

GIRLING & UPCHER EDUCATIONAL CHARITY

England & Wales · Charity number 1151206

Details

Other names GIRLING & UPCHER CHARITY, GIRLING & UPCHER EDUCATIONAL CHARITY, GIRLING & UPCHER CHARITY

Status Registered

Legal form Other

Registered 2013-03-12

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

Contact

Address Girling & Upcher Charity
c/o The Christopher Centre
10 Gainsborough Street
Sudbury
Suffolk
CO10 2EU

Phone 07905 957608

Email girlingandupchercharity@gmail.com

Activities

Objects: THE TRUSTEES OF THE EDUCATIONAL CHARITY SHALL APPLY THE INCOME OF THAT CHARITY IN THE FOLLOWING WAYS:(A) IN PROMOTING THE EDUCATION (INCLUDING SOCIAL AND PHYSICAL TRAINING) OF PERSONS UNDER THE AGE OF 21 YEARS WHO ARE RESIDENT IN SUDBURY OR WHO HAVE ATTENDED AS PUPILS AT THE SCHOOL FOR AT LEAST TWO YEARS AND WHO ARE IN NEED OF FINANCIAL ASSISTANCE AND IN PARTICULAR BUT WITHOUT PREJUDICE TO THE GENERALITY OF THE FOREGOING -(I) IN AWARDING TO SUCH PERSONS SCHOLARSHIPS, EXHIBITIONS, BURSARIES, MAINTENANCE ALLOWANCES OR GRANTS TENABLE AT ANY SCHOOL, UNIVERSITY, COLLEGE OF EDUCATION, OR OTHER INSTITUTION OF FURTHER (INCLUDING PROFESSIONAL AND TECHNICAL) EDUCATION APPROVED FOR THE PURPOSE BY THE TRUSTEES OF THE EDUCATIONAL CHARITY:(II) IN PROVIDING FINANCIAL ASSISTANCE, OUTFITS, CLOTHING, TOOLS, INSTRUMENTS OR BOOKS TO ASSIST SUCH PERSONS TO PURSUE THEIR EDUCATION (INCLUDING THE STUDY OF MUSIC AND OTHER ARTS),TO UNDERTAKE TRAVEL IN FURTHERANCE THEREOF, OR TO PREPARE FOR OR ENTER A PROFESSION, TRADE, OCCUPATION OR SERVICE ON LEAVING SCHOOL, UNIVERSITY, OR OTHER EDUCATIONAL ESTABLISHMENT. (B) IN OR TOWARDS PROVIDING SUCH SPECIAL BENEFITS OF ANY KIND NOT NORMALLY PROVIDED BY THE LOCAL EDUCATION AUTHORITY FOR THE SCHOOL AS MAY FROM TIME TO TIME BE AGREED BETWEEN THE TRUSTEES OF THE EDUCATIONAL CHARITY AND THE GOVERNORS OF THE SCHOOL.

Activities: 1. Promotes the education of persons under the age of 21 years who are resident in Sudbury, Suffolk, or who have attended St. Gregory and St. Peter Voluntary Controlled Primary School for at least two years, and who are in need of financial assistance.2. Provides benefits not normally provided by the local education authority for St. Gregory and St. Peter Voluntary Controlled Primary School.

Classification

- **How:** Makes Grants To Individuals
- **What:** Education/training, The Prevention Or Relief Of Poverty
- **Who:** Children/young People, Elderly/old People

Geography

- Suffolk

Finances

Period end	Income	Expenditure	Assets	Employees
2025-04-30	£26,553	£27,768	-	-
2024-04-30	£26,582	£28,168	-	-
2023-04-30	£33,387	£29,251	-	-
2022-04-30	£38,334	£13,837	-	-
2021-04-30	£20,113	£37,004	-	-

Trustees

Name	Role	Appointed
GEOFFREY WILLIAM CHALLACOMBE	Chair	2013-01-17
Fiona Wheeler		2020-11-26
Jackie Webb		2024-02-08
REVEREND ANDREW JOHN DOARKS		2022-05-12
Tim Fairbairn		2023-09-13

GIRLING & UPCHER EDUCATIONAL CHARITY

England & Wales - Charity number 1151206

Accounts

GIRLING & UPCHER EDUCATIONAL CHARITY
REGISTERED CHARITY NUMBER 408196

RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDED 30 APRIL 2025

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MOORE GREEN
Chartered Accountants

Girling & Upcher Educational Charity (Registered charity number 408196)

Trustees Report

Year to 30 April 2025

Report of the trustees for the year ended 30 April 2025

The trustees present their annual report and financial statements of the charity for the year ended 30 April 2025. The financial statements have been prepared in accordance with the charity's scheme, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK.

Objectives and activities for the public benefit

The purpose of the Educational charity is to provide grants to Students having a home address in Sudbury, Suffolk or having attended St. Gregory C.E.V.C. Primary School, Church Street, Sudbury, Suffolk for a period of at least two years and be over the age of 16 and under the age of 21 at 1st September in the year that the grant is given.

