

THE SAINSBURY VETERANS WELFARE SCHEME

England & Wales · Charity number 1125046

Details

Status Registered

Legal form Trust

Registered 2008-07-17

Register [View on the Charity Commission register](#)

Contact

Address 4 Heritage Hill
Keston
BR2 6AU

Phone 01689861713

Email w.ericnicholls@sainsburysveterans.co.uk

Activities

Objects: 1 TO RELIEVE NEED AMONGST FORMER SAINSBURY EMPLOYEES WHO ARE VETERANS2 TO RELIEVE NEED AMONGST THE SPOUSES AND PARTNERS OF FORMER SAINSBURY EMPLOYEES WHO ARE VETERANS3 TO RELIEVE NEED AMONGST SURVIVING SPOUSES AND PARTNERS OF FORMER SAINSBURY EMPLOYEES WHO WERE VETERANS4 HAVING GIVEN PRIORITY FIRST TO THE BENEFICIARIES IN 1 TO 3, THEN:4 TO RELIEVE NEED AMONGST FORMER SAINSBURY EMPLOYEES FOR THE PURPOSES OF THE OBJECTS 'VETERANS' ARE THE SAINSBURY COMPANY VETERANS DESCRIBED IN THE SCHEDULE TO THIS DEED

Activities: The object of the charity is to relieve need amongst Sainsbury Veterans and former Sainsbury employees. Assistance is provided through the provision of physical aids, respite care and convalescence care. In the year 10 grants were made. The charity aims to reach as many potential beneficiaries as possible.

Classification

- **How:** Makes Grants To Individuals
- **What:** The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty
- **Who:** Elderly/old People, People With Disabilities

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, NATIONAL.
- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£94,869	£42,563	-	-
2023-12-31	£40,171	£18,070	-	-
2022-12-31	£57,157	£16,296	-	-
2021-12-31	£4,532	£9,325	-	-
2020-12-31	£32,547	£19,140	-	-

Trustees

Name	Role	Appointed
David John Clapham	Chair	2018-07-19
Douglas George Parkin		2019-10-28
Jayne Graham		2022-04-21
John Dick		2021-10-21
John McKinnell Padgett		2019-10-06
Richard Lowe		2024-10-31
TIMOTHY MARTIN STRAKER		2019-05-16

THE SAINSBURY VETERANS WELFARE SCHEME

England & Wales - Charity number 1125046

Accounts

SVWS – Trustees’ Meeting – 24th April 2025– Item XX

The Sainsbury Veterans Welfare Scheme (Charity No; 1125046) Annual Trustees’ Report for the year ending 31 December 2024

Introduction

The Sainsbury Veterans Welfare Scheme (the charity) was afforded charitable status on 17 July 2008. It had become an independent trust on 11 July 2007, and prior to that had been operating within Sainsbury Supermarkets Ltd, as part of the company’s commitment to its veterans.

The charity exists to provide assistance to Sainsbury’s Veterans who are in need of help to enhance the quality of their lives. There are circa 20,000 Sainsbury Veterans. A Sainsbury Veteran is defined as a former employee who has retired from the company having completed a required period of continuous company service. For the purposes of the Welfare Scheme the definition also covers spouses and partners of Sainsbury Veterans and surviving spouses and partners of former Sainsbury Veterans. Whilst priority is given to the above categories, other Sainsbury employees who have retired but have not formally become Veterans, may also benefit.

The charity provides essential items to assist beneficiaries to better maintain independence in their lives in and around their homes. Such essential items might typically, but not exclusively, include bathroom enhancements and aids, walk-in showers, transport and other mobility aids, rise and recline beds and chairs, and household items. Support can also be provided for respite care and convalescence.

Structure, Governance and Management

The charity is constituted as a Trust and its governing document is a Declaration of Trust dated 11 July 2007, amended by 2 Deeds of Variation of Trust dated 25 June 2008 and 20 October 2022.

The Trustees use their best endeavours to ensure that one of their number is an independent person with experience of, or a professional qualification in, a discipline relevant to the objects.

Trustee appointments and re-appointments are for a period of 3 years, up to maximum of three re-appointments. David Dahms retired as a Trustee on 3/12/2024 at the end of his 4th and final term. Richard Lowe was appointed as a Trustee in his place, on 31/10/2024.

The Trustees during 2024 were:

Name	Date of Appointment	Date of Re-Appointment	Date of Resignation
David Clapham	19/07/2018	19/07/2024	
John Padgett	06/10/2019	06/10/2022	
David Dahms	01/01/2013	01/01/2022	31/10/2024
Tim Straker	16/05/2019	16/05/2022	(Independent Trustee)
Douglas Parkin	28/10/2019	28/10/2022	
John Dick	21/11/2021	21/11/2024	
Jayne Graham	21/04/2022		
Richard Lowe	31/10/2024		

The Trustees are aware that they have a duty to act in the best interests of the charity. Accordingly, Trustees openly declare any personal and professional connections that might bring benefits to the work of the charity but which could also give rise to conflicts of interest.

Objectives and Achievements

The principal objective of the Trustees is to reach as many potential beneficiaries as possible. Significant efforts continue to be made throughout the year to communicate the existence and benefits offered by the charity to Sainsbury Veterans.

Communication was effected through 'The News', a magazine for Sainsbury's Veterans which is published quarterly, and also digitally on the Veterans Website.

Following the special Veterans Welfare Scheme leaflet distributed in April 2023 as a magazine pull out for keeping and easy reference, 'The News for Veterans' magazine ran a 2 page article which reproduced several letters and emails written by grateful recipients of grants from the Welfare Scheme. A noticeable uptick in the number of grant applications followed in subsequent months.

The Welfare Scheme is registered with Turn2Us, an online portal where potential applicants can search for relevant charities that may be able to help. The Scheme is also registered with Macmillan Cancer Support.

