



Trustees' Annual Report for the period

From 1st June 2024 To 31st May 2025

Charity name: St Bernard Support CIO

Charity registration number: 1167104

Objectives and Activities

SORP reference	Summary of the purposes of the charity as set out in its governing document	Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.
Para 1.17	To promote and protect Good Health and Well-Being among people suffering from life limiting illnesses, their families and carers in particular but not exclusively by providing information, advice and practical support.	<p>St Bernard Support CIO continued to undertake a number of activities to help people affected by life limiting illnesses and terminal illnesses during the accounting year. St Bernard Support continued to work with a number of partners and organisations including GPs, hospices, hospital trusts, charities, support groups etc in delivering our services. St Bernard Support continues to operate on a nationwide basis.</p> <p>We provide our services either directly ourselves or by working with partners. One way we help people affected by life limiting illnesses is via our charity's financial well-being help sessions that promote financial well-being amongst people affected by life limiting illnesses. St Bernard Support continued to provide face to face help sessions (taking appropriate precautions where necessary regarding coronavirus and other infections). We also continued to provide our services online and by telephone. The help sessions and talks we have hosted have been informative and helpful to those who have attended them. Furthermore, we have worked with people affected by life limiting illnesses on an individual one-2-one basis by telephone, over the internet and in person when necessary.</p>

By helping people affected by life limiting illnesses and terminal illnesses, St Bernard Support has benefited the wider community. Our actions in promoting the well-being of individuals and those that care for them as well as work with other partners has helped people affected by life limiting illnesses such as cancer, heart disease etc.		
<p>The trustees of the Charitable Incorporated Organisation have paid due regard to the guidance issued by the Charity Commission on public benefit. The trustees have ensured that this is embedded in the charity's activities and in its services to people affected by life limiting illnesses.</p> <p>The Charity continues to meet the Charity Commission's public benefit criteria under both the advancement of citizenship or community development headings. The charity advances citizenship and community development by the assistance it provides to people affected by illnesses, their families and carers.</p>	Para 1.18	

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	St Bernard Support does not have a formal policy regarding grantmaking. Given our size it is not possible for St Bernard Support to make grants to individuals or other organisations.
Policy on social investment including program related investment	Para 1.38	St Bernard Support's policy on social investment is to ensure that all the charity's activities are aimed at benefiting the charity's users and wider society.
Contribution made by volunteers	Para 1.38	<p>St Bernard Support has been greatly assisted by volunteers in helping the charity deliver assistance to people affected by life limiting illnesses and those that care for them.</p> <p>Additional assistance has been offered by other organisations that have referred clients on to the charity in order to benefit from our services.</p> <p>The charity's activities have also benefited from free publicity offered by other organisations who have been happy to publicise the charity's activities. Again, this has enormously benefited the charity in enhancing the services it has been able to provide to people affected by life limiting illnesses.</p>

Other		

Achievements and Performance

SORP reference	Para 1.20	<p>The principal achievement of the charity in 2024/2025 continues to be helping people affected by life limiting illnesses and those that care for them.</p> <p>The charity continues to receive positive feedback from individuals that the charity has assisted. We have received both oral feedback and written statements of appreciation. The charity is always keen to receive feedback from stakeholders as this allows us to enhance and improve the services we offer.</p> <p>The charity has also received positive feedback from organisations we have helped or worked in partnership with. Again, we are always keen to seek feedback in order to ensure we meet the expectations of our partners and if possible, exceed them.</p> <p>The charity provides its services on a nationwide basis. We continue to provide face to face help sessions. Our services have also been provided over the internet and by telephone.</p> <p>Recipients of our charity's services have found our assistance to be useful, informative and supportive in meeting their needs and requirements.</p> <p>The charity's online Well-Being webinars continue to be informative and useful for the people who have participated in them.</p> <p>We have reviewed the charity's partly owned not for profit joint venture SBS Financial Services CIC (Community Interest Company). SBS Financial Services CIC was authorised and regulated to provide independent financial advice by the Financial Conduct Authority (FCA). A key aim of SBS Financial Services CIC was to provide cost effective independent financial advice regarding Defined Benefit pension transfers. Unfortunately, our partner Whiting Group decided that it could not</p>