A review of our achievements and performance

The Trustees are pleased to report that the Charity is now on a firm footing with a settled rental income of £25,000 p.a.

This year, we were able to distribute £17,500 to students who are moving on to further education and £3,000 was passed over to 'the school' to aid them replace condemned play equipment.

In accordance with tradition, the income from the Relief in Need Charity, of £392 will be paid over to the Thomas Carter Charity who have similar aims to our Charity avoiding additional administrative costs

Financial review

The reserves within the charity are maintained to provide grants for educational purposes. Unrestricted general funds at the year-end amounted to £84,898.

The charity has restricted reserves for Girling Relief in Need Charity which amount to £11,514. This is used for relieving persons resident in Sudbury who are in conditions of need, hardship, or distress.

Structure, governance and management

The charity is governed by the charity commission in England and Wales, as set out in their scheme dated 3 June 1986.

Recruitment of new Trustees is with the consent of all existing trustees. Every trustee shall hold office for a term ending on the date of the appointment of their successor. Every nominated Trustee shall be appointed for a term of four years.

Girling & Upcher Educational Charity (Registered charity number 408196)

Trustees Report (continued)

Year to 30 April 2025

Reference and administrative information

Trustees

Mr G W Challacombe (Chair)

Mrs C Cocksedge (resigned 10/09/2024)

Mrs E Wiles

Mrs F Wheeler

Reverend A Doarks

Mr T Fairbairn

Mrs J Webb

Principal Office

Moore Green,

22 Friars Street,

Sudbury,

Suffolk,

CO10 2AA.

Independent Examiners

Moore Green

22 Friars Street,

Sudbury, Suffolk,

CO10 2AA.

Trustees' responsibilities in relation to the financial statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Girling & Upcher Educational Charity (Registered charity number 408196)

Trustees Report (continued)

Year to 30 April 2025

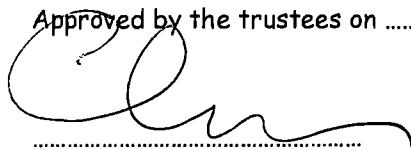
The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period. In preparing the financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures that must be disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information in accordance with legislation in the United Kingdom governing the preparation and dissemination of financial statements.

Approved by the trustees on07.10.2025..... and signed on their behalf by:



G Challacombe

Girling & Upcher Educational Charity (registered charity number 408196)

Independent Examiner's Report to the Trustees of Girling & Upcher Charity

I report to the charity trustees on my examination of the accounts of the charity for the year ended 30th April 2025 which are set out on pages 5 to 8.

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 charity's accounts carried out under section 145 of the 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

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act;
or
2. the accounts do not accord with those records; or
3. the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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



Vincent Chandler FCA FCCA
Moore Green
Chartered Accountants
22 Friars Street
Sudbury
Suffolk
CO10 2AA

Date07.10.2025.....

Girling and Upcher Educational Charity

Statement of Financial Activities for the year ended 30th April 2025

			Year Ended	Year Ended
	Unrestricted	Restricted	30.04.2025	30.04.2024
	£		Total	Total
				£
Incoming Resources				
Rental income	25,000		25,000	25,000
Wayleave	0		0	0
Income from investments	1,161	392	1,553	1,582
Grants and Donations	0		0	0
Miscellaneous Income	0		0	0
Total Incoming Resources	26,161	392	26,553	26,582
Resources Expended				
Expenditure on Charitable activities	20,500	0	20,500	24,500
Other Expenditure	6,864	404	7,268	3,668
Total Resources Expended	27,364	404	27,768	28,168
Gains/(losses) on investment assets	(2,188)	641	(1,547)	5,342
Net income / (expenditure)	(3,391)	629	(2,762)	3,756
Transfers between Funds				
Net movement in funds	(3,391)	629	(2,762)	3,756
Total funds brought forward last year	88,289	10,885	99,174	95,418
Total funds carried forward at end of year	84,898	11,514	96,412	99,174

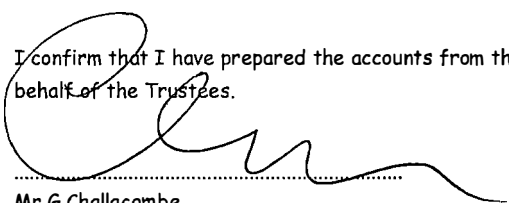
Girling and Upcher Educational Charity

Balance Sheet as at 30th April 2025

			Year Ended 30.04.2025	Year Ended 30.04.2024
	Unrestricted	Restricted	Total	
	£			£
Fixed Assets				
Investments	53,378	10,724	64,102	65,198
Current Assets				
Lloyds Bank Deposit Account	1,843		1,843	1,801
Lloyds Bank Current Account	22,427		22,427	11,123
Lloyds Bank - Deposit Term Account	-		-	20,000
COIF Charities Deposit Fund	7,250		7,250	250
Need Charity Lloyds Bank Deposit Account		790	790	802
	84,898	11,514	96,412	99,174
Creditors	-	-	-	-
Net current assets/liabilities	84,898	11,514	96,412	99,174
Total assets less net current liabilities				
	84,898	11,514	96,412	99,174
Net assets	84,898	11,514	96,412	99,174
Unrestricted Funds				
General fund	84,898		84,898	88,289
Restricted Funds				
Girling relief in need		11,514	11,514	10,885
Total Restricted Funds	84,898	11,514	96,412	99,174
Total Funds	84,898	11,514	96,412	99,174

Declaration

I confirm that I have prepared the accounts from the records of Girling and Upcher Educational Charity are approved by me on behalf of the Trustees.