Additionally, the Welfare Scheme is now mentioned in the annual Pensions increase letter.

The Trustees continue to explore new ways to publicise the Welfare Scheme.

In April 2024 the Trustees reviewed inflation levels over the past 3 years and agreed to increase the maximum grant from £4,000 to £5,000. The savings criteria for determining the level of grant remained unchanged.

In accordance with law and good practice the Trustees reviewed the following written policies on a 2-year rolling basis;

Data Protection and Complaints handling procedures.

Financial Review

Income

Total income for 2024 was £94,869 compared with £40,171 in 2023.

The increased income in 2024 was due to a combination of an increase in donations (+£3,167), a grant drawdown of £50,000 from the Linbury Trust and Gatsby Charitable Foundation, and an increase in deposit interest (+£1,531).

*The Linbury Trust and The Gatsby Charitable Foundation have each agreed to grant the charity £100k i.e. a total of £200k. To date, £70k has been drawn down from the 2 Trusts.

**J Sainsbury plc has renewed its funding agreement to a further £30k per annum grant, ringfenced for 2 years (to 2027). To date £90k has been drawn down.

Expenditure

Total expenditure for the year was £42,563, an increase of £24,493 compared with the previous year

16 grants were processed during the year totaling £42,520, an average of £2,658 per grant. This compares to 8 grants in 2023 totalling £15,727 at an average of £1,966.

Total Scheme assets at year-end were £149,952 compared to £97,646 at year end 2023.

No paid staff were employed. No payments were made to Trustees, who are all volunteers. The Trustees are extremely grateful to Welfare Co-Ordinators Regional Chairs and Trustees who incurred expenses in undertaking voluntary work for the Welfare Scheme but who chose not to claim them. The Trustees also wish to thank Mr. Derek Salt FCA who undertook an independent examination of the Welfare Scheme's financial records and statement on a pro-bono basis.

At the end of 2024 our longest-serving Trustee, David Dahms, retired after a maximum term of 12 years. We would like to thank and acknowledge David for his committed service as a Trustee and are indebted to David as Chair of the Southern Region of the Sainsbury's Veteran Association for his and his members' tremendous record of raising over £21,000 for the Welfare Scheme during the past 6 years

John Padgett

Scheme Manager & Trustee

06/02/2025

THE SAINSBURY VETERANS' WELFARE SCHEME

Analysis of Income and Expenditure 1 January-31 December 2024

Income

Total income for the year showed an increase of £54,698. This is the result of several factors.

The drawdown of £50,000 from the grant available from the Gatsby and Linbury trusts, full details of which are shown below.

An increase of £3,167 in donations. This is due to an increase in Southern Area donation of £250 combined with a net increase in other donations of £2,917 which includes donations via the Charities Aid Foundation of £3,200 arising from 2 individual donations totalling £3,000.

An increase in CCLA interest payments of £1,531 because of a higher average balance held over the period and a higher average interest rate.

Expenditure

Total expenditure increased by £24,493. This was a result of an increase in grant expenditure of £26,793 less a reduction in Administration costs of £2,300

A total of 16 grants were made during the year at a cost of £42,520, an average of £2,658 per grant. This compares to 8 grants last year at a cost of £15,727, an average of £1,966.

The reduction in administration costs reflects the leaflet initiative during 2023.

Total Fund Assets

Total fund assets at year-end of £149,952 showed an increase of £52,306 compared to the previous year, reflecting the drawdown of £50,000 of the Linbury and Gatsby trust grant.

Since year end an additional £25,000 has been transferred from the Current account to the CCLA account.

Linbury Trust and Gatsby Charitable Foundation Grants			
	Linbury Trust	Gatsby Charitable Foundation	TOTAL
	£	£	£
Grant Amount	100,000	100,000	200,000
Withdrawals			
Jan-22	20,000		20,000
Dec-24	25,000	25,000	50,000
Residual Available	55,000	75,000	130,000

THE SAINSBURY VETERANS' WELFARE SCHEME

Statement of Activity and Funds 1st January -31 December 2024

	£	2024 £	2023 £
Cash Balance 1st January 2023			40,545.66
Cash Balance 1st January 2024		17,646.28	
Income			
Deposit Interest	4,575.07		3,044.15
Donations			
Individual	7,044.20		4,126.88
Southern Area	3,250.00		3,000.00
Linbury & Gatsby			
Grants	50,000.00		
J Sainsbury plc	30,000.00		30,000.00
		94,869.27	40,171.03
Grants Made			
Respite Care	1,541.25		712.00
Furniture	13,608.60		5,963.25
Mobility Aids	8,801.00		310.80
Bathrooms	17,012.00		8,740.56
Kitchen Equipment	1,557.00		
		42,519.85	15,726.61
Administrative Costs			
Bank Costs	8.40		7.20
Administration	35.00		
Leaflet Costs			2,336.60
		43.40	2,343.80
Total Expenditure		42,563.25	18,070.41
CCLA Transfers	TO CCLA	50,000.00	55,000.00

			0
			10,000.0
From CCLA	25,000.00		0
		25,000.00	45,000.0
Net Transfer to CCLA			0
Cash Balance 31st December 2024			
Current Account	44,952.30		17,646.2
			8
CCLA Deposit	105,000.0		80,000.0
	0		0
		149,952.3	97,646.2
		0	8

THE SAINSBURY VETERANS WELFARE SCHEME

Statements of Receipts and Payments 1st January -31December 2024

	£	£	£
Account Balances 1st January 2024			
Bank	17,646.2		
	8		
CCLA	80,000.0		
	0		
TOTAL	97,646.2	8	
Income			
CCLA deposit interest received		4,575.07	
		10,294.2	
Donations		0	
		50,000.0	
Linbury & Gatsby Grants		0	
		30,000.0	
J. Sainsbury plc Grant		0	
			94,869.27
Expenditure			
		42,519.8	
Grants Made		5	
Administration Expenses		43.40	

