

# THE CHARITY OF JOHN AND JOSEPH CARD

England & Wales · Charity number 203827

## Details

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Other names	DRAYCOTT CHARITY
Status	Registered
Legal form	Other
Registered	1962-04-24
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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Address	Micawbers New Road Draycott Cheddar Somerset BS27 3SG
Phone	01934 741912
Email	<a href="mailto:vskennedy2021@outlook.com">vskennedy2021@outlook.com</a>

## Activities

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**Objects:** (A) AT LEAST TEN PER CENT IN RELIEVING EITHER GENERALLY OR INDIVIDUALLY PERSONS RESIDENT IN THE VILLAGE OF DRAYCOTT WHO ARE IN THE CONDITIONS OF NEED, HARDSHIP OR DISTRESS BY MAKING GRANTS OF MONEY OR BY PROVIDING OR PAYING FOR ITEMS, SERVICES OR FACILITIES CALCULATED TO REDUCE THE NEED, HARDSHIP OR DISTRESS OF SUCH PERSONS. THE TRUSTEES OF THE CARD CHARITY MAY PAY FOR SUCH ITEMS, SERVICES OR FACILITIES BY WAY OF DONATIONS, SERVICES OR SUBSCRIPTIONS TO INSTITUTIONS OR ORGANISATIONS WHICH PROVIDE OR WHICH UNDERTAKE IN RETURN TO PROVIDE SUCH ITEMS, SERVICES OR FACILITIES FOR SUCH PERSONS, AND IN EXCEPTIONAL CASES THEY MAY GRANT RELIEF TO PERSONS OTHERWISE ELIGIBLE THEREFORE WHO ARE RESIDENT IMMEDIATELY OUTSIDE THE SAID VILLAGE BUT IN THE OPINION OF THE TRUSTEES OUGHT NEVERTHELESS FOR SUCH REASON TO BE TREATED AS IF RESIDENT THEREIN OR ARE LOCATED FOR THE TIME BEING WITHIN THAT VILLAGE. (B) AT LEAST TEN PER CENT IN PROMOTING THE EDUCATION OF PERSONS WHO ARE RESIDENT IN THE VILLAGE OF DRAYCOTT 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, GRANTS OR MAINTENANCE ALLOWANCES, TENABLE AT ANY SCHOOL, COLLEGE OR UNIVERSITY OR INSTITUTION OF FURTHER OR HIGHER EDUCATION (INCLUDING PROFESSIONAL OR TECHNICAL) APPROVED FOR THE PURPOSE BY THE TRUSTEES OF THAT CHARITY; (II) IN PROVIDING FINANCIAL ASSISTANCE, OUTFITS, CLOTHING (WITH THE EXCEPTION OF SCHOOL UNIFORM), 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; (C) AT LEAST TEN PER CENT TO THE SCHOOL LOCATED WITHIN THE PARISH OF RODNEY STOKE FOR (I) THE SUPPORT AND MAINTENANCE OF SUCH SCHOOL; AND (II) IN OR TOWARDS PROVIDING SUCH SPECIAL BENEFITS OF ANY KIND NOT NORMALLY PROVIDED BY THE LOCAL EDUCATION AUTHORITY FOR ANY SUCH SCHOOL AS AFORESAID AS MAY FROM TIME TO TIME BE AGREED BETWEEN THE TRUSTEES OF THE CHARITY AND THE HEAD TEACHER OF THE SCHOOL CONCERNED. (D) AT LEAST FIVE PER CENT IN PROVIDING RELIGIOUS INSTRUCTION IN ACCORDANCE WITH PROTESTANT PRINCIPLES, BY MEANS OF SUNDAY SCHOOLS OR OTHERWISE IN THE VILLAGE OF DRAYCOTT. (E) AT LEAST FIVE PER CENT PROMOTING THE SOCIAL AND PHYSICAL WELLBEING AND TRAINING OF THE BOYS AND GIRLS RESIDENT IN THE VILLAGE OF DRAYCOTT BY CONTRIBUTING TO THE UPKEEP OF THE COBLEY RECREATION FIELD TO IMPROVE THEIR GENERAL HEALTH AND PHYSICAL WELLBEING.