 Mr G Challacombe
 Trustee

Date07.10.2025.....

Girling and Upcher Educational Charity

1 Accounting Policies

Basis of accounting

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective October 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

Resources Expended

Expenditure is recognised when a liability is incurred or a constructive obligation arises that result in the payment being unavoidable.

Liability Recognition

Liabilities are recognised as soon as there is a legal or constructive obligation to pay out resources.

Investments

Investments are valued in the balance sheet at market value at the year end. Investment income is included in the accounts when receivable and any gains or losses on revaluation at the year end are shown in the SOFA.

Debtors

Unless otherwise stated, all debtors represent income of this period received in the subsequent period.

Creditors

Unless otherwise stated creditors represent income received in advance or normal expenditure accrued.

2 Trustees

None of the Trustees or persons connected with them received any remuneration or other benefits as a result of their office during the year ended 30 April 2025 (2024 Nil).

Girling and Upcher Educational Charity

Notes Continued

3 Investment Assets

	<u>Opening</u>			<u>change in</u>	<u>Closing</u>
	<u>Balance</u>	<u>Additions</u>	<u>Disposals</u>	<u>market value</u>	<u>Balance</u>
	£	£	£	£	£
Investments held by Trustees for Girling and Upcher Educational Charity	65,198	451	0	-1,547	64,102

4 Restricted Funds

	<u>Opening</u>	<u>Incoming</u>	<u>Resources</u>	<u>Gain on</u>	<u>Closing</u>
	<u>Balance</u>	<u>Resources</u>	<u>Expended</u>	<u>Investments</u>	<u>Balance</u>
	£	£	£	£	£
Girling relief in need	10,885	392	404	641	11,514

The purpose of the charity is to relieve either generally or individually persons resident in Sudbury who are in conditions of need, hardship or distress.

Unrestricted Funds

	<u>Opening</u>	<u>Incoming</u>	<u>Resources</u>	<u>Loss on</u>	<u>Closing</u>
	<u>Balance</u>	<u>Resources</u>	<u>Expended</u>	<u>Investments</u>	<u>Balance</u>
	£	£	£	£	£
Girling and Upcher Educational Charity	88,289	26,161	27,364	-2,188	84,898

The purpose of the Educational charity is to provide grants to Student having a home address in Sudbury, Suffolk or having attended St. Gregory C.E.V.C. Primary School, Church Street, Sudbury, Suffolk for a period of at least two years and be over the age of 16 and under the age of 21 at 1st September in the year that the grant is given.

GIRLING & UPCHER EDUCATIONAL CHARITY

England & Wales - Charity number 1151206

Accounts

GIRLING & UPCHER EDUCATIONAL CHARITY
REGISTERED CHARITY NUMBER 408196

RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDED 30 APRIL 2024

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MOORE GREEN
Chartered Accountants

Girling & Upcher Educational Charity (Registered charity number 408196)

Trustees Report

Year to 30 April 2024

Report of the trustees for the year ended 30 April 2024

The trustees present their annual report and financial statements of the charity for the year ended 30 April 2024. The financial statements have been prepared in accordance with the charity's trust deed, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK.

Objectives and activities for the public benefit

The purpose of the Educational charity is to provide grants to Students having a home address in Sudbury, Suffolk or having attended St. Gregory C.E.V.C. Primary School, Church Street, Sudbury, Suffolk for a period of at least two years and be over the age of 18 and under the age of 21 at 30th September in the year that the grant is given (changed to those over the age of 16 and under the age of 21 at 1st September for the grants applications for 2024 onwards).

A review of our achievements and performance

The Trustees are pleased to report that the Charity is now on a firm footing to meet post Covid challenges with a settled rental income of £25,000 p.a. Although strictly not within the year under review, there is a positivity within the ranks of the trustees, new and old, to expand the scope of the grant aid distributions to younger persons. Next year's report will show whether we have been successful in our endeavours.

This year, we were able to distribute £21,000 to students who are moving on to further education and £3,500 was passed over to 'the school' to aid them on an exciting music project - again, more on that possibly next year.

In accordance with tradition, the income from the Relief in Need Charity, of £382.22 will be paid over to the Thomas Carter Charity who have similar aims to our Charity avoiding additional administrative costs

Financial review

The reserves within the charity are maintained to provide grants for educational purposes. Unrestricted general funds at the year-end amounted to £88,289.

The charity has restricted reserves for Girling Relief in Need Charity which amount to £10,885. This is used for relieving persons resident in Sudbury who are in conditions of need, hardship, or distress.