Total Expenditure	42,563.25
Net Income/Expenditure 1 Jan-31 March 2024	52,306.02
Opening Funds at 1st January 2024	97,646.28
Closing Funds at 31st December 2024	149,952.30

THE SAINSBURY VETERANS' WELFARE SCHEME

GRANT POSITION 1 JANUARY 2008 TO 31 DECEMBER 2024

	GRANTS MADE	£ VALUE	AVERAG E GRANT £
2008	21	28,572	1,361
2009	15	15,599	1,040
2010	18	31,877	1,771
2011	33	59,008	1,788
2012	30	41,973	1,399
2013	49	84,467	1,724

2014	44	73,272	1,665
2015	35	55,910	1,597
2016	33	62,805	1,903
2017	28	51,800	1,850
2018	10	28,077	2,808
2019	16	26,182	1,636
2020	7	18,896	2,699
2021	4	9,322	2,330
2022	5	14,332	2,866
2023	8	15,727	1,966
2024	16	42,520	2,658
TOTAL	372	660,338	1,775



Section A

Independent Examiner's Report

Report to the trustees

Charity Name: **THE SAINSBURY VETERANS WELFARE SCHEME**

**On accounts for the year
ended**

31st DECEMBER, 2024

**Charity no
(if any)**

1125046

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended

**Responsibilities and
basis of report**

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement**

~~[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. Delete [] if not applicable.~~

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

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

Signed:

[Signature]

Date:

13-8-2025

Name:

DEREK SALT

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

FCA

Address: 40 HARESTONE VALLEY RD
CATERHAM SURREY CR36HJ

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

[Empty box for disclosure details]

THE SAINSBURY VETERANS WELFARE SCHEME

England & Wales - Charity number 1125046

Accounts

SVWS – Trustees’ Meeting – 18th April 2024 – Item 6.1

The Sainsbury Veterans Welfare Scheme (Charity No; 1125046) Annual Trustees’ Report for the year ending 31 December 2023

Introduction

The Sainsbury Veterans Welfare Scheme (the charity) was afforded charitable status on 17 July 2008. It had become an independent trust on 11 July 2007, and prior to that had been operating within Sainsbury Supermarkets Ltd, as part of the company’s commitment to its veterans.

The charity exists to provide assistance to Sainsbury’s Veterans who are in need of help to enhance the quality of their lives. There are circa 20,000 Sainsbury Veterans. A Sainsbury Veteran is defined as a former employee who has retired from the company having completed a required period of continuous company service. For the purposes of the Welfare Scheme the definition also covers spouses and partners of Sainsbury Veterans and surviving spouses and partners of former Sainsbury Veterans. Whilst priority is given to the above categories, other Sainsbury employees who have retired but have not formally become Veterans, may also benefit.

The charity provides essential items to assist beneficiaries to better maintain independence in their lives in and around their homes. Such essential items might typically, but not exclusively, include bathroom enhancements and aids, walk-in showers, transport and other mobility aids, rise and recline beds and chairs, and household items. Support can also be provided for respite care and convalescence.

Structure, Governance and Management

The charity is constituted as a Trust and its governing document is a Declaration of Trust dated 11 July 2007, amended by 2 Deeds of Variation of Trust dated 25 June 2008 and 20 October 2022.

The Trustees use their best endeavours to ensure that one of their number is an independent person with experience of or a professional qualification in a discipline relevant to the objects.

Trustee appointments and re-appointments are for a period of 3 years, up to maximum of three re-appointments. There were no new appointments and no resignations in 2023.

The Trustees during 2023 were:

Name	Date of Appointment	Date of Re-Appointment	Date of Resignation
David Clapham	19/07/2018	19/07/2021	
John Padgett	06/10/2019	06/10/2022	
David Dahms	01/01/2013	01/01/2022	
Tim Straker	16/05/2019	16/05/2022	(Independent Trustee)
Douglas Parkin	28/10/2019	28/10/2022	
John Dick	21/11/2021		
Jayne Graham	21/04/2022		

The Trustees are aware that they have a duty to act in the best interests of the charity. Accordingly, Trustees openly declare any personal and professional connections that might bring benefits to the work of the charity but which could also give rise to conflicts of interest.

Objectives and Achievements

The principal objective of the Trustees is to reach as many potential beneficiaries as possible. Significant efforts continue to be made throughout the year to communicate the existence and benefits offered by the charity to Sainsbury Veterans.

Communication was effected through 'The News', a magazine for Sainsbury's Veterans which is published quarterly, and also digitally on the Veterans Website. A special Veterans Welfare Scheme leaflet was produced and distributed in April

2023 as a magazine pull out for keeping and easy reference. The leaflet is also available at Local Association meetings and Area Reunions as an aide memoire. To enhance communications further the Welfare Scheme registered with Turn2Us, an online portal where potential applicants can search for relevant charities that may be able to help. The Scheme is also registered with Macmillan Cancer Support.

The Trustees continue to explore additional ways to publicise the Welfare Scheme.

The updated Veterans website, improving the visibility and accessibility of information about the Veterans Welfare Scheme from the home page along with a “click thru” donation button to the ‘Just Giving’ website helped increase donations via this source in 2023.

In accordance with law and good practice the Trustees review the following written policies on a 2-year rolling basis;
Anti-bribery, Safeguarding, Data Protection, Environmental & Sustainability, and a Complaints procedure.

Financial Review

Income

Total income for 2023 was £40,171 compared with £57,157 in 2022.

The reduced income in 2023 was due to the charity choosing not to draw down both the £20k annual grants from the Sainsbury family trusts* and opting to take only the £30k grant from J Sainsbury plc**. This was due to a healthy cash balance as a result of fewer grant applications than anticipated.

