

THE NATURESAVE TRUST

England & Wales · Charity number 1048505

Details

Other names	NATURESAVE TRUST
Status	Registered
Legal form	Trust
Registered	1995-08-08
Register	View on the Charity Commission register

Contact

Address	Naturesave Policies Ltd Suite F103B Follaton House Plymouth Road Totnes Devon TQ9 5EZ
Phone	01803864390
Email	info@naturesavetrust.org
Website	http://www.naturesave.co.uk

Activities

Objects: TO PROMOTE AND ENCOURAGE THE PROTECTION PRESERVATION AND IMPROVEMENT OF THE ENVIRONMENT FOR THE BENEFIT OF THE PUBLIC IN PARTICULAR BY THE PROVISION OF FUNDING TOWARDS RESEARCH AND CONSERVATION PROJECTS

Activities: The Naturesave Trust was formed to promote and encourage the protection, preservation and improvement of the environment for the benefit of the public, in particular by encouraging the greater adoption of sustainable development through the funding of specific environment and conservation projects.

Classification

- **How:** Makes Grants To Organisations, Provides Other Finance, Sponsors Or Undertakes Research, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, Animals, Environment/conservation/heritage, Economic/community Development/employment, Other Charitable Purposes
- **Who:** Children/young People, People With Disabilities, Other Charities Or Voluntary Bodies, Other Defined Groups, The General Public/mankind

Geography

- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-08-31	£100,617	£148,476	-	-
2024-08-31	£87,740	£115,047	-	-
2023-08-31	£66,001	£34,342	-	-
2022-08-31	£68,383	£33,043	-	-
2021-08-31	£66,192	£39,970	-	-
2020-08-31	£66,300	£36,506	-	-

Trustees

Name	Role	Appointed
Christopher John Pitt		2022-07-29
David Robert Moore		2022-07-29
Georgina Allen		2024-11-11

Accounts

THE NATURESAVE TRUST
ANNUAL REPORT OF THE TRUSTEES
FOR THE YEAR ENDED
31 AUGUST 2025

CHARITY NUMBER: 1048505

**THE NATURESAVE TRUST
YEAR ENDED 31 AUGUST 2025
OFFICERS AND PROFESSIONAL ADVISERS**

Trustees	David Moore Christopher Pitt Georgia Allen
Registered and Business address	Suite F103B, First Floor, Follaton House, Plymouth Road Totnes Devon
Independent examiner	Claire Bottaro
Bank	The Co-operative Bank Olympic House 6 Olympic Court Montford Street Salford M5 2QP

**THE NATURESAVE TRUST
ANNUAL REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 AUGUST 2025**

Legal Status

The Naturesave Trust is constituted by Trust Deed dated 1 June 1995.
The Naturesave Trust is a registered Charity, charity number 1048505.

Objects

The Naturesave Trust was formed to promote and encourage the protection, preservation and improvement of the environment for the benefit of the public, in particular by encouraging the greater adoption of sustainable development through the funding of specific environment and conservation projects.

Administration

Trustees who held office during the year were:

Georgia Allen
David Moore
Christopher Pitt

Financial Review

During the year monies were received of £50,000 from Naturesave Policies Limited - Premium Account, as well as £39,200 from a redemption of an investment. These funds were used in furtherance of the objects of the charity and were applied towards:

Charities Trust Projects	£78,542
The Food Forest Project	£5,000
Hungry for Change	£5,000
Sitopia Farm CIC	£4,952

as well as other conservation projects.

The Trustees continued to hold social investments in various organisations which share the trust's values. No additional social investments were made during the year.

These investments are made directly in pursuit of the Trust's charitable purposes. The purpose of such investments is not to generate a financial return to the Trust but to further the objects of the funding charity.

The Trustees are keen to support those projects with a long-term benefit, which deal proactively with the root of a particular problem as opposed to merely reacting to the effects. The projects considered must be from environment and conservationist groups and organisations who seek funding for specific projects and not the general administrative costs of their respective organisations.

For further information please contact Mr Christopher Pitt care of Naturesave Policies Limited, Suite F103B, First Floor, Follaton House, Plymouth Road, Totnes, Devon.

Tel: 01803 864390

Email: info@naturesavetrust.org

Alternatively, details of all projects funded are on the web site.

Trustees' Responsibilities

Charity law requires the Trustees to prepare a receipts and payments account and statement of assets and liabilities for each financial year, which give a true and fair view of the state of affairs of the charity and of its financial activities for that year which properly present the charity's receipts and payments for the year together with its assets and liabilities at the end of the year, and adequately distinguish any material special trust or other restricted fund of the charity. In preparing those financial statements the Trustees are required to:

- a) Select suitable account policies and apply them consistently;
- b) Make judgement and estimates that are reasonable and prudent;
- c) State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements;
- d) Prepare the financial statements on a going concern basis unless it is appropriate to presume that the Charity will continue in operation.

The Trustees are responsible for keeping accounting records which disclose with reasonable accuracy the financial position of the Charity and which enable them to ascertain the financial position of the Charity and which enable them to ensure that the financial statements comply with applicable law and regulations. 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.

In the opinion of the Trustees the Charity is entitled to prepare accounts on a receipts and payments basis.