Girling & Upcher Educational Charity (Registered charity number 408196)

Trustees Report (continued)

Year to 30 April 2024

Structure, governance and management

The charity is governed by the charity commission in England and Wales, as set out in their scheme dated 3 June 1986.

Recruitment of new Trustees is with the consent of all existing trustees. Every trustee shall hold office for a term ending on the date of the appointment of their successor. Every nominated Trustee shall be appointed for a term of four years.

Reference and administrative information

Trustees

Mr G W Challacombe (Chair)

Mrs C Cocksedge

Mrs E Wiles

Mrs F Wheeler

Mr D Rowe (resigned 08/02/2024)

Mr G Chatters (resigned 18/01/2024)

Reverend A Doarks

Mr T Fairbairn (appointed 13/09/2023)

Mrs J Webb (appointed 08/02/2024)

Principal Office

Moore Green,

22 Friars Street,

Sudbury,

Suffolk,

CO10 2AA.

Independent Examiners

Moore Green

22 Friars Street,

Sudbury, Suffolk,

CO10 2AA.

Girling & Upcher Educational Charity (Registered charity number 408196)

Trustees Report (continued)

Year to 30 April 2024

Trustees' responsibilities in relation to the financial statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

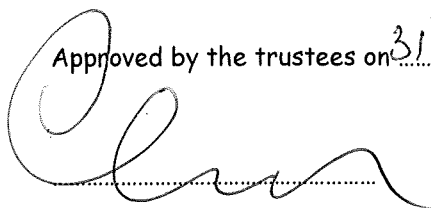
The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period. In preparing the financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures that must be disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information in accordance with legislation in the United Kingdom governing the preparation and dissemination of financial statements.

Approved by the trustees on 31st Oct 2024 and signed on their behalf by:



G Challacombe

Girling & Upcher Educational Charity (registered charity number 408196)

Independent Examiner's Report to the Trustees of Girling & Upcher Charity

I report to the charity trustees on my examination of the accounts of the charity for the year ended 30th April 2023 which are set out on pages 5 to 8.

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 charity's accounts carried out under section 145 of the 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

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. 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.



Vincent Chandler FCA FCCA
Moore Green
Chartered Accountants
22 Friars Street
Sudbury
Suffolk
CO10 2AA

Date06/11/2024.....

Girling and Upcher Educational Charity

Statement of Financial Activities for the year ended 30th April 2024

			Year Ended 30.04.2024	Year Ended 30.04.2023
	Unrestricted	Restricted	Total	Total
	£			£
Incoming Resources				
Rental income	25,000		25,000	32,292
Wayleave	0		0	0
Income from investments	1,177	405	1,582	1,095
Grants and Donations	0		0	0
Miscellaneous Income	0		0	0
Total Incoming Resources	26,177	405	26,582	33,387
Resources Expended				
Expenditure on Charitable activities	24,500	0	24,500	16,100
Other Expenditure	3,286	382	3,668	13,151
Total Resources Expended	27,786	382	28,168	29,251
Gains/(losses) on investment assets	5,176	166	5,342	(2,155)
Net income / (expenditure)	3,567	189	3,756	1,981
Transfers between Funds				
Net movement in funds	3,567	189	3,756	1,981
Total funds brought forward last year	84,722	10,696	95,418	93,437
Total funds carried forward at end of year	88,289	10,885	99,174	95,418

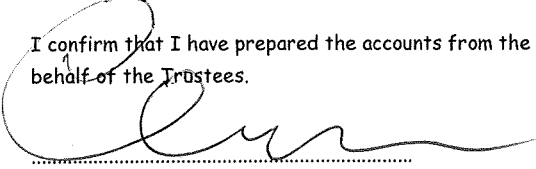
Girling and Upcher Educational Charity

Balance Sheet as at 30th April 2024

			Year Ended 30.04.2024	Year Ended 30.04.2023
	Unrestricted	Restricted	Total	
	£			£
Fixed Assets				
Investments	55,115	10,083	65,198	59,482
Current Assets				
Lloyds Bank Deposit Account	1,801		1,801	1,156
Lloyds Bank Current Account	11,123		11,123	33,750
Lloyds Bank - Deposit Term Account	20,000		20,000	-
COIF Charities Deposit Fund	250		250	250
Need Charity Lloyds Bank Deposit Account		802	802	780
	88,289	10,885	99,174	95,418
Creditors				
Net current assets/liabilities	-	-	-	-
	88,289	10,885	99,174	95,418
Total assets less net current liabilities				
	88,289	10,885	99,174	95,418
Net assets	88,289	10,885	99,174	95,418
Unrestricted Funds				
General fund	88,289		88,289	84,722
Restricted Funds				
Girling relief in need		10,885	10,885	10,696
Total Restricted Funds	88,289	10,885	99,174	95,418
Total Funds	88,289	10,885	99,174	95,418

Declaration

I confirm that I have prepared the accounts from the records of Girling and Upcher Educational Charity are approved by me on behalf of the Trustees.


 Mr G Challacombe
 Trustee

Date 31/03/24

Girling and Upcher Educational Charity

1 Accounting Policies

Basis of accounting

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective October 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

Resources Expended

Expenditure is recognised when a liability is incurred or a constructive obligation arises that result in the payment being unavoidable.