Excluding grant income from both years the remaining income rose by £3,014.

Interest on the CCLA account increased by £2,740, based on both an increase in the balance of £45,000 from the grants acquired over the last two years and the increase in interest rate to 5.2%.

Total donations increased by £274 to £7,127

*The Linbury Trust and The Gatsby Charitable Foundation agreed to grant the charity £100k i.e. a total of £200k. The original agreement was to draw down 2 x

£20k each year from 2022 to 2026 inclusive. To date, only £20k has been drawn down from Linbury in 2022.

**J Sainsbury plc agreed to a £30k per annum grant, ringfenced for 3 years (to June 2025). To date £60k has been drawn down.

Expenditure

Total expenditure for the year was £18,070, an increase of £1,474 compared with the previous year

Eight grants were processed during the year totaling £15,727, an average of £1,966 per grant. This compares to five grants in 2022 totalling £14,332 at an average of £2,866.

Total Scheme assets at year end were £97,646, compared to £75,546 at year end 2022.

No paid staff were employed. No payments were made to Trustees, who are all volunteers. The Trustees are extremely grateful to Welfare Co-Ordinators Regional Chairs and Trustees who incurred expenses in undertaking voluntary work for the Welfare Scheme but who chose not to claim them. The Trustees also wish to thank Mr. Derek Salt FCA who undertook an independent examination of the Welfare Scheme's financial records and statement on a pro-bono basis.

John Padgett
21/02/2024

The Sainsburys Veterans' Welfare Scheme

Annual Financial Review for the Year ending 31st December 2023

Income

Total income for the year was £40,171 compared to £57,157 in 2022. The cause of this reduction being the £20,000 initial grant from the Linbury and Gatsby trusts received in 2022.

Excluding grant income from both years the remaining income rose by £3,014. Interest on the CCLA account increased by £2,740, based on both an increase in the balance of £45,000 from the grants acquired over the last two years and the increase in interest rate to 5.2%.

Total donations increased by £274 to £7,127, including £3,000 from the Southern region. The Doggett's reunion raised £508 compared to £374 in 2022.

Expenditure

Total expenditure for the year was £18,070, an increase of £1,474 compared to the previous year.

Eight grants were made during the year totalling £15,727, an average of £1,966 per grant. This compares to five grants in 2022 at an average of £2,866.

Administrative costs of £2,344 compared to £1,964 in 2022. The costs for 2023 reflect the costs of the revised leaflet included in the Veterans News mailing. The 2022 costs include the legal costs of changes required to the Trust declaration to qualify for the Linbury and Gatsby grants.

Total Fund Assets.

Total fund assets at year end were £97,646, compared to £75,546 at year end 2022, reflecting the second annual grant of £30,000 from J. Sainsbury plc.

THE SAINSBURY VETERANS' WELFARE SCHEME

Statement of Activity and Funds		1st January -31 December	
		2023	2022
		£	£
Cash Balance 1st January		40,545.66	19,684.39
Income			
Deposit Interest		3,044.15	303.59
Donations	Individual	4,126.88	3,853.52
	Southern Area	3,000.00	3,000.00
	Linbury & Gatsby Grants		20,000.00
	J Sainsbury plc	30,000.00	30,000.00
Total Income		40,171.03	57,157.11
Grants Made			
	Bathrooms	8,740.56	7,117.24
	Furniture	5,963.25	
	Mobility Aid	310.80	4,479.00
	Respite Care	712.00	
	Stair Lift		2,736.00
		15,726.61	14,332.24
Administrative Costs			
	Bank Costs	7.20	3.60
	Leaflet Costs	2,336.60	
	Legal Costs		1,960.00
		2,343.80	1,963.60
Total Expenditure		18,070.41	16,295.84
CCLA activity			
Transfer to CCLA		-45,000.00	-20,000.00
Closing Current Account		17,646.28	40,545.66
CCLA	Opening Balance	35,000.00	15,000.00
	Transfer from Current Account	55,000.00	20,000.00
	Transfer to Current Account	-10,000.00	
	Closing Balance	80,000.00	35,000.00
Cash Balance 31st December			
	Current Account	17,646.28	40,545.66
	CCLA Deposit	80,000.00	35,000.00
		97,646.28	75,545.66

THE SAINSBURY VETERANS WELFARE SCHEME

Statements of Receipts and Payments 1st January -31 December 2023

	£	£	£
Account Balances1st January 2023			
Bank		40,545.66	
CCLA		35,000.00	
TOTAL		75,545.66	
Income			
CCLA deposit interest received		3,044.15	
Donations		7,126.88	
Grants Received		30,000.00	40,171.03
Expenditure			
Grants Made		15,726.61	
Administration Expenses		2,343.80	
Total Expenditure			18,070.41
Net Income/Expenditure 1 Jan - 31 Dec 2023			22,100.62
Opening Funds at 1st January 2023			75,545.66
Closing Funds at 31st December 2023			97,646.28

THE SAINSBURY VETERANS' WELFARE SCHEME

GRANT POSITION 01 JANUARY 2008 TO 31 DECEMBER 2023

	GRANTS MADE	£ VALUE	AVERAGE GRANT £
2008	21	28,572	1,361
2009	15	15,599	1,040
2010	18	31,877	1,771
2011	33	59,008	1,788
2012	30	41,973	1,399
2013	49	84,467	1,724
2014	44	73,272	1,665
2015	35	55,910	1,597
2016	33	62,805	1,903
2017	28	51,800	1,850
2018	10	28,077	2,808
2019	16	26,182	1,636
2020	7	18,896	2,699
2021	4	9,322	2,330
2022	5	14,332	2,866
2023	8	15,727	1,966
TOTAL	356	617,818	1,735

THE SAINSBURY VETERANS WELFARE SCHEME

England & Wales - Charity number 1125046

Accounts

SVWS – Trustees’ Meeting – 20th April 2023 – Item 5.1

The Sainsbury Veterans Welfare Scheme (Charity No; 1125046) Annual Trustees’ Report for the year ending 31 December 2022

Introduction

The Sainsbury Veterans Welfare Scheme (the charity) was afforded charitable status on 17 July 2008. It had become an independent trust on 11 July 2007, and prior to that had been operating within Sainsbury Supermarkets Ltd, as part of the company’s commitment to its veterans.