**Activities:** To alleviate "need hardship or distress in the "hamlet of Draycott".

## Classification

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- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Other Finance, Other Charitable Activities
- **What:** Education/training, The Prevention Or Relief Of Poverty, Religious Activities, Recreation
- **Who:** Children/young People, Elderly/old People, People With Disabilities, The General Public/mankind

## Geography

- **Area of benefit:** VILLAGE OF DRAYCOTT. PARISH OF RODNEY STOKE.
- Somerset

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-10-31	£10,884	£10,547	-	-
2023-10-31	£10,768	£10,353	-	-
2022-10-31	£51,196	£10,075	-	-
2021-10-31	£6,941	£8,259	-	-
2020-10-31	£8,357	£8,506	-	-

## Trustees

Name	Role	Appointed
<b>janette Vining</b>	Chair	2014-01-16
Annette Linda WILLS		2017-02-15
Headteacher Sarah NETTO		2024-11-21
IAN GLADMAN		2015-01-21
John Simon ENGLISH		2021-02-04
Julia Sheila Scott Garrett		2022-04-19
MIKE SEALEY		
Maria Ann Millard		2019-11-04
Miles Whittle		2018-08-24
RACHEL CHARD		
Rev STUART BURNS		2016-08-17
THEA OLIVER		2018-03-15

**THE CHARITY OF JOHN AND JOSEPH CARD**

England & Wales - Charity number 203827

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# Accounts

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# **THE CHARITY OF JOHN AND JOSEPH CARD**

**Aka DRAYCOTT CHARITY**

**203827**

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**ANNUAL ACCOUNTS** for the year ending  
31 October 2024

V S Kennedy  
Clerk and Treasurer to the Trustees  
Micawbers  
New Road  
Draycott  
Cheddar  
Somerset  
BS27 3SG

Dated the 31 October 2024

**CHARITY OF JOHN AND JOSEPH CARD. BANK ACCOUNTS**  
**From 01 11 2023 to 31 10 2024**

2023		RECEIPTS	2024	
£	P		£	P
£ 41,102.63		Lloyds Treasurers Account opening balance at 01 11 2024	£ 41,535.98	
		<b>Rent collected</b>		
£ 6,240.00		P Carnell - tenant (rent paid 6 monthly)	£ 6,240.00	
		<b>Dividends</b>		
£ 973.19		Alliance Trust	£ 1,028.76	
£ 242.73		Personal Assets Trust	£ 266.40	
£ 802.38		Witan Investment Trust	£ 850.44	
£ 1,382.84		Munro Smart	£ 1,480.14	
£ 1,096.37		Canlife Diversified	£ 987.19	
			£ 4,612.93	
		<b>Wayleaves</b>		
£ 30.99		Western Power wayleaves	£ 31.95	
		pole		
£ 10,768.50		Total income	£ 10,884.89	
<b>£ 51,888.57</b>			<b>£ 52,420.86</b>	

**CHARITY OF JOHN AND JOSEPH CARD BANK ACCOUNTS  
FROM 01 11 2023 TO 31 10 2024**

2023		PAYMENTS		2024	
£	P			£	P
		<b>Expenses</b>			
£	86.52	Zurich Charities public liability	Insurance	£	86.52
£	300.00	V Kennedy Clerk's honorarium	Honorarium	£	300.00
£	32.97	out of pocket expenses		£	26.39
£	60.00	London Stock Exchange	LEI Fee 2023	£	60.00
£	0	Kings Estate Agents	J Denbee Fee	£	120.00
		<b>Grants listed overleaf:-</b>			
£	3,322.00		Pensions and hardship	£	3,238.00
£	4,653.50		Individual	£	3,140.40
£	471.96		School	£	1,500.00
£	226.20		Religious Education	£	66.30
£	1,200.00		Cobley Field	£	1,300.00
			Strawberry Tots	£	409.51
			Donation Butterfly Garden	£	300.00
<b>£ 10,353.15</b>		<b>Total expenditure</b>		<b>£ 10,547.12</b>	
<b>£ 41,535.98</b>		<b>Closing balance Lloyds Treasurers Account</b>		<b>£ 41,873.74</b>	

**GRANTS  
Necessitous  
grants:-**

From 2023-2024

<b>Pensions*</b>	Bancroft Ms D	32 weeks @ £8.00	£256.00
	Brueford Mr. L.**	52 weeks @ £8.00	£426.00
	Churches Mrs. P.**	52 weeks @ £8.00	£426.00
	Evans Mrs. M**	52 weeks @ £8.00	£426.00
	Holford Mr/s. P. & H.**	52 weeks @ £8.00	£426.00
	Maidment Mrs. D.**	52 weeks @ £8.00	£426.00
	Manning Mrs J**	52 weeks @ £8.00	£426.00
	Sheldon Mr. R.**	52 weeks @ £8.00	£426.00
		sub	<b>£3,238.00</b>
<b>Individual</b>	Binning M.	Higher Ed.	£450.00
	Eccleston I.	Higher Ed.	99.40
	Ellis White R.	Higher Ed	£450.00
	Sindrey A.	Higher Ed	£450.00
		sub	<b>£1,449.00</b>
	P. Bright for Beatrix	General Ed	£ 100.00
	H. Driscoll for Isaac	General Ed	£ 200.00
	L. Eccleston for Olivia and Rhairi	General Ed	£ 200.00
	E. Ellis for Othello, Athena & Seraphim	General Ed	£ 300.00
	R. Kemp for Joshua	General Ed	£ 200.00
	L. Knowles for Joseph	General Ed	£ 100.00
	T. Northcott for Ella	General Ed	£ 200.00
	N. Rushton for George & Gwen	General Ed	£ 191.00
	L. Starr for Ellie & Kitty	General Ed	£ 200.00
		sub	<b>£1,691.00</b>
Group	Strawberry Tots		£ 409.51
School	Draycott & Rodney School		£1,500.00
Rel Ed	Draycott & Rodney School		£ 66.30
Cobley Field	Grass Cutting		£1,300.00
Donation	Butterfly Garden		£ 300.00
		sub	<b>£3,575.81</b>
<b>TOTAL</b>			<b>£9,954.21</b>