Liability Recognition

Liabilities are recognised as soon as there is a legal or constructive obligation to pay out resources.

Investments

Investments are valued in the balance sheet at market value at the year end. Investment income is included in the accounts when receivable and any gains or losses on revaluation at the year end are shown in the SOFA.

Debtors

Unless otherwise stated, all debtors represent income of this period received in the subsequent period.

Creditors

Unless otherwise stated creditors represent income received in advance or normal expenditure accrued.

2 Trustees

None of the Trustees or persons connected with them received any remuneration or other benefits as a result of their office during the year ended 30 April 2024 (2023 Nil).

Girling and Upcher Educational Charity

Notes Continued

3 Investment Assets

	<u>Opening</u>			<u>change in</u>	<u>Closing</u>
	<u>Balance</u>	<u>Additions</u>	<u>Disposals</u>	<u>market value</u>	<u>Balance</u>
	£	£	£	£	£
Investments held by Trustees for Girling and Upcher Educational Charity	59,482	374	0	5,342	65,198

4 Restricted Funds

	<u>Opening</u>	<u>Incoming</u>	<u>Resources</u>	<u>Gain on</u>	<u>Closing</u>
	<u>Balance</u>	<u>Resources</u>	<u>Expended</u>	<u>Investments</u>	<u>Balance</u>
	£	£	£	£	£
Girling relief in need	10,696	405	382	166	10,885

The purpose of the charity is to relieve either generally or individually persons resident in Sudbury who are in conditions of need, hardship or distress.

Unrestricted Funds

	<u>Opening</u>	<u>Incoming</u>	<u>Resources</u>	<u>Loss on</u>	<u>Closing</u>
	<u>Balance</u>	<u>Resources</u>	<u>Expended</u>	<u>Investments</u>	<u>Balance</u>
	£	£	£	£	£
Girling and Upcher Educational Charity	84,722	26,177	27,786	5,176	88,289

The purpose of the Educational charity is to provide grants to Student having a home address in Sudbury, Suffolk or having attended St. Gregory C.E.V.C. Primary School, Church Street, Sudbury, Suffolk for a period of at least two years and be over the age of 18 and under the age of 21 at 30th September in the year that the grant is given.

GIRLING & UPCHER EDUCATIONAL CHARITY

England & Wales - Charity number 1151206

Accounts

GIRLING & UPCHER EDUCATIONAL CHARITY
REGISTERED CHARITY NUMBER 408196
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 30 APRIL 2023

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MOORE GREEN
Chartered Accountants

Girling & Upcher Educational Charity (Registered charity number 408196)

Trustees Report

Year to 30 April 2023

Report of the trustees for the year ended 30 April 2023

The trustees present their annual report and financial statements of the charity for the year ended 30 April 2023. The financial statements have been prepared in accordance with the charity's trust deed, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK.

Objectives and activities for the public benefit

The purpose of the Educational charity is to provide grants to Student having a home address in Sudbury, Suffolk or having attended St. Gregory C.E.V.C. Primary School, Church Street, Sudbury, Suffolk for a period of at least two years and be over the age of 18 and under the age of 21 at 30th September in the year that the grant is given.

A review of our achievements and performance

Although the year to 30/04/2023 was Covid free, it did not come without its difficulties. Following the departure of Andrew Mead of Steed and Steed who had been our solicitors since the inception of the charity in 1986, the practice of Steed & Steed was acquired by another firm who had no interest in continuing the relationship with our charity.

We are therefore indebted to the accountancy firm of Moore Green and Zoe Fuller who now provide clerking facilities and a secure "home" for the charity.

Rental income temporarily reverted to pre-covid levels, but the existing lease came to an end and the charity concluded a new 5 year lease in September 2022 to the existing tenants but at a yearly rental of £25,000 rather than the £37,500 previously enjoyed.

26 applications for educational grants were granted and total of £15,600 was distributed to students who had successfully applied for financial assistance towards their further education.

In addition, a travelling grant of £500 was made to a student who was teaching in Honduras in her gap year from university.

In accordance with tradition, the income from the Relief in Need Charity of £398.13 will be paid over to the trustees of the Thomas Carter Charity who have similar aims to our charity thereby avoiding additional administrative costs.

Financial review

The reserves within the charity are maintained to provide grants for educational purposes. Unrestricted general funds at the year-end amounted to £84,722.

The charity has restricted reserves for Girling Relief in Need Charity which amount to £10,696. This is used for relieving persons resident in Sudbury who are in conditions of need, hardship, or distress.

Girling & Upcher Educational Charity (Registered charity number 408196)

Trustees Report (continued)

Year to 30 April 2023

Structure, governance and management

The charity is governed by the charity commission in England and Wales, as set out in their deed dated 3 June 1986.

Recruitment of new Trustees is with the consent of all existing trustees. Every trustee shall hold office for a term ending on the date of the appointment of their successor. Every nominated Trustee shall be appointed for a term of four years.