The charity exists to provide assistance to Sainsbury’s Veterans who are in need of help to enhance the quality of their lives. There are circa 20,000 Sainsbury Veterans. A Sainsbury Veteran is defined as a former employee who has retired from the company having completed a required period of continuous company service. For the purposes of the Welfare Scheme the definition also covers spouses and partners of Sainsbury Veterans and surviving spouses and partners of former Sainsbury Veterans. Whilst priority is given to the above categories, other Sainsbury employees who have retired but have not formally become Veterans, may also benefit.

The charity provides essential items to assist beneficiaries to better maintain independence in their lives in and around their homes. Such essential items might typically, but not exclusively, include bathroom enhancements and aids, walk-in showers, transport and other mobility aids, rise and recline beds and chairs, and household items. Support can also be provided for respite care and convalescence.

Structure, Governance and Management

The charity is constituted as a Trust and its governing document is a Declaration of Trust dated 11 July 2007, amended by 2 Deeds of Variation of Trust dated 25 June 2008 and 20 October 2022.

The October 2022 Deed of Variation acknowledges the potential difficulty in ensuring that future Trustees are all Sainsbury Veterans* and now states that Trustees should be former Sainsbury employees and preferably Veterans. The Deed of Variation also allows for meetings to be held either in person or by suitable electronic means.

The declaration of Trust provides that there shall be a minimum of five and a maximum of 7 Trustees.

*The Trustees use their best endeavours to ensure that one of their number is an independent person with experience of or a professional qualification in a discipline relevant to the objects.

Trustee appointments and re-appointments are for a period of 3 years, up to maximum of three re-appointments.

The Trustees during 2022 were:

Name	Date of Appointment	Date of Re-Appointment	Date of Resignation
David Clapham	19/07/2018	19/07/2021	
John Padgett	06/10/2019	06/10/2022	
Ian Fidler	01/01/2013	01/01/2019	31/07/2022
David Dahms	01/01/2013	01/01/2022	
Tim Straker	16/05/2019	16/05/2022	(Independent Trustee)
Douglas Parkin	28/10/2019	28/10/2022	
John Dick	21/11/2021		
Jayne Graham	21/04/2022		

The trustees are aware that they have a duty to act in the best interests of the charity. Accordingly, Trustees openly declare any personal and professional connections that might bring benefits to the work of the charity but which could also give rise to conflicts of interest.

Jayne Graham was appointed as Trustee in April 2022 with Ian Fidler retiring following a short handover.

Objectives and Achievements

The principal objective of the Trustees is to reach as many potential beneficiaries as possible. Significant efforts continue to be made throughout the year to communicate the existence and benefits offered by the charity to Sainsbury Veterans.

Communication was effected through 'The News' for Sainsbury's Veterans which is published quarterly, and also on the Veterans Website. The continuing disruption of the Covid-19 pandemic however prevented many of the usual face-to-face Local Association meetings and Veteran Reunions from taking place, for the third year running.

The updated Veterans website, improving the visibility and accessibility of information about the Veterans Welfare Scheme from the home page along with a "click thru" donation button to the 'Just Giving' website resulted in donations of £1,027 during the year, helping to mitigate the loss of collections for the charity at Reunions.

In accordance with law and good practice the Trustees put in place the following written policies;

Anti-bribery, Safeguarding, Data Protection, Environmental & Sustainability, and a Complaints procedure.

Financial Review

The activities of both the Sainsbury Veterans Association and the Veterans Welfare Scheme were impacted by the COVID-19 crisis for the third successive year. As in 2021 the lack of opportunities for reunions and branch meetings impacted on both funds raising and the processing of grants.

There was though an encouraging increase in personal donations which increased from £4,531 in 2021, to £6,854 in 2022

The future funding of the Scheme was significantly strengthened by the confirmation of a combined conditional grant of £200,000 over the next five years by The Linbury Trust and The Gatsby Charitable Foundation, (Sainsbury family trusts). The grant conditions of the Sainsbury family trusts were met during 2022 with J Sainsbury plc confirming a grant of £30,000 each year for the next 3 years.

Five grants were processed during the year totaling £14,332 at an average of £2,866 per grant.

In total for the year there was an excess of £40,861 in income over expenditure with total scheme funds at year end of £75,546 compared to £34,684 at the end of 2021.

No paid staff were employed. No payments were made to Trustees, who are all volunteers. The Trustees are extremely grateful to Welfare Co-Ordinators Regional Chairs and Trustees who incurred expenses in undertaking voluntary work for the Welfare Scheme but who chose not to claim them. The Trustees also wish to thank Mr. Derek Salt FCA who undertook an independent examination of the Welfare Scheme's financial records and statement on a pro-bono basis.

John Padgett
01/02/2023

The Sainsburys Veterans' Welfare Scheme

Annual Financial Review for the Year ending 31st December 2022

Income

Total income for the year of £57,157 was boosted by a first installment of £20,000 from the agreed £200,000 grant from the Linbury Trust and Gatsby Foundation, combined with a first grant from J. Sainsbury of £30,000.

Excluding these and interest income of £304 total donations were £6,854 for the year compared to £4,530 in 2021. An increase of 51%, which was aided by the first Doggets reunion in three years which raised £374 in cash donations. The southern area contribution was £3,000 this year compared to £1,500 in 2021.