Reserves policy

It is the policy of the charity to seek to maintain a balance in the region of £5,000 for the purpose of maintaining the level of income for future grants.

Risk management

The charity incurs minimal operating costs and grants are made only on the strengths of income received. The Trustees consider that this prudent reserve policy minimises the risks to which the charity is exposed.

Christopher Pitt
Trustee

25 June 2026

**THE NATURESAVE TRUST
INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES
FOR THE YEAR ENDED 31 AUGUST 2025**

I report on the accounts of Naturesave Trust for the year ended 31 August 2025, which are set out on pages 5 and 6.

Respective Responsibilities of Trustees and Examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- a) Examine the accounts under section 145 of the 2011 Act;
- b) To follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- c) To state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

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

Independent Examiner's Statement

In the course of my examination no matter has come to my attention:

- 1. Which gives me reasonable cause to believe that in any material respect the trustees have not met the requirements:
 - a. To keep proper accounting records in accordance with section 130 of the 2011 Act; and
 - b. To prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act; or
- 2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Claire Bottaro

29 June 2026

**THE NATURESAVE TRUST
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 AUGUST 2025**

	2025	2024
	£	£
Income receipts		
Voluntary donations	50,000	76,082
Bank interest		
Investment dividends & interest	10,267	11,514
Redemption of investments	40,350	144
Total Receipts	100,617	87,740
Payments		
Grants and donations	123,430	90,606
Environmental performance review and monitoring	10,471	11,686
Environmentally aware trading certificates		
Printing and website		
Trustees' liability insurance	292	279
Trust administration	13,449	10,000
Other	834	2,476
Total Payments	148,476	115,047
Net receipts for the year	- 47,859	- 27,307
Bank balances 31 August 2024	112,580	139,887
Bank balances 31 August 2025	64,721	112,580

STATEMENT OF ASSETS AND LIABILITIES AS AT 31 AUGUST 2025

	2025	2024
	£	£
Investment assets		
Social investments	134,287	174,637
Cash funds		
Current account	64,721	112,580
Deposit account	0	0
Net assets	199,008	287,217

**Christopher Pitt
Trustee**

25 June 2026

THE NATURESAVE TRUST

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 AUGUST 2025

1. Accounting Policies

The Receipts and Payments Account has been drawn up as a summary of the receipts and payments made during the year by the Charity. Amounts are included as received by the Charity or as cheques are drawn.

The Receipts and Payments Account and Statement of Assets and Liabilities have been prepared following the guidance for accountancy for smaller charities issued by the Charity Commissioners.

2. Statement of Assets and Liabilities

The Statement of Assets and Liabilities consists of the balances on the bank accounts and investments purchased as social investments primarily to further the objects of the funding charity and not with the primary motivation of a financial return.

3. Trustees

No Trustee received any remuneration in the year.

4. Related Party Transactions

During the year the Charity received £50,000 (2024 - £76,082) from Naturesave Policies Limited.

5. Taxation

The Trust is a registered Charity and is therefore exempt from any liability to taxation.

Accounts

THE NATURESAVE TRUST
ANNUAL REPORT OF THE TRUSTEES
FOR THE YEAR ENDED
31 AUGUST 2024

CHARITY NUMBER: 1048505

THE NATURESAVE TRUST
YEAR ENDED 31 AUGUST 2024
OFFICERS AND PROFESSIONAL ADVISERS

Trustees

David Moore
Christopher Pitt
Georgina Allen

Registered and
Business address

South Devon House
Babbage Road
Totnes
Devon

Independent examiner

Claire Bottaro,
Group Management Accountant
Lloyd&Whyte Ltd, Bindon Road, Taunton

Bank

The Co-operative Bank
Olympic House
6 Olympic Court
Montford Street
Salford
M5 2QP

**THE NATURESAVE TRUST
ANNUAL REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 AUGUST 2024**

Legal Status

The Naturesave Trust is constituted by Trust Deed dated 1 June 1995.
The Naturesave Trust is a registered Charity, charity number 1048505.

Objects

The Naturesave Trust was formed to promote and encourage the protection, preservation and improvement of the environment for the benefit of the public, in particular by encouraging the greater adoption of sustainable development through the funding of specific environment and conservation projects.

Administration

Trustees who held office during the year were:

Georgina Allen (appointed 1 February 2024)
David Moore
Christopher Pitt

Financial Review

During the year monies were received of £76,082 from Naturesave Policies Limited - Premium Account. These funds were used in furtherance of the objects of the charity and were applied towards:

Moor Trees	£15,000	Sustainable Southams	£4,000
Friends of the Dart	£10,000	It takes a Village	£3,696
Sal's Shoes	£5,000	Lower Impact Living	£3,620
Westcountry Rivers	£4,900	Plastic Free North	£2,510

as well as other conservation projects.

- The Trustees continued to hold social investments in various organisations which share the trust's values. No additional social investments were made during the year.

These investments are made directly in pursuit of the Trust's charitable purposes. The purpose of such investments is not to generate a financial return to the Trust but to further the objects of the funding charity.

The Trustees are keen to support those projects with a long-term benefit, which deal proactively with the root of a particular problem as opposed to merely reacting to the effects. The projects considered must be from environment and conservationist groups and organisations who seek funding for specific projects and not the general administrative costs of their respective organisations.