Reference and administrative information

Trustees

Mr G W Challacombe (Chair)

Mrs C Cocksedge

Mrs E Wiles

Mrs F Wheeler

Mr D Rowe

Mr G Chatters

Reverend A Doarks

Principal Office

Moore Green,

22 Friars Street,

Sudbury,

Suffolk,

CO10 2AA.

Independent Examiners

Moore Green

22 Friars Street,

Sudbury,

Suffolk,

CO10 2AA.

Girling & Upcher Educational Charity (Registered charity number 408196)

Trustees Report (continued)

Year to 30 April 2023

Trustees' responsibilities in relation to the financial statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period. In preparing the financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures that must be disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information in accordance with legislation in the United Kingdom governing the preparation and dissemination of financial statements.

Approved by the trustees on 24 January 2024 and signed on their behalf by:

.....

G Challacombe

Girling & Upcher Educational Charity (registered charity number 408196)

Independent Examiner's Report to the Trustees of Girling & Upcher Charity

I report to the charity trustees on my examination of the accounts of the charity for the year ended 30th April 2023 which are set out on pages 5 to 8.

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 charity's accounts carried out under section 145 of the 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

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. 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.



Vincent Chandler ACA FCCA

Moore Green
Chartered Accountants
22 Friars Street
Sudbury
Suffolk
CO10 2AA

Date19.02.2024.....

Girling and Upcher Educational Charity

Statement of Financial Activities for the year ended 30th April 2023

			Year Ended 30.04.2023	Year Ended 30.04.2022
	Unrestricted	Restricted	Total	Total
	£			£
Incoming Resources				
Rental income	32,292		32,292	37,500
Wayleave	0		0	0
Income from investments	697	398	1,095	834
Grants and Donations	0		0	0
Miscellaneous Income	0		0	0
Total Incoming Resources	32,989	398	33,387	38,334
Resources Expended				
Expenditure on Charitable activities	16,100	0	16,100	9,438
Other Expenditure	13,151		13,151	4,399
Total Resources Expended	29,251	0	29,251	13,837
Gains/(losses) on investment assets	-1,549	-606	-2,155	(3,231)
Net income / (expenditure)	2,189	(208)	1,981	21,266
Transfers between Funds				
Net movement in funds	2,189	-208	1,981	21,266
Total funds brought forward last year	82,533	10,904	93,437	72,171
Total funds carried forward at end of year	84,722	10,696	95,418	93,437

Girling and Upcher Educational Charity

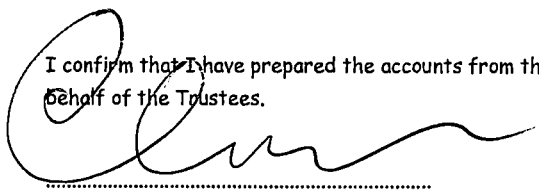
Balance Sheet as at 30th April 2023

			Year Ended 30.04.2023	Year Ended 30.04.2022
	Unrestricted	Restricted	Total	
	£			£
Fixed Assets				
Investments	49566	9916	59482	61637
Current Assets				
Lloyds Bank Deposit Account	1156		1156	565
Lloyds Bank Current Account	33,750		33750	30,603
COIF Charities Deposit Fund	250		250	250
Need Charity Lloyds Bank Deposit Account		780	780	382
	84,722	10,696	95,418	93,437
Creditors	0	0	0	0
Net current assets/liabilities	84,722	10,696	95,418	93,437
Total assets less net current liabilities				
	84,722	10,696	95,418	93,437
Net assets	84,722	10,696	95,418	93,437
Unrestricted Funds				
General fund	84,722		84,722	82,533
Restricted Funds				
Girling relief in need		10,696	10,696	10,904
Total Restricted Funds	84,722	10,696	95,418	93,437
Total Funds	84,722	10,696	95,418	93,437

0	0	0	0
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Declaration

I confirm that I have prepared the accounts from the records of Girling and Upcher Educational Charity are approved by me on behalf of the Trustees.



Mr G Challacombe
Trustee

Date

24/1/24

Girling and Upcher Educational Charity

1 Accounting Policies

Basis of accounting

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective October 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

Resources Expended

Expenditure is recognised when a liability is incurred or a constructive obligation arises that result in the payment being unavoidable.

Liability Recognition

Liabilities are recognised as soon as there is a legal or constructive obligation to pay out resources.

Investments

Investments are valued in the balance sheet at market value at the year end. Investment income is included in the accounts when receivable and any gains or losses on revaluation at the year end are shown in the SOFA.

Debtors

Unless otherwise stated, all debtors represent income of this period received in the subsequent period.

Creditors

Unless otherwise stated creditors represent income received in advance or normal expenditure accrued.

2 Trustees

None of the Trustees or persons connected with them received any remuneration or other benefits as a result of their office during the year ended 30 April 2023 (2022 Nil).