\* pensions paid every 4 weeks.

\*\* Christmas Bonus of £10.00.

2023		ASSETS	2024	
£	p		£	p
468,270.00		52.03 acres @ £9000.00 per acre to include cowshed	468,270.00	
30.00		Stationery etc.	30.00	
<hr/>			<hr/>	
£ 139,315.04		Hargreaves Lansdown account	£ 162,759.47	
£ 607,615.04		<b>TOTALS</b>	£ 631,059.47	

LIABILITIES None

Signed  Printed Name Valerie Kennedy

Clerk and Treasurer to the Trustees.

Micawbers, New Road, Draycott, Cheddar,  
Somerset. BS27 3SG

Dated this 17 day of NOV 2024

**THE CHARITY OF JOHN AND JOSEPH CARD. (aka The Draycott Charity).**

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES.**

Report on the account of this Charity for the year ended 31 October 2024.

Respective responsibilities of trustees and examiner.

As the charity's trustees you are responsible for the preparation of the accounts; you consider that the audit requirements of section 43(2) of the Charities Act 1993, (the Act), does not apply.

It is my responsibility to state, on the basis of procedures specified in the general directions given by the Charity Commissioners under section 43 (7) (b) of the Act, whether particular matters have come to my attention.

Basis of independent examiner's report.

My examination was carried out in accordance with the general directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement.


In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements

- to keep accounting records in accordance with Section 41 of the Act, and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Act.

have not been met; or

(2) to which in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name:  (M. Warne). Dated this 17<sup>th</sup> day of November 2024

Printed name: MARY J. WARNE

Relevant professional qualifications or body: N/A

Address: The Thatched Cottage, Wells Road, Rodney Stoke.  
Cheddar. BS27 3XH



# Trustees' Annual Report for the period

Period start date

Period end date

1<sup>st</sup> Nov 2023

31<sup>st</sup> Oct 2024

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From

To

## Section A

## Reference and administration details

**Charity name**

Charity of John and Joseph Card

**Other names Charity is known by**

The Draycott Charity

**Registered Charity number (if any)**

203827

**Cheddar, Somerset**

Micawbers, New Road

Draycott, Cheddar,

Somerset.

**Postcode BS27 3SG**

### Names of the Charity Trustees who manage the Charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Rev Stuart Burns			Ex Officio
2	Rachel Chard			
3	John English			Parochial Church Council
4	Ian Gladman			Parish Council
5	Maria Millard			
6	Rev. Thea Oliver			
7	Mike Sealey			Parish Council
8	Janette Vining			
9	Miles Whittle			
10	Annette Wills	Chairperson		
11	Julia Garrett			
12	Sarah Netto			Ex Officio
13				
14				
15				
16				
17				
18				
19				
20				

### Names of the Trustees for the Charity, if any, (for example, any custodian Trustees)

Name	Dates acted if not for whole year

**Names and addresses of advisers (Optional information)**

Type of adviser	Name	Address
Financial	Mark Meldon	Meldon and Co Ltd. Bath Street, Cheddar BS27 3AA
Land Agent	John Denbee	Kings Estate Agents, 6a Union Street, Cheddar. BS27 3NA

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

N/A

**Section B Structure, governance and management**

**Description of the Charity's trusts**

Type of governing document	Scheme including appointment of Trustees.
How the Charity is constituted	Trust
Trustee selection methods	three co optative seven nominative Two ex officio

**Additional governance issues (Optional information)**

You may choose to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of Trustees;
- the Charity's organisational structure and any wider network with which the Charity works;
- relationship with any related parties;
- Trustees' consideration of major risks and the system and procedures to manage them.

**Section C Objectives and activities**

**Summary of the objects of the Charity set out in its governing document**

To relieve need, hardship or distress of the residents of the "hamlet of Draycott" for:-  
Pensions and hardship  
Individual education, all ages  
The school within the Parish  
Religious education  
Upkeep of the Recreation Field

Advertising the work of the Charity through the Parish Newsletter which is delivered to every household, the School, the Church, the village shop, and village social media page.