For further information please contact Mr Christopher Pitt care of Naturesave Policies Limited, South Devon House, Babbage Road, Totnes, Devon

Tel: 01803 864390

Email: mail@naturesave.co.uk

Alternatively, details of all projects funded are on the web site.

• **Trustees' Responsibilities**

Charity law requires the Trustees to prepare a receipts and payments account and statement of assets and liabilities for each financial year, which give a true and fair view of the state of affairs of the charity and of its financial activities for that year which properly present the charity's receipts and payments for the year together with its assets and liabilities at the end of the year, and adequately distinguish any material special trust or other restricted fund of the charity. In preparing those financial statements the Trustees are required to:

- a) Select suitable account policies and apply them consistently;
 - b) Make judgement and estimates that are reasonable and prudent;
 - c) State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements;
 - d) Prepare the financial statements on a going concern basis unless it is appropriate to presume that the Charity will continue in operation.
- The Trustees are responsible for keeping accounting records which disclose with reasonable accuracy the financial position of the Charity and which enable them to ascertain the financial position of the Charity and which enable them to ensure that the financial statements comply with applicable law and regulations. 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.

In the opinion of the Trustees the Charity is entitled to prepare accounts on a receipts and payments basis.

Reserves policy

It is the policy of the charity to seek to maintain a balance in the region of £5,000 for the purpose of maintaining the level of income for future grants.

Risk management

The charity incurs minimal operating costs and grants are made only on the strengths of income received. The Trustees consider that this prudent reserve policy minimises the risks to which the charity is exposed.



• **Christopher Pitt**
Trustee

30
..... June 2025

**THE NATURESAVE TRUST
INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES
FOR THE YEAR ENDED 31 AUGUST 2024**

I report on the accounts of Naturesave Trust for the year ended 31 August 2024, which are set out on pages 5 and 6.

Respective Responsibilities of Trustees and Examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- a) Examine the accounts under section 145 of the 2011 Act;
- b) To follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- c) To state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

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

Independent Examiner's Statement

In the course of my examination no matter has come to my attention:

1. Which gives me reasonable cause to believe that in any material respect the trustees have not met the requirements:
 - a. To keep proper accounting records in accordance with section 130 of the 2011 Act; and
 - b. To prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act; or
2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Claire Bottaro

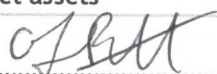


**THE NATURESAVE TRUST
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 AUGUST 2024**

	2024	2023
	£	£
Income receipts		
Voluntary donations	76,082	50,298
Bank interest		-
Investment dividends & interest	11,514	9,902
Redemption of investments	144	5,801
Total Receipts	87,740	66,001
Payments		
Grants and donations	90,606	25,860
Environmental performance review and monitoring	11,686	6,435
Environmentally aware trading certificates		-
Printing and website		-
Trustees' liability insurance	279	213
Trust administration	10,000	1,750
Other	2,476	84
Total Payments	115,047	34,342
Net receipts for the year	- 27,307	31,659
Bank balances 31 August 2023	139,887	108,228
Bank balances 31 August 2024	112,580	139,887

STATEMENT OF ASSETS AND LIABILITIES AS AT 31 AUGUST 2024

	2024	2023
	£	£
Investment assets		
Social investments	174,637	174,781
Cash funds		
Current account	112,580	139,887
Deposit account	0	0
Net assets	287,217	314,668



Christopher Pitt
 Trustee

30 June 2025

**THE NATURESAVE TRUST
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2024**

1. Accounting Policies

The Receipts and Payments Account has been drawn up as a summary of the receipts and payments made during the year by the Charity. Amounts are included as received by the Charity or as cheques are drawn.

The Receipts and Payments Account and Statement of Assets and Liabilities have been prepared following the guidance for accountancy for smaller charities issued by the Charity Commissioners.

2. Statement of Assets and Liabilities

The Statement of Assets and Liabilities consists of the balances on the bank accounts and investments purchased as social investments primarily to further the objects of the funding charity and not with the primary motivation of a financial return.

3. Trustees

No Trustee received any remuneration in the year.

4. Related Party Transactions

During the year the Charity received £76,082 (2023 - £50,298) from Naturesave Policies Limited.

5. Taxation

The Trust is a registered Charity and is therefore exempt from any liability to taxation.

Accounts

THE NATURESAVE TRUST
ANNUAL REPORT OF THE TRUSTEES
FOR THE YEAR ENDED
31 AUGUST 2023

CHARITY NUMBER: 1048505

**THE NATURESAVE TRUST
YEAR ENDED 31 AUGUST 2023
OFFICERS AND PROFESSIONAL ADVISERS**

Trustees	David Moore Christopher Pitt Georgia Allen
Registered and Business address	South Devon House Babbage Road Totnes Devon
Independent examiner	Robert Tough FCA Sullivan Road, Exeter
Bank	The Co-operative Bank Olympic House 6 Olympic Court Montford Street Salford M5 2QP

**THE NATURESAVE TRUST
ANNUAL REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 AUGUST 2023**

Legal Status

The Naturesave Trust is constituted by Trust Deed dated 1 June 1995.
The Naturesave Trust is a registered Charity, charity number 1048505.