During the year a "click thru" to the Just Giving website was introduced to the Veterans website and this collected £1,027 during the year.

Expenditure

During the year five grants were made totaling £14,332 at an average of £2,866 per grant. This compares to 4 grants awarded in 2021 at a total cost of £9,322 at an average of £2,330 per grant.

The increases to both qualification levels for grants and the level of grants awarded, agreed in 2021 to reflect the impact of inflation, was implemented and is reflected in the final grant during the year of £4,000.

Administrative costs during the year included £1,960 of legal fees for changes to the Trust declaration of the fund to comply with the requirements to qualify for the Linbury Trust grant.

Total expenditure for the year was £16,296, an increase of £6,971 over the previous years total of £9,325.

Total Fund Assets

Reflecting the £50,000 of grants acquired during the year the assets of the scheme at year end totaled £75,546.

This is divided as follows:

Current Account £40,545

CCLA Deposit £35,000

During January 2023 £25,000 was transferred from the Current Account to the CCLA Deposit account

No paid staff were employed. No payments were made to Trustees, who are all volunteers. The Trustees are extremely grateful to Welfare Co-Ordinator's and Trustees who incurred expenses in undertaking voluntary work for the Welfare Scheme but who chose not to claim them.

THE SAINSBURY VETERANS' WELFARE SCHEME

Statement of Activity and Funds 1st January -31 December 2022

	£	2022 £	2021 £
Cash Balance 31st December 2021		19,684.39	24,477.67
Income			
Deposit Interest	303.59		
Donations			
Individual	3,853.52		
Southern Area	3,000.00		
Linbury & Gatsby Grants	20,000.00		
J Sainsbury plc Grant	30,000.00		
		57,157.11	4,531.82
Grants Made			
17/01/22 Stair Lift	2,736.00		
03/09/2022 Shower Installation	3,117.24		
25/05/22 Mobility Aid	2,085.00		
19/08/22 Mobility Aid	2,394.00		
22/09/22 Bathroom Amendments	4,000.00		
		14,332.24	9,321.50
Administrative Costs			
Bank Costs	3.60		
Legal Costs	1,960.00		
		1,963.60	3.60
Total Expenditure		16,295.84	9,325.10
Transfer to CCLA Account			
23rd February	10,000.00		
27th July	10,000.00		
		20,000.00	
Cash Balance 31st December 2022			
Current Account	40,545.66		19,684.39
CCLA Deposit	35,000.00		15,000.00
		75,545.66	34,684.39

THE SAINSBURY VETERANS' WELFARE SCHEME

Statements of Receipts and Payments 1st January -31 December 2022

	£	£	£
Account Balances 1st January 2021			
Bank	19,684.39		
CCLA	15,000.00		
TOTAL	34,684.39		
Income			
CCLA deposit interest received		303.59	
Donations		6,853.52	
Grants Received		50,000.00	57,157.11
Expenditure			
Grants Made		14,332.24	
Administration Expenses		1,963.60	
Total Expenditure			16,295.84
Net Income/Expenditure 1 Jan-31 December 2022			40,861.27
Opening Funds at 1st January 2022			34,684.39
Closing Funds at 31st December 2022			75,545.66

THE SAINSBURY VETERANS' WELFARE SCHEME

GRANT POSITION 01 JANUARY 2008 TO 31 DECEMBER 2022

	GRANTS MADE	£ VALUE	AVERAGE GRANT £
2008	21	28,572	1,361
2009	15	15,599	1,040
2010	18	31,877	1,771
2011	33	59,008	1,788
2012	30	41,973	1,399
2013	49	84,467	1,724
2014	44	73,272	1,665
2015	35	55,910	1,597
2016	33	62,805	1,903
2017	28	51,800	1,850
2018	10	28,077	2,808
2019	16	26,182	1,636
2020	7	18,896	2,699
2021	4	9,322	2,330
2022	5	14,332	2,866
TOTAL	348	602,092	1,730



Section A

Independent Examiner's Report

Report to the trustees

Charity Name: THE SPAINSBURY VETERANS WELFARE SCHEME

On accounts for the year ended

31st DECEMBER 2022 Charity no (if any) 1125046

Set out on pages

Remember to include the page numbers of additional sheets

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. Delete [] if not applicable.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
the accounts did not accord with the accounting records; or
the accounts did 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.

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

Signed: [Signature]

Date: 19-10-22

Name: DEREK SALT

Relevant professional qualification(s) or body

FCA

(if any):