<p>continue providing independent financial advice regarding Defined Benefit pension transfers. Therefore Whitting Group have decided to begin winding down SBS Financial Services CIC.</p> <p>The charity has begun looking at alternative partners to provide a similar service. A key challenge is that the number of financial advisers offering independent financial advice regarding defined benefit pension transfers has reduced significantly in the past few years.</p> <p>The charity has also continued to provide our free will-writing service which will provide a future income to the charity via legacies from the individuals receiving free wills.</p> <p>The charity has continued to look to expand the services it offers to people affected by life limiting illnesses. We intend to do this by working in partnership with other individuals and organisations such as GPs, hospices and charities. We already provide our well-being services in partnership with other organisations and individuals and any expansion will only be limited by the size of our charity.</p>		
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Additional information (optional)

You may choose to include further statements where relevant about:

<p>The main achievement of the charity in 2024/2025 continues to be helping people affected by life limiting illnesses and those that care for them.</p>	<p>Para 1.41</p>	<p>Achievements against objectives set</p>
<p>Recovering from coronavirus pandemic, the cost of living crisis and other commitments by the trustees and volunteers continued to have a significant impact on the charity's fundraising efforts. The charity continued to prioritise the delivering of its services rather than fundraising in the 2024-2025 Accounting Year.</p> <p>The charity continued to develop its free will-writing service with the intent of generating future income from this source.</p>	<p>Para 1.41</p>	<p>Performance of fundraising activities against objectives set</p>
<p>The charity continues to hold its monies in a high street bank. The charity didn't set particular investment performance objectives as its priority for its monies is to use them to deliver its services.</p>	<p>Para 1.41</p>	<p>Investment performance against objectives</p>
		<p>Other</p>

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	<p>The charity's financial position at the end of period was satisfactory given the support offered by trustees and volunteers.</p> <p>The charity made an operating loss in the 2024/25 Accounting Year.</p> <p>The operating loss saw the charity's reserves reduce slightly, and the charity continued to benefit from the generosity of its trustees and volunteers in deferring its claiming expenses.</p> <p>The charity is looking to grow its operations in the 2025/26 Accounting Year.</p>			
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	<p>At the moment the charity's priority is using its income to serve the needs of people affected by life limiting illnesses such as cancer and heart disease. Although building up reserves is important, the trustees feel that their priority is maximising the charity's service offered to its clients and stakeholders.</p>			
Amount of reserves held	Para 1.22	The charity had reserves of £274.36 in its bank account at the end of the Accounting Year.			
Reasons for holding zero reserves	Para 1.22				
Details of fund materially in deficit	Para 1.24	<p>Nevertheless, trustees and volunteers continued to support the charity through deferring claiming past expenses and costs back from the charity.</p> <p>The charity ran an operating loss in 2024/2025.</p>			
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	<p>There are no uncertainties about the charity continuing as a going concern because it continues to be supported by its trustees and volunteers.</p>			

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	<p>The charity received an increased amount of donations in the 2024/2025 Accounting Year. The charity also undertook a Fundraising Walk along the Dales Way which helped raise money through donations. The charity continued to focus</p>
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on building up its charitable activities rather than on fundraising activities.			
The charity's investment policy is to hold its monies in a high street bank to prioritise security of its monies.	Para 1.46	Investment policy and objectives including any social investment policy adopted	A description of the principal risks facing the charity
<p>The trustees take a proactive attitude in considering major risks and always seek effective ways to manage and minimise risks. The trustees have identified the major risks to which they believe the charity is exposed, these have been reviewed and systems have been established to mitigate against them.</p> <p>Injury to trustees, volunteers, members and activity participants. The charity ensures that all venues used by the charity for its activities have adequate insurance arrangements in place. Where necessary risk assessments are undertaken before all activities.</p> <p>Reduced income from fundraising. The charity is reliant upon income from donations and the generosity of the trustees and volunteers in deferring payment of expenses. The charity's strategy for dealing with reduced income from fundraising is to ensure that it manages its activities in proportion to the level of ongoing income, or the willingness of its trustees and volunteers to subsidise its activities. The charity has also benefited from good will from other organisations who have provided venues for meetings free of charge. This has helped reduced the charity's possible expenditure.</p> <p>Succession planning. The charity is heavily reliant upon volunteers to run and administer its activities. If there was a reduction in the number of volunteers the charity would have to reduce the scope and scale of its activities. In the worst case scenario, the charity would have to be wound up.</p> <p>Damage to the building, property and equipment. The charity's office address is rented. The owners of the building being responsible for insurance arrangements. The charity makes use of venues for holding meetings and seminars. Again, the charity ensures that these venues have</p>	Para 1.46		