Objects

The Naturesave Trust was formed to promote and encourage the protection, preservation and improvement of the environment for the benefit of the public, in particular by encouraging the greater adoption of sustainable development through the funding of specific environment and conservation projects.

Administration

Trustees who held office during the year were:

Matthew Criddle (resigned 25 June 2023) Georgia Allen (appointed 1 February 2024)
David Moore
Christopher Pitt

Financial Review

During the year monies were received of £50,298 from Naturesave Policies Limited - Premium Account. These funds were used in furtherance of the objects of the charity and were applied towards:

Newham Community Trust	£4,085	The Tinnis Trust	£2,500
Trees for Life	£3,000	Final Straw Foundation	£2,500
My Eco Order Ltd	£2,500	The Ecology Centre	£2,000
Humans MCR	£2,500	Emmaus Suffolk Limited	£2,000

as well as other conservation projects.

The Trustees continued to hold social investments in various organisations which share the trust's values. No additional social investments were made during the year.

These investments are made directly in pursuit of the Trust's charitable purposes. The purpose of such investments is not to generate a financial return to the Trust but to further the objects of the funding charity.

The Trustees are keen to support those projects with a long-term benefit, which deal proactively with the root of a particular problem as opposed to merely reacting to the effects. The projects considered must be from environment and conservationist groups and organisations who seek funding for specific projects and not the general administrative costs of their respective organisations.

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Tel: 01803 864390

Email: mail@naturesave.co.uk

Alternatively, details of all projects funded are on the web site.

Trustees' Responsibilities

Charity law requires the Trustees to prepare a receipts and payments account and statement of assets and liabilities for each financial year, which give a true and fair view of the state of affairs of the charity and of its financial activities for that year which properly present the charity's receipts and payments for the year together with its assets and liabilities at the end of the year, and adequately distinguish any material special trust or other restricted fund of the charity. In preparing those financial statements the Trustees are required to:

- a) Select suitable account policies and apply them consistently;
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The Trustees are responsible for keeping accounting records which disclose with reasonable accuracy the financial position of the Charity and which enable them to ascertain the financial position of the Charity and which enable them to ensure that the financial statements comply with applicable law and regulations. 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.

In the opinion of the Trustees the Charity is entitled to prepare accounts on a receipts and payments basis.

Reserves policy

It is the policy of the charity to seek to maintain a balance in the region of £5,000 for the purpose of maintaining the level of income for future grants.

Risk management

The charity incurs minimal operating costs and grants are made only on the strengths of income received. The Trustees consider that this prudent reserve policy minimises the risks to which the charity is exposed.

Christopher Pitt
Trustee

28 June 2024

**THE NATURESAVE TRUST
INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES
FOR THE YEAR ENDED 31 AUGUST 2023**

I report on the accounts of Naturesave Trust for the year ended 31 August 2023, which are set out on pages 5 and 6.

Respective Responsibilities of Trustees and Examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- a) Examine the accounts under section 145 of the 2011 Act;
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Basis of Independent Examiner's Report

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- 1. Which gives me reasonable cause to believe that in any material respect the trustees have not met the requirements:
 - a. To keep proper accounting records in accordance with section 130 of the 2011 Act; and
 - b. To prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act; or
- 2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

**Robert Tough FCA
Independent Examiner
Sullivan Road, Exeter**

28 June 2024

**THE NATURESAVE TRUST
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 AUGUST 2023**

	2023	2022
	£	£
Income receipts		
Voluntary donations	50,298	56,760
Bank interest	-	-
Investment dividends & interest	9,902	10,088
Redemption of investments	5,801	1,535
Total Receipts	66,001	68,383
Payments		
Grants and donations	25,860	22,270
Environmental performance review and monitoring	6,435	9,025
Environmentally aware trading certificates	-	129
Printing and website	-	1,413
Trustees' liability insurance	213	206
Trust administration	1,750	
Other	84	-
Total Payments	34,342	33,043
Net receipts for the year	31,659	35,340
Bank balances 31 August 2022	108,228	72,888
Bank balances 31 August 2023	139,887	108,228

STATEMENT OF ASSETS AND LIABILITIES AS AT 31 AUGUST 2023

	2023	2022
	£	£
Investment assets		
Social investments	174,781	180,582
Cash funds		
Current account	139,887	107,983
Deposit account	0	245
Net assets	314,668	288,810

**Christopher Pitt
Trustee**

28 June 2024

THE NATURESAVE TRUST

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 AUGUST 2023

1. Accounting Policies

The Receipts and Payments Account has been drawn up as a summary of the receipts and payments made during the year by the Charity. Amounts are included as received by the Charity or as cheques are drawn.

The Receipts and Payments Account and Statement of Assets and Liabilities have been prepared following the guidance for accountancy for smaller charities issued by the Charity Commissioners.

2. Statement of Assets and Liabilities

The Statement of Assets and Liabilities consists of the balances on the bank accounts and investments purchased as social investments primarily to further the objects of the funding charity and not with the primary motivation of a financial return.

3. Trustees

No Trustee received any remuneration in the year.