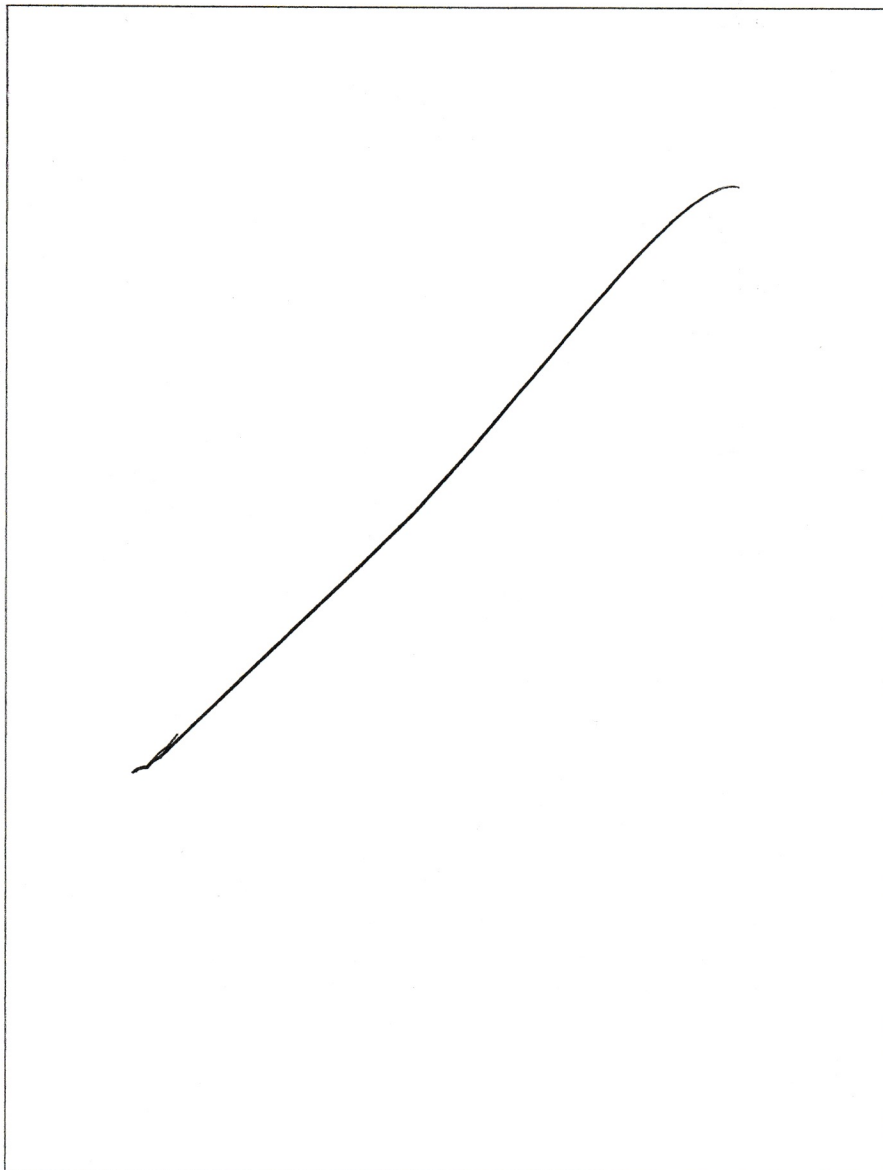
Address:

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.



THE SAINSBURY VETERANS WELFARE SCHEME

England & Wales - Charity number 1125046

Accounts

SVWScheme – Trustees’ Meeting – 22nd April 2021 – Item 5.1

The Sainsbury Veterans Welfare Scheme (Charity No; 1125046) Annual Trustees’ Report for the year ending 31 December 2020

Introduction

The Sainsbury Veterans Welfare Scheme (the charity) was afforded charitable status on 17 July 2008. It had become an independent trust on 11 July 2007, and prior to that had been operating within Sainsbury Supermarkets Ltd, as part of the company’s commitment to its veterans.

The charity exists to provide assistance to Sainsbury’s Veterans who are in need of help to enhance the quality of their lives. There are nearly 20,000 Sainsbury Veterans. A Sainsbury Veteran is defined as a former employee who has retired from the company having completed a required period of continuous company service. For the purposes of the Welfare Scheme the definition also covers spouses and partners of Sainsbury Veterans and surviving spouses and partners of former Sainsbury Veterans. Whilst priority is given to the above categories, over 12,000 other Sainsbury employees who have retired but have not formally become Veterans, may also benefit.

The charity provides essential items to assist beneficiaries to better maintain independence in their lives in and around their homes. Such essential items might typically, but not exclusively, include bathroom enhancements and aids, walk-in showers, transport and other mobility aids, rise and recline beds and chairs, and household items. Support can also be provided for respite care and convalescence.

Structure, Governance and Management

The charity is constituted as a Trust and its governing document is a Declaration of Trust dated 11 July 2007, amended by a Deed of Variation of Trust dated 25 June 2008. The declaration of Trust provides that there shall be a minimum of five and a maximum of 7 Trustees. The Trustees use their best endeavours to ensure

that one of their number is an independent person with experience of or a professional qualification in a discipline relevant to the objects. Otherwise, Trustees are appointed from the Veterans Association. Trustee appointments and re-appointments are for a period of 3 years, up to maximum of three re-appointments.

The Trustees during 2020 were:

Name	Date of Appointment	Date of Re-Appointment	Date of Resignation
David Clapham	19/07/2018		
Eric Nicholls	11/07/2007	11/07/2017	15/10/2020
Ian Fidler	01/01/2013	01/01/2019	
David Dahms	01/01/2013	01/01/2019	
Brian Doonar	22/11/2018		
Tim Straker	16/05/2019	(Independent Trustee)	
John Padgett	06/10/2019		
Douglas Parkin	28/10/2019		

The trustees are aware that they have a duty to act in the best interests of the charity. Accordingly, Trustees openly declare any personal and professional connections that might bring benefits to the work of the charity but which could also give rise to conflicts of interest.

Mr. John Padgett took over from Mr. Eric Nicholls MBE as Welfare Scheme Manager during 2020. The role co-ordinates grant applications through a local network of regional welfare co-ordinators and regional Chairs.

Objectives and Achievements

The principal objective of the Trustees is to reach as many potential beneficiaries as possible. Significant efforts continue to be made throughout the year to communicate the existence and benefits offered by the charity to Sainsbury Veterans. Communication was effected through 'The News' for Sainsbury's Veterans which is published quarterly, and also the Veterans Website. The Covid-19 pandemic however prevented the usual face-to-face Local Association meetings and Veteran Reunions from taking place.

A 'Just Giving' page was set up to accept online donations to help mitigate the loss of collections for the charity at Reunions.

The Trustees regularly review other ways to relieve need amongst Sainsbury Veterans.

Financial Review

The activities of both the veteran's section and the welfare scheme were severely impacted during 2020 by the Covid-19 crisis. The lack of reunions and local association meetings impacted both the opportunities for fund raising and the processing of grant applications.