Other		<p>appropriate insurance arrangements in place.</p> <p>Financial Arrangements. The charity has in place systems of internal controls that are designed to provide reasonable assurance against material mismanagement or loss. These include 2 signatories for all payments and a majority agreement amongst trustees for all spending commitments.</p> <p>Safeguarding of vulnerable clients. The charity helps people affected by serious, terminal and life limiting illnesses. Sometimes these clients are vulnerable regarding its relationship with vulnerable clients and also acts to ensure that partners that the charity works with comply with the charity's safeguarding policy. The charity's safeguarding policy is updated to comply with best practice.</p> <p>Protection of client data. Where the charity holds client data it ensures that it is held in compliance with data protection legislation. No client data is passed onto partners or other organisations without the consent of the client concerned. All clients are asked to sign a Client Agreement confirming their agreement to the holding of their personal data. The charity also ensures that partners that the charity works with have compliant data protection policies in place.</p>
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Structure, Governance and Management

Description of charity's trusts:		
Type of governing document	Para 1.25	Constitution
How is the charity constituted? (e.g. unincorporated association, CIO)	Para 1.25	Association
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Elected by Membership

Additional information (optional)
You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	St Bernard Support CIO
Other name the charity uses	St Bernard Support / SBS
Registered charity number	1167104
Charity's principal address	Broadstone House Broadstone Mill Broadstone Road Reddish Stockport SK5 7DL

Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1 Christopher Alan Bates	Trustee		Membership of Charity
2 Nicola Roberts	Trustee		Membership of Charity
3 Christian John Cox	Trustee		Membership of Charity
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Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	Details of arrangements for safe custody and segregation of such assets from the charity's own assets

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Exemptions from disclosure


Reason for non-disclosure of key personnel details

Other optional information

Declarations

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

Signed on behalf of the charity's trustees

	Signature(s)
CHRISTOPHER ALAN BATES	Full name(s)
TRUSTEE	Position (eg Secretary, Chair, etc)

Date

31/03/2026



CHARITY COMMISSION
FOR ENGLAND AND WALES

St Bernard Support CIO

1167104

Receipts and payments accounts

For the period

1st June 2024

To

31st May 2025

CC16a

Section A Receipts and payments

Unrestricted
funds
to the nearest
£

Restricted
funds
to the nearest £

Endowment
funds
to the nearest £

Total funds
to the nearest £

Last year
to the nearest £

A1 Receipts

Donations	2,421	-	-	2,421	250
Partnership Income	-	-	-	-	-
Legacies	-	-	-	-	-
Sub total (Gross income for AR)	2,421	-	-	2,421	250

A2 Asset and investment sales, (see table).

Sub total	-	-	-	-	-
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Total receipts

2,421	-	-	2,421	250
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A3 Payments

Design & Printing	-	-	-	-	-
Licensing	55	-	-	55	35
Telephony	324	-	-	324	499
Stationery	155	-	-	155	-
Travel Expenses	2,637	-	-	2,637	2,643
Office/Accommodation Costs	785	-	-	785	584
Website Hosting	48	-	-	48	48
Insurances	250	-	-	250	249
Will Writing Service	225	-	-	225	915
Accounting Services	308	-	-	308	-
Sub total	4,786	-	-	4,786	4,973

A4 Asset and investment purchases, (see table)

Sub total	-	-	-	-	-
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Total payments

4,786	-	-	4,786	4,973
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Net of receipts/(payments)

-	2,365	-	-	4,723
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A5 Transfers between funds

-	-	-	-	-
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A6 Cash funds last year end

274	-	-	-	1,895
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Cash funds this year end

274	-	-	-	291
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Section B Statement of assets and liabilities at the end of the period

Categories		B1 Cash funds		
Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £	Total cash funds
Bank Account	274	-	-	
	-	-	-	
	-	-	-	


Details		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £	B2 Other monetary assets
		-	-	-	
		-	-	-	
		-	-	-	
		-	-	-	
		-	-	-	

Details		Fund to which asset belongs	Cost (optional)	Current value (optional)	B3 Investment assets
			-	-	
			-	-	
			-	-	
			-	-	

Details		Fund to which asset belongs	Cost (optional)	Current value (optional)	B4 Assets retained for the charity's own use
				-	
				-	
				-	
				-	
				-	
				-	
				-	
				-	

Details		Fund to which liability relates	Amount due (optional)	When due (optional)	B5 Liabilities
Travel Expenses 2017-2025			11,862		
Office & Accommodation Costs 2024-25		Office/Accom	569		
Stationery Costs 2024-25		Stationery	155		
Free Wills Costs 2024-25		Will Writing	45		
Website & Telephony Costs 2024-25		Web/ Telephony	132		

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Maryoforwaha Bnts	31/03/26