4. Related Party Transactions

During the year the Charity received £50,298 (2022 - £56,760) from Naturesave Policies Limited.

5. Taxation

The Trust is a registered Charity and is therefore exempt from any liability to taxation.

Accounts

THE NATURESAVE TRUST
ANNUAL REPORT OF THE TRUSTEES
FOR THE YEAR ENDED
31 AUGUST 2022

CHARITY NUMBER: 1048505

THE NATURESAVE TRUST
YEAR ENDED 31 AUGUST 2022
OFFICERS AND PROFESSIONAL ADVISERS

Trustees	David Moore Christopher Pitt
Registered and Business address	South Devon House Babbage Road Totnes Devon
Independent examiner	Robert Tough FCA Sullivan Road, Exeter
Bank	The Co-operative Bank Olympic House 6 Olympic Court Montford Street Salford M5 2QP

THE NATURESAVE TRUST
ANNUAL REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 AUGUST 2023

Legal Status

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The Naturesave Trust is a registered Charity, charity number 1048505

Objects

The Naturesave Trust was formed to promote and encourage the protection, preservation and improvement of the environment for the benefit of the public, in particular by encouraging the greater adoption of sustainable development through the funding of specific environment and conservation projects.

Administration

Trustees who held office during the year were:

Matthew Criddle (resigned 25 June 2023) Bridget West (resigned 29 July 2022)
David Moore (appointed 29 July 2022) Emma Birch (resigned 29 July 2022)
Christopher Pitt (appointed 29 July 2022)

Financial Review

During the year monies were received of £56,760 from Naturesave Policies Limited – Premium Account. These funds were used in furtherance of the objects of the charity and were applied towards:

Marine Conservation Society	£4,000	Make It Wild
£2,500		
The Adventure Syndicate	£3,000	Bradbourne Bakery
£2,012		
Cookham Water Vole	£2,500	Firth of Forth Lobster
Hatchery	£1,500	
Botanical Society	£2,500	Trees for Life
£1,500		

as well as other conservation projects.

The Trustees continued to hold social investments in various organisations which share the trust's values. No additional social investments were made during the year.

These investments are made directly in pursuit of the Trust's charitable purposes. The purpose of such investments is not to generate a financial return to the Trust but to further the objects of the funding charity.

The Trustees are keen to support those projects with a long-term benefit, which deal proactively with the root of a particular problem as opposed to merely reacting to the effects. The projects considered must be from environment and conservationist groups and organisations who seek funding for specific projects and not the general administrative costs of their respective organisations.

For further information please contact Mr Christopher Pitt care of Naturesave Policies Limited, South Devon House, Babbage Road, Totnes, Devon

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Email: mail@naturesave.co.uk

Alternatively, details of all projects funded are on the web site.

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Charity law requires the Trustees to prepare a receipts and payments account and statement of assets and liabilities for each financial year, which give a true and fair view of the state of affairs of the charity and of its financial activities for that year which properly present the charity's receipts and payments for the year together with its assets and liabilities at the end of the year, and adequately distinguish any material special trust or other restricted fund of the charity. In preparing those financial statements the Trustees are required to:

- a) Select suitable account policies and apply them consistently;
- b) Make judgement and estimates that are reasonable and prudent;
- c) State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements;
- d) Prepare the financial statements on a going concern basis unless it is appropriate to presume that the Charity will continue in operation.

The Trustees are responsible for keeping accounting records which disclose with reasonable accuracy the financial position of the Charity and which enable them to ascertain the financial position of the Charity and which enable them to ensure that the financial statements comply with applicable law and regulations. 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.

In the opinion of the Trustees the Charity is entitled to prepare accounts on a receipts and payments basis.

Reserves policy

It is the policy of the charity to seek to maintain a balance in the region of £5,000 for the purpose of maintaining the level of income for future grants.

Risk management

The charity incurs minimal operating costs and grants are made only on the strengths of income received. The Trustees consider that this prudent reserve policy minimises the risks to which the charity is exposed.

Christopher Pitt
Trustee

27 June 2023

THE NATURESAVE TRUST

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES
FOR THE YEAR ENDED 31 AUGUST 2022**

I report on the accounts of Naturesave Trust for the year ended 31 August 2022, which are set out on pages 5 and 6.

Respective Responsibilities of Trustees and Examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- a) Examine the accounts under section 145 of the 2011 Act;
- b) To follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- c) To state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

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

Independent Examiner's Statement

In the course of my examination no matter has come to my attention:

- 1. Which gives me reasonable cause to believe that in any material respect the trustees have not met the requirements:
 - a. To keep proper accounting records in accordance with section 130 of the 2011 Act; and
 - b. To prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act; or
- 2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Robert Tough FCA
Independent Examiner
Sullivan Road, Exeter

27 June 2023

THE NATURESAVE TRUST

**RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 AUGUST 2022**

	2022	2021
	£	£
Income receipts		
Voluntary donations	56,760	56,389
Bank interest	-	1
Investment dividends & interest	10,088	7,351
Redemption of investments	1,535	2,451
Total Receipts	68,383	66,192
Payments		
Grants and donations	22,270	27,828
Environmental performance review and monitoring	9,025	6,725
Environmentally aware trading certificates	129	211
Printing and website	1,413	-
Trustees' liability insurance	206	206
Purchase of social investments	-	5,000
Total Payments	33,043	39,970
Net receipts for the year	35,340	26,222
Bank balances 31 August 2021	72,888	46,666
Bank balances 31 August 2022	108,228	72,888