Girling and Upcher Educational Charity

Notes Continued

3 Investment Assets

	<u>Value at</u> <u>30.04.2023</u>	<u>Income for</u> <u>year</u>
Investments held by Trustees for Girling and Upcher	£59,482	£1,095

4 Restricted Funds

	<u>Opening</u> <u>Balance</u>	<u>Incoming</u> <u>Resources</u>	<u>Resources</u> <u>Expended</u>	<u>Loss on</u> <u>Investments</u>	<u>Closing</u> <u>Balance</u>
	£	£	£	£	£
Girling relief in need	10,904	398	0	-606	10,696

The purpose of the charity is to relieve either generally or individually persons resident in Sudbury who are in conditions of need, hardship or distress.

Unrestricted Funds

	<u>Opening</u> <u>Balance</u>	<u>Incoming</u> <u>Resources</u>	<u>Resources</u> <u>Expended</u>	<u>Loss on</u> <u>Investments</u>	<u>Closing</u> <u>Balance</u>
	£	£	£	£	£
Girling and Upcher Educational Charity	82,533	32,989	29,251	-1,549	84,722

The purpose of the Educational charity is to provide grants to Student having a home address in Sudbury, Suffolk or having attended St. Gregory C.E.V.C. Primary School, Church Street, Sudbury, Suffolk for a period of at least two years and be over the age of 18 and under the age of 21 at 30th September in the year that the grant is given.

GIRLING & UPCHER EDUCATIONAL CHARITY

England & Wales - Charity number 1151206

Accounts

GIRLING & UPCHER EDUCATIONAL CHARITY
REGISTERED CHARITY NUMBER 408196

RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDED 30 APRIL 2022

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MOORE GREEN
Chartered Accountants

Girling & Upcher Educational Charity (Registered charity number 408196)

Trustees Report

Year to 30 April 2022

Report of the trustees for the year ended 30 April 2022

The trustees present their annual report and financial statements of the charity for the year ended 30 April 2022. The financial statements have been prepared in accordance with the charity's trust deed, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK.

Objectives and activities for the public benefit

The purpose of the Educational charity is to provide grants to Student having a home address in Sudbury, Suffolk or having attended St. Gregory C.E.V.C. Primary School, Church Street, Sudbury, Suffolk for a period of at least two years and be over the age of 18 and under the age of 21 at 30th September in the year that the grant is given.

A review of our achievements and performance

This year was the first post Covid pandemic year and the Charity received its full rental income under the existing lease. However, it was noted that on the grant of a new lease expected later in the year, the new rental income would be considerably less than the current annual rental of £37,500.

Investments generally continued to suffer post pandemic as a result of the continuing turbulent nature of the global markets and world events, which is reflected in the reduced dividends and interest received and a reduction in the capital value of the investments.

Accordingly the grant amounts awarded to students were reduced to £250 per student (£600 in 2021) resulting in a total of £9,050 being paid out.

As is now customary, the income from the Relief in Need Charity of £386.06 was passed over directly to the Trustees of the Thomas Carter's Charity, in compliance with the donor's wishes.

Financial review

The reserves within the charity are maintained to provide grants for educational purposes. Unrestricted general funds at the year-end amounted to £82,533.

The charity has restricted reserves for Girling Relief in Need Charity which amount to £10,904. This is used for relieving persons resident in Sudbury who are in conditions of need, hardship or distress.

Girling & Upcher Educational Charity (Registered charity number 408196)

Trustees Report (continued)

Year to 30 April 2022

Structure, governance and management

The charity is governed by the charity commission in England and Wales, as set out in their deed dated 3 June 1986.

Recruitment of new Trustees is with the consent of all existing trustees. Every trustee shall hold office for a term ending on the date of the appointment of their successor. Every nominated Trustee shall be appointed for a term of four years.

Reference and administrative information

Trustees

Mr G W Challacombe (Chair)

Mrs C Cocksedge

Mrs E Wiles

Mrs F Wheeler

Mr D Rowe

Mr G Chatters

Reverend C Collins

Principal Office

Fisher Jones Greenwood llp incorporating Steed & Steed Solicitors,

6 Gainsborough Street,

Sudbury,

Suffolk,

CO10 2ET.

Independent Examiners

Moore Green

22 Friars Street,

Sudbury,

Suffolk,

CO10 2AA.

Girling & Upcher Educational Charity (Registered charity number 408196)

Trustees Report (continued)

Year to 30 April 2022

Trustees' responsibilities in relation to the financial statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

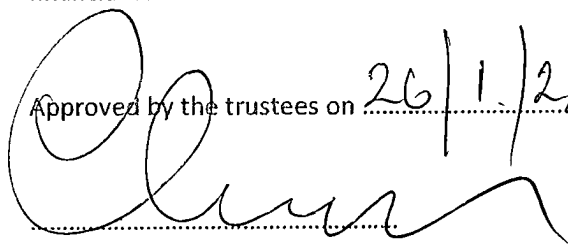
The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period. In preparing the financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures that must be disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information in accordance with legislation in the United Kingdom governing the preparation and dissemination of financial statements.

Approved by the trustees on 26/1/22 and signed on their behalf by:



G Challacombe

Girling & Upcher Educational Charity (registered charity number 408196)

Independent Examiner's Report to the Trustees of Girling & Upcher Charity

I report to the charity trustees on my examination of the accounts of the charity for the year ended 30th April 2022 which are set out on pages 5 to 8.

