2,000
Motor Neurone Disease Association	0	2,000
NARA	1,000	0
Police Community Clubs of GB	0	1,000
Post Adoption Centre	1,000	1,000
Practical Action	1,000	2,000
Prostate Cancer UK	1,000	1,000
RABI	500	
Respite Care Association	0	2,000
Richmond Fellowship	1,000	1,000
Saint Andrew's Hospice	500	2,000
Saint James Grimsby Minster	0	2,000
Saint John Ambulance	3,000	0
The Salvation Army	1,000	0
Samaritans (Boston Branch)	0	1,000
School Readers	500	1,000
Skellingthorpe Methodist Church	0	1,000
Stroke Association	1,000	0
Sue Ryder	0	2,000
Teenage Cancer	1,000	0
Viva Chamber Orchestra	1,000	1,000
YWCA England	0	1,000
Zibby Garnett Travelling Fellowship	0	1,000
	£ 31,500	£ 47,400
Support Costs – Accounting	2,000	2,000
Independent Examination	500	
	£ 34,000	£ 49,400

All the above is charged to the unrestricted funds of the charity in both the current and prior year.

Investment management charges are incurred by the endowment fund totalling £12,289 (2020: £12,343.)

Notes to the Accounts for the Year Ended 31st March 2021

4. ENDOWMENT FUNDS – Gains / Losses on Revaluation and on Investment Asset Disposals

The investment portfolio was valued by Investec Wealth & Investment Limited on 31stMarch 2021.
The schedule on Pages 18 and 19 is an analysis of the investment transactions for the year ending 31st March 2021.

5. DEBTORS:

	2021 £	2020 £
	0	0

6. CASH AT BANK:

	2021 £	2020 £
Nat West Current Account	6,852	9,363
Investec Wealth & Investment:		
Cash and Dealing Account	13,830	52,495
Income Deposit Account	3,965	4,505
	£ 24,647	£ 66,363

THE BERGNE-COUPLAND CHARITY

Notes to the Accounts for the Year Ended 31st March 2021

7. CREDITORS, ACCRUALS AND DEFERRED INCOME: AMOUNTS FALLING DUE WITHIN ONE YEAR

Unrestricted Funds	**2021**	**2020**
	£	£
Governance Costs:		
Accounting and Administration Costs	2,000	2,000
Independent Examiners Fees	500	0
	£ 2,500	£ 2,000

8. TRANSFERS BETWEEN FUNDS AND FUNDS STRUCTURE:

The Charity maintains an Unrestricted Fund and an Endowment Fund. The Unrestricted Fund is used for the charitable activities of the Charity. All the income of the Charity is credited to the Unrestricted Fund, with the exception of Gift Aid income, which together with the associated repayable income tax is credited to the Endowment Fund. The capital of the Endowment Fund may, at the Trustees' discretion, be used in furtherance of the objects of the Charity. Periodically the Trustees make transfers between the Funds.

9. RELATED PARTY TRANSACTIONS:

None of the Trustees were paid any remuneration or expenses by the Charity in the year (2020 – Nil).
Trustees may hold more than one Trusteeship which may result in donations being made to charities with mutual Trustees. Such donations are not given on preferential terms.

THE BERGNE-COUPLAND CHARITY

Statement of Financial Activities for the Year Ended 31st March 2021

	Notes	Unrestricted Funds £	Endowment Funds £	Total 2021 £	Total 2020 £
Income from:					
Legacies		**0**	**0**	**0**	0
Donations		**0**	**0**	**0**	500
Fixed Asset Investment Income		**30,546**	**0**	**30,546**	43,907
Interest Receivable		**0**	**0**	**0**	0
Total Incoming Resources	**2**	**30,546**	**0**	**30,546**	44,407
Expenditure on:					
Investment Management: Costs		**0**	**11,829**	**11,829**	12,343
Charitable Activities		**34,000**	**0**	**34,000**	49,400
Less Cancelled **cheque**		**0**	**0**	**0**	-3,000
Total Resources Expended	**3**	**34,000**	**11,829**	**45,829**	58,743
Net gains /(losses) on Investments		**0**	**219,109**	**219,109**	-165,109
Net Income /(Expenditure)		**-3454**	**207,280**	**203,826**	-179,445
Transfer between Funds		**0**	**0**	**0**	0
Net Movement in Funds		**-3454**	**207,280**	**203,826**	-179,445
Funds Brought Forward at 1st April		**21,658**	**1,081,240**	**1,102,898**	1,282,343
Funds Carried Forward at 31st March		**18,204**	**1,288,520**	**1,306,724**	1,102,898

THE BERGNE-COUPLAND CHARITY

Balance Sheet as at 31st March 2021

	Notes	2021		2020	
		£	**£**	£	£
FIXED ASSETS					
Investments			**1,284,577**		1,038,535
CURRENT ASSETS					
Sundry Debtors	**5**	**0**		0	
Cash at Bank	**6**	**24,647**		66,363	
		24,647		66,363	
CURRENT LIABILITIES					
Sundry Creditors and Accruals	**7**	**2,500**		2,000	
NET CURRENT ASSETS			**22,147**		64,363
			1,306,724		1,102,898
REPRESENTED BY					
Unrestricted Funds			**18,204**		21,658
Endowment Funds			**1,288,520**		1,081,240
			1,306,724		1,102,898

As approved by the Board of Trustees on:

and signed on their behalf by:

T C Coltman _____Chairman

Date: _____

THE BERGNE-COUPLAND CHARITY

Analysis of Fund Assets and Liabilities 31st March 2021

	Unrestricted Funds £	Endowment Funds £	Total 2021 £
Fixed Asset Investments	**0**	**1,284,577**	**1,284,577**
Current Assets	**20,704**	**3,943**	**24,647**
Current Liabilities	**-2, 500**	**0**	**-2,500**
	£ 18,204	**£ 1,288,520**	**£ 1,306,724**

	Unrestricted Funds £	Endowment Funds £	Total 2020 £
Fixed Asset Investments	**0**	**1,038,535**	**1,038,535**
Current Assets	**23,658**	**42,705**	**66,363**
Current Liabilities	**-2,000**	**0**	**-2,000**
	£ 21,658	**£ 1,081,240**	**£ 1,102,898**