STATEMENT OF ASSETS AND LIABILITIES AS AT 31 AUGUST 2022

	2022	2021
	£	£
Investment assets		
Social investments	180,582	182,117
Cash funds		
Current account	107,983	72,643
Deposit account	245	245
Net assets	288,810	255,005

Christopher Pitt
Trustee

27 June 2023

THE NATURESAVE TRUST

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2023**

1. Accounting Policies

The Receipts and Payments Account has been drawn up as a summary of the receipts and payments made during the year by the Charity. Amounts are included as received by the Charity or as cheques are drawn.

The Receipts and Payments Account and Statement of Assets and Liabilities have been prepared following the guidance for accountancy for smaller charities issued by the Charity Commissioners.

2. Statement of Assets and Liabilities

The Statement of Assets and Liabilities consists of the balances on the bank accounts and investments purchased as social investments primarily to further the objects of the funding charity and not with the primary motivation of a financial return.

3. Trustees

No Trustee received any remuneration in the year.

4. Related Party Transactions

During the year the Charity received £56,760 (2011 - £56,389) from Naturesave Policies Limited.

5. Taxation

The Trust is a registered Charity and is therefore exempt from any liability to taxation.

Accounts

THE NATURESAVE TRUST
ANNUAL REPORT OF THE TRUSTEES
FOR THE YEAR ENDED
31 AUGUST 2021

CHARITY NUMBER: 1048505

THE NATURESAVE TRUST
YEAR ENDED 31 AUGUST 2021
OFFICERS AND PROFESSIONAL ADVISERS

Trustees	Matthew Criddle (secretary) Bridget West Emma Birch
Registered and Business address	South Devon House Babbage Road Totnes Devon
Independent Examiner	I S Fraser FCA Rupp & Fraser Chartered Accountants 7 St Paul's Road Newton Abbot Devon TQ12 2HP
Bank	The Co-operative Bank Olympic House 6 Olympic Court Montford Street Salford M5 2QP

THE NATURESAVE TRUST
ANNUAL REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 AUGUST 2021

Legal Status

The Naturesave Trust is constituted by Trust Deed dated 1 June 1995.
The Naturesave Trust is a registered Charity, charity number 1048505

Objects

The Naturesave Trust was formed to promote and encourage the protection, preservation and improvement of the environment for the benefit of the public, in particular by encouraging the greater adoption of sustainable development through the funding of specific environment and conservation projects.

Administration

The Trustees for the year were:- M Criddle (Secretary), B West, E Birch.

Financial Review

During the year monies were received of £56,388 from Naturesave Policies Limited – Premium Account. These funds were used in furtherance of the objects of the charity and were applied towards:-

Findhorn Fire Emergency Fund	£5,000
Findhorn Foundation	£5,000
Kudhva Ltd	£4,370
Trees for Life	£3,300
Farmborough Community Shop	£2,700
Wild Wellington	£2,500
ReRun Clothing	£1,300
Dyfed Archaeology The ig Project	£960
Jennifer Moore Bee keeper	£800

as well as other conservation projects.

The Trustees continued to hold social Investments in various organisations which share the trust's values. The following social investments were made during the year.

Grimsby Community Energy	£2,500
Low Carbon Hub	£2,500

These investments are made directly in pursuit of the Trust's charitable purposes. The purpose of such investments is not to generate a financial return to the Trust but to further the objects of the funding charity.

The Trustees are keen to support those projects with a long-term benefit, which deal proactively with the root of a particular problem as opposed to merely reacting to the effects. The projects considered must be from environment and conservationists groups and organisations who seek funding for specific projects and not the general administrative costs of their respective organisations.

For further information please contact Mr Matthew Criddle care of Naturesave Policies Limited, South Devon House, Babbage Road, Totnes, Devon.

Tel: 01803 864390 Email: mail@naturesave.co.uk

Alternatively, details of all projects funded are on the web site.

Trustees' Responsibilities

Charity law requires the Trustees to prepare a receipts and payments account and statement of assets and liabilities for each financial year, which give a true and fair view of the state of affairs of the charity and of its financial activities for that year which properly present the charity's receipts and payments for the year together with its assets and liabilities at the end of the year, and adequately distinguish any material special trust or other restricted fund of the charity. In preparing those financial statements the Trustees are required to:

- a) select suitable accounting policies and apply them consistently;
- b) make judgement and estimates that are reasonable and prudent;
- c) state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements;
- d) prepare the financial statements on a going concern basis unless it is appropriate to presume that the Charity will continue in operation.

The Trustees are responsible for keeping accounting records which disclose with reasonable accuracy the financial position of the Charity and which enable them to ascertain the financial position of the Charity and which enable them to ensure that the financial statements comply with applicable law and regulations. 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.

In the opinion of the Trustees the Charity is entitled to prepare accounts on a receipts and payments basis.