Income from reunion collections and local association proceeds totalled £400, from the Bristol reunion, compared with £5,301 the previous year. There was however an encouraging increase in personal donations to £1,957 up from £539 in 2019. In total, fundraising reduced from £5,840 in 2019 to £2,357 in 2020.

7 grants were processed in 2020 at an average of £2,699 per grant compared with 16 in 2019 at an average of £1,636. This is the second highest average grant in the history of the scheme after 2018 and compares to an overall scheme average of £1,706.

No paid staff were employed. No payments were made to Trustees, who are all volunteers. Administration expenses claimed were £244 including stationery design costs. The Trustees are extremely grateful to Welfare Co-ordinators and Trustees who incurred expenses in undertaking voluntary work for the Welfare Scheme but who chose not to claim them. The Trustees also wish to thank Mr. Derek Salt FCA who undertook an independent examination of the Welfare Scheme's financial records and statement on a pro-bono basis.

In total for the year there was an excess of £16,953 in expenditure over income with total scheme funds at year end of £39,478 compared to £56,071 at the end of 2019.

John Padgett

16.2.2021

THE SAINSBURY VETERANS WELFARE SCHEME

SVWScheme- Trustees' Meeting – 22.4.2021
Item 5.2

Statement of Activity and Funds
 1st January -31 December 2020

		£	£
Cash Balance at 31st December 2019			11,070.84
Income			
Transfer from			
CCLA	17/01/20	15,000.00	
	10/07/20	15,000.00	
Deposit Interest		89.93	
Donations	CAF Bank	273.00	
	Individual	1,683.85	
	Bristol Reunion	400.00	
Bank Compensation		100.00	
			32,546.78
Grants Made			
16/01/20	Mrs Brenda Owen	3,000.00	
14/02/20	Mrs Gillian Broomhall	1,565.00	
18/02/20	Mrs Kathleen O'Connor	2,873.00	
09/04/20	Mr Costa Christofis	2,458.35	
24/08/20	Mrs. J Somerset	3,000.00	
23/09/20	Mrs Pauline Cheeseman	3,000.00	
15/10/20	Mrs J Woodiwiss	3,000.00	
			18,896.35
	Administration Costs		
	Bank Transfers	3.60	
	Design Costs	240.00	
			243.60
	Total Expenditure		19,139.95
	Cash Balance at 31st December 2020		
	Current Account	24,477.67	
	CCLA Deposit	15,000.00	
			39,477.67

THE SAINSBURY VETERANS WELFARE SCHEME

Charity Number 1125046

Statement of Receipts and Payments 1st January-31st December 2020

Unrestricted Income	£	£
Proceeds from Events	400	
Donations and Gift Aid	1,957	
Deposit Interest received	90	
Bank Compensation	100	
		2,547
Expenditure		
Grants Made	18,896	
Administration Costs	244	
		19,140
Excess Expenditure over Income		-16,593
Opening funds at 31st December 2019		56,071
Closing Funds at 31st December 2020		39,478

Approved on behalf of the Board of
Trustees

Name:

Name:

Name:

THE SAINSBURY VETERANS WELFARE SCHEME

GRANT POSITION 01 JANUARY 2008 TO 31 DECEMBER 2020

	GRANTS MADE	£ VALUE	AVERAGE GRANT £
2008	21	28,572	1,361
2009	15	15,599	1,040
2010	18	31,877	1,771
2011	33	59,008	1,788
2012	30	41,973	1,399
2013	49	84,467	1,724
2014	44	73,272	1,665
2015	35	55,910	1,597
2016	33	62,805	1,903
2017	28	51,800	1,850
2018	10	28,077	2,808
2019	16	26,182	1,636
2020	7	18,896	2,699
TOTAL	339	578,438	1,706

The Sainsbury's Veterans Welfare Scheme

Annual Financial Review for the year ending 31st December 2020.

The activities of both the veterans' section and the welfare scheme were severely impacted during 2020 by the COVID-19 crisis. The lack of reunions and local association meetings impacted both the opportunities for fund raising and the processing of grant applications.

Income from reunion collections and local association proceeds totalled £400, from the Bristol reunion, compared to £5,301 last year. There was however an encouraging increase in personal donations which increased from £539 last year to £1,957 in 2020. In total fundraising reduced from £5,840 last year to £2,357 in 2020.

Seven grants were processed in 2020 at an average of £2,699 per grant compared to 16 in 2019 at an average of £1,636. This is the second highest average grant in the history of the scheme after 2018 and compares to an overall scheme average of £1,706.

No paid staff were employed. No payments were made to Trustees, who are all volunteers. Administration expenses claimed were £244 including stationery design costs. The Trustees are extremely grateful to Welfare Co-Ordinators and Trustees who incurred expenses in undertaking voluntary work for the Welfare Scheme but who chose not to claim them. The Trustees also wish to thank Mr. Derek Salt FCA who undertook an independent examination of the Welfare Scheme's financial records and statement on a pro-bono basis.

In total for the year there was an excess of £16,593 in expenditure over income with total scheme funds at year end of £39,478 compared to £56,071 at the end of 2019.

Doug Parkin – Final – 23.2.2021



Section A

Independent Examiner's Report

Report to the trustees/ members of

Charity Name: THE SAINSBURY VETERANS WELFARE SOCIETY

On accounts for the year ended

31st DECEMBER 2020

Charity no (if any)

1125046

Set out on pages

1 - 7

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD/MM/YYYY.

Responsibilities and basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

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

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention (~~other than that disclosed below~~ *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

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

Signed:

[Signature]

Date:

06/08/2021

Name:

DEREK PAET

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

FCA.

Address:

40 HARESTONE VALLEY RD
CATERNHAM SURREY CR3 6HT

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