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').

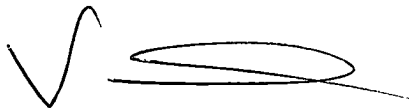
I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act;
or
2. the accounts do not accord with those records

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.



Vincent Chandler ACA FCCA
Moore Green
Chartered Accountants
22 Friars Street
Sudbury
Suffolk
CO10 2AA

Date1/2/23.....

Girling and Upcher Educational Charity

Statement of Financial Activities for the year ended 30th April 2022

			Year Ended	Year Ended
	Unrestricted	Restricted	30.04.2022	30.04.2021
	£		Total	Total
	£			£
Incoming Resources				
Rental income	37,500		37,500	18,750
Wayleave	0		0	199
Income from investments	452	382	834	1,164
Grants and Donations	0		0	0
Miscellaneous Income	0		0	0
Total Incoming Resources	37,952	382	38,334	20,113
Resources Expended				
Expenditure on Charitable activities	9,050	388	9,438	32,694
Other Expenditure	4,399		4,399	4,310
Total Resources Expended	13,449	388	13,837	37,004
Gains/(losses) on investment assets	-2,876	-355	-3,231	11,239
Net income / (expenditure)	21,627	(361)	21,266	(5,652)
Transfers between Funds				
Net movement in funds	21,627	-361	21,266	(5,652)
Total funds brought forward last year	60,906	11,265	72,171	77,823
Total funds carried forward at end of year	82,533	10,904	93,437	72,171

Girling and Upcher Educational Charity

Balance Sheet as at 30th April 2022

			Year Ended 30.04.2022	Year Ended 30.04.2021
	Unrestricted	Restricted	Total	
	£			£
Fixed Assets				
Investments	51115	10522	61637	64868
Current Assets				
Lloyds Bank Deposit Account	565		565	180
Lloyds Bank Current Account	30,603		30603	6,485
COIF Charities Deposit Fund	250		250	250
Need Charity Lloyds Bank Deposit Account		382	382	388
	82,533	10,904	93,437	72,171
Creditors	0	0	0	0
Net current assets/liabilities	82,533	10,904	93,437	72,171
Total assets less net current liabilities				
	82,533	10,904	93,437	72,171
Net assets	82,533	10,904	93,437	72,171
Unrestricted Funds				
General fund	82,533		82,533	60,906
Restricted Funds				
Girling relief in need		10,904	10,904	11,265
Total Restricted Funds	82,533	10,904	93,437	72,171
Total Funds	82,533	10,904	93,437	72,171

Declaration

I confirm that I have prepared the accounts from the records of Girling and Upcher Educational Charity are approved by me on behalf of the Trustees.

Mr G Challacombe
Trustee

Date

26/1/22

Girling and Upcher Educational Charity

1 Accounting Policies

Basis of accounting

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective October 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Resources Expended

Expenditure is recognised when a liability is incurred or a constructive obligation arises that result in the payment being unavoidable.

Liability Recognition

Liabilities are recognised as soon as there is a legal or constructive obligation to pay out resources.

Investments

Investments are valued in the balance sheet at market value at the year end. Investment income is included in the accounts when receivable and any gains or losses on revaluation at the year end are shown in the SOFA.

Debtors

Unless otherwise stated, all debtors represent income of this period received in the subsequent period.

Creditors

Unless otherwise stated creditors represent income received in advance or normal expenditure accrued.

2 Trustees

None of the Trustees or persons connected with them received any remuneration or other benefits as a result of their office during the year ended 30 April 2022 (2021 Nil).

Girling and Upcher Educational Charity

Notes Continued

3 Investment Assets

	<u>Value at</u> <u>30.04.2022</u>	<u>Income for</u> <u>year</u>
Investments held by Trustees for Girling and Upcher	£61,637	£834

4 Restricted Funds

	<u>Opening</u> <u>Balance</u>	<u>Incoming</u> <u>Resources</u>	<u>Resources</u> <u>Expended</u>	<u>Loss on</u> <u>Investments</u>	<u>Closing</u> <u>Balance</u>
	£	£	£	£	£
Girling relief in need	11,265	382	388	-355	10,904

The purpose of the charity is to relieve either generally or individually persons resident in Sudbury who are in conditions of need, hardship or distress.

Unrestricted Funds

	<u>Opening</u> <u>Balance</u>	<u>Incoming</u> <u>Resources</u>	<u>Resources</u> <u>Expended</u>	<u>Loss on</u> <u>Investments</u>	<u>Closing</u> <u>Balance</u>
	£	£	£	£	£
Girling and Upcher Educational Charity	60,906	37,952	13,449	-2,876	82,533

The purpose of the Educational charity is to provide grants to Student having a home address in Sudbury, Suffolk or having attended St. Gregory C.E.V.C. Primary School, Church Street, Sudbury, Suffolk for a period of at least two years and be over the age of 18 and under the age of 21 at 30th September in the year that the grant is given.