Reserves Policy

It is the policy of the charity to seek to maintain a balance in the region of £5,000 for the purpose of maintaining the level of income for future grants

Risk Management

The charity incurs minimal operating costs and grants are made only on the strengths of income received. The Trustees consider that this prudent reserve policy minimises the risks to which the charity is exposed.

M E Criddle

Trustee/Secretary

Date: 20/4/22

THE NATURESAVE TRUST
Charity Number: 1048505

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

I report on the accounts of Naturesave Trust for the year ended 31 August 2021, which are set out on pages 5 and 6.

Respective Responsibilities of Trustees and Examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

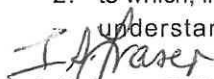
Basis of Independent Examiner's Report

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

Independent Examiner's Statement

In the course of my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the trustees have not met the requirements:
 - to keep proper accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.


I. S. Fraser FCA

Independent Examiner

Rupp & Fraser
7 St Paul's Road
Newton Abbot, Devon TQ12 2HP

Date:

20/4/22

**THE NATURESAVE TRUST
RECEIPT AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 AUGUST 2021**

Income receipts	2021	2020
Voluntary donations	56,389	57,322
Bank Interest	1	-
Investment dividends/interest	7,351	6,957
Redemption of investments	2,451	2,021
Total Receipts	£66,192	£66,300
Payments		
Grants and donations	27,828	21,530
Environmental Performance Reviews and monitoring	6,725	7,125
Management and Administration		2,541
Environmentally Aware Trading Certificates	211	698
Printing and website		2,060
Trustees' liability insurance	206	207
Rent, rates and utilities		2,345
Purchase of Social Investments	5,000	-
Total Payments	£39,970	£36,506
Net Receipts/(Expenditure) for the year	£26,222	£29,794
Bank Balances 31 August 2020	46,666	16,872
Bank Balances 31 August 2021	£72,888	£46,666

STATEMENT OF ASSETS AND LIABILITIES AS AT 31 AUGUST 2021

	2021	2020
	£	£
Investment Assets		
Social Investments	182,117	179,568
Cash Funds		
- Current Account	72,643	46,424
- Deposit Account	245	242
Net Assets	£255,005	£226,234

M E Criddle
Trustee/Secretary

Date: 20/4/22

THE NATURESAVE TRUST
ACCOUNTS FOR THE YEAR ENDED 31 AUGUST 2021

1. Accountancy Policies

The Receipts and Payments Account has been drawn up as a summary of the receipts and payments made during the year by the Charity. Amounts are included as received by the Charity or as cheques are drawn.

The Receipts and Payments Account and Statement of Assets and Liabilities have been prepared following the guidance for accountancy for smaller charities issued by the Charity Commissioners.

2. The Statement of Assets and Liabilities

The statement of assets and liabilities consists of the balances on the bank accounts and investments purchased as social investments primarily to further the objects of the funding charity and not with the primary motivation of a financial return.

3. Trustees

No Trustee received any remuneration in the year.

4. Related Party Transactions

During the year the charity received £56,389 (2020:£57,322) from Naturesave Policies Limited and paid £0 (2020:£4,886) to Naturesave Policies Limited for administration.

5. Taxation

The Trust is a registered Charity and is therefore exempt from liability to taxation.

Accounts

THE NATURESAVE TRUST
ANNUAL REPORT OF THE TRUSTEES
FOR THE YEAR ENDED
31 AUGUST 2020

CHARITY NUMBER: 1048505

THE NATURESAVE TRUST
YEAR ENDED 31 AUGUST 2020
OFFICERS AND PROFESSIONAL ADVISERS

Trustees	Matthew Criddle (secretary) Bridget West Emma Birch
Registered and Business address	South Devon House Babbage Road Totnes Devon
Independent Examiner	I S Fraser FCA Rupp & Fraser Chartered Accountants 7 St Paul's Road Newton Abbot Devon TQ12 2HP
Bank	The Co-operative Bank Olympic House 6 Olympic Court Montford Street Salford M5 2QP

THE NATURESAVE TRUST
ANNUAL REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 AUGUST 2020

Legal Status

The Naturesave Trust is constituted by Trust Deed dated 1 June 1995.
The Naturesave Trust is a registered Charity, charity number 1048505

Objects

The Naturesave Trust was formed to promote and encourage the protection, preservation and improvement of the environment for the benefit of the public, in particular by encouraging the greater adoption of sustainable development through the funding of specific environment and conservation projects.

Administration

The Trustees for the year were:- M Criddle (Secretary), B West, E Birch.

Financial Review

During the year monies were received of £52,851 from Naturesave Policies Limited – Premium Account. These funds were used in furtherance of the objects of the charity and were applied towards:-

Energise South Society Ltd Project	£5,000
Make The Masbro Run on Sunshine (Urban Partnership Group)	£2,000
Draycott Village Shop Solar	£2,000
Menter Iaith Conwy Solar Project	£1,800
Raw Workshop - Wood recycling project	£1,000
Lucky Hedgehog Rescue	£1,000
Time and Talents CrowdFunder	£1,000
Now! Charity Group Ltd – Wealden District Reuse Project	£1,000
Repair Cafe Wales	£1,000

as well as other conservation projects.

The Trustees continued to hold social Investments in various organisations which share the trust's values. No further social investments were made during the year.

These investments are made directly in pursuit of the Trust's charitable purposes. The purpose of such investments is not to generate a financial return to the Trust but to further the objects of the funding charity.

The Trustees are keen to support those projects with a long-term benefit, which deal proactively with the root of a particular problem as opposed to merely reacting to the effects. The projects considered must be from environment and conservationists groups and organisations who seek funding for specific projects and not the general administrative costs of their respective organisations.

For further information please contact Mr Matthew Criddle care of Naturesave Policies Limited, South Devon House, Babbage Road, Totnes, Devon.

Tel: 01803 864390 Email: mail@naturesave.co.uk

Alternatively, details of all projects funded are on the web site.

Trustees' Responsibilities

Charity law requires the Trustees to prepare a receipts and payments account and statement of assets and liabilities for each financial year, which give a true and fair view of the state of affairs of the charity and of its financial activities for that year which properly present the charity's receipts and payments for the year together with its assets and liabilities at the end of the year, and adequately distinguish any material special trust or other restricted fund of the charity. In preparing those financial statements the Trustees are required to:

- a) select suitable accounting policies and apply them consistently;
- b) make judgement and estimates that are reasonable and prudent;
- c) state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements;
- d) prepare the financial statements on a going concern basis unless it is appropriate to presume that the Charity will continue in operation.

The Trustees are responsible for keeping accounting records which disclose with reasonable accuracy the financial position of the Charity and which enable them to ascertain the financial position of the Charity and which enable them to ensure that the financial statements comply with applicable law and regulations. 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.

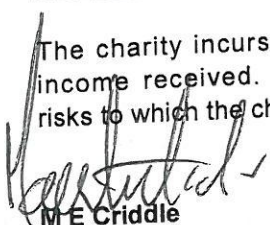
In the opinion of the Trustees the Charity is entitled to prepare accounts on a receipts and payments basis.

Reserves Policy

It is the policy of the charity to seek to maintain a balance in the region of £5,000 for the purpose of maintaining the level of income for future grants

Risk Management

The charity incurs minimal operating costs and grants are made only on the strengths of income received. The Trustees consider that this prudent reserve policy minimises the risks to which the charity is exposed.


M E Criddle
Trustee/Secretary
Date: 08/04/2021

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

I report on the accounts of Naturesave Trust for the year ended 31 August 2020, which are set out on pages 5 and 6.

Respective Responsibilities of Trustees and Examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
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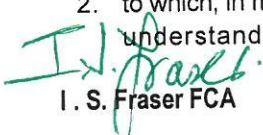
Basis of Independent Examiner's Report

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

Independent Examiner's Statement

In the course of my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the trustees have not met the requirements:
 - to keep proper accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.


I. S. Fraser FCA

Independent Examiner

Rupp & Fraser
7 St Paul's Road
Newton Abbot, Devon TQ12 2HP

Date: 8 April 2021

**THE NATURESAVE TRUST
RECEIPT AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 AUGUST 2020**

	2020	2019
Income Receipts		
Voluntary donations	57,322	52,851
Bank Interest	-	-
Investment dividends/interest	6,957	13,574
Redemption of investments	2,021	360
Total Receipts	<u>£66,300</u>	<u>£66,785</u>
Payments		
Grants and donations	21,530	45,912
Environmental Performance Reviews and monitoring	7,125	7,775
Management and Administration	2,541	6,824
Environmentally Aware Trading Certificates	698	581
Printing and website	2,060	624
Trustees liability insurance	207	206
Rent, rates and utilities	2,345	6,299
Purchase of Social Investments	0	16,500
Total Payments	<u>36,506</u>	<u>84,721</u>
Net Receipts/(Expenditure) for the year	29,794	(17,935)
Bank Balances 31 August 2019	16,872	34,807
Bank Balances 31 August 2020	<u>£46,666</u>	<u>£16,872</u>

STATEMENT OF ASSETS AND LIABILITIES AS AT 31 AUGUST 2020

	2020 £	2019 £
Investment Assets		
Social Investments	179,568	182,097
Cash Funds		
- Current Account	46,424	16,630
- Deposit Account	242	242
Net Assets	<u>£226,234</u>	<u>£198,969</u>



M E Criddle
Trustee/Secretary

Date: 8 April 2021

THE NATURESAVE TRUST

ACCOUNTS FOR THE YEAR ENDED 31 AUGUST 2020

1. Accountancy Policies

The Receipts and Payments Account has been drawn up as a summary of the receipts and payments made during the year by the Charity. Amounts are included as received by the Charity or as cheques are drawn.

The Receipts and Payments Account and Statement of Assets and Liabilities have been prepared following the guidance for accountancy for smaller charities issued by the Charity Commissioners.

2. The Statement of Assets and Liabilities

The statement of assets and liabilities consists of the balances on the bank accounts and investments purchased as social investments primarily to further the objects of the funding charity and not with the primary motivation of a financial return.

3. Trustees

No Trustee received any remuneration in the year.

4. Related Party Transactions

During the year the charity received £57,322 (2019:£52,851) from Naturesave Policies Limited and paid £4,886 (2019:£13,122) to Naturesave Policies Limited for administration.

5. Taxation

The Trust is a registered Charity and is therefore exempt from liability to taxation.