Distribution of income in the way of grants, through application, but on the basis of need.

Hardship grants may be applied for, and given, at the time of need, with the agreement of the chairperson, but most other grants are considered by the Trustees at their regular meetings.

**Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that Trustees have had regard to the guidance issued by the Charity Commission on public benefit)**

**Additional details of objectives and activities (Optional information)**

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Minimum percentage amounts are allocated to each of the five objectives, allowing the Trustees to have flexibility, according to the type and number of applications each year, 60% being available for additional allocation.

Pensions are distributed by direct debit every four weeks throughout the year, and are not continuous, but discussed at the AGM.

Other grants are either given directly to the applicant by bank transfer, or might go to a third party, upon receipt of an invoice.

Investments are overseen by a Financial Adviser and are in medium to low risk accounts.

## Section D

## Achievements and performance

**Summary of the main achievements of the Charity during the year**

2. Grant distribution. There has been a move to fewer pensioners needing assistance, but more children in poverty, requiring help with educational needs.

3. Land.

Let to tenant farmers, the annual inspection took place in September. The Hinckley Point power station overhead lines run through the land and the new road has been constructed.. Grass seeding, tree planting and hedge filling work has commenced to obstruct the long distance view of the new pylons which are higher than those previously in situ. The tenant is receiving compensation for loss of grazing and trustees have received the second of two payments of £1500 easements which will replace wayleaves, *in due course*.

All the tenant's land is in very good condition.

**Section E****Financial review**

**Brief statement of the Charity's policy on reserves**

The Charity has increased its reserve in the cash account of the Portfolio, which may be added to the income available for distribution, should the need arise.

**Details of any funds materially in deficit**

None.

**Further financial review details (Optional information)**

You may choose to include additional information, where relevant about:

- the Charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the Charity;
- investment policy and objectives including any ethical investment policy adopted.

In 1724 The Charity was left land which has been let ever since, to tenant farmers, either on an old style Agricultural Tenancies or on modern Business Farm Tenancies, the rent being added to income for distribution.

The Trustees walk their land annually to ensure it is kept in good condition by the tenants.

The original investments were in the form of cash funds left in 1728, which have grown substantially into the portfolio of today, by shrewd investing and have been added to by the sale of some of the land during the twentieth century.

The investment policy is low to medium risk, but to produce a balance between growth and income, as the objective is to distribute as much as possible on an annual basis.

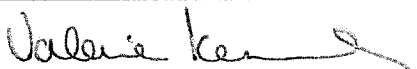
**Section F****Other optional information**

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**Section G****Declaration**

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

**Signed on behalf of the Charity's Trustees**

<b>Signature(s)</b>		
<b>Full name(s)</b>	Valerie Kennedy	
<b>Position (eg Secretary, Chair, etc)</b>	Clerk and Treasurer	
<b>Date</b>	31 October 2024	

**THE CHARITY OF JOHN AND JOSEPH CARD**

England & Wales - Charity number 203827

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# Accounts

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## Trustees' Annual Report for the period

**From** 01/01/2022 **Period start date**  
**To** 31/12/2022 **Period end date**

**Charity name: Oasis Counselling Services**

**Charity registration number: 1192873**

## Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The Objects of the CIO are, for the public benefit, the protection of health and the relief of sickness and distress in particular by the provision of accessible counselling services
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 and 1.19	We provided a safe and welcoming space for people through counselling. Provided a confidential service within the community to those affected by marriage breakdown, trauma, mental well-being, domestic violence, abuse or at risk of becoming or recovering from the misuse of alcohol and drugs. We have increased our clients through our website.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	All trustees have been provided with the guidance document for public benefit from the Charity Commission. Any decisions made by the Charity take this guidance into consideration.

### Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	n/a
Policy on social investment including program related investment	Para 1.38	n/a
Contribution made by volunteers	Para 1.38	n/a

Other		

## Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>Oasis provides rapid access to counselling services to meet the needs of the local community. Services are priced appropriately to ensure all budgets and scenarios are catered for via Bursary and Scaling pricing.</p> <p>Our user-friendly website enabled the community to access our services a lot quicker.</p> <p>We continue to assist the local community by providing, and continually improving, access to mental health services.</p>

### Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	n/a
Performance of fundraising activities against objectives set	Para 1.41	n/a
Investment performance against objectives	Para 1.41	n/a
Other		

## Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	£35173
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	A reserve of approximately 3 months income for expenditures is kept
Amount of reserves held	Para 1.22	£10000
Reasons for holding zero reserves	Para 1.22	n/a
Details of fund materially in deficit	Para 1.24	n/a
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	n/a

### 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	Donations from counselling services
Investment policy and objectives including any social investment policy adopted	Para 1.46	n/a
A description of the principal risks facing the charity	Para 1.46	Customers being unable to afford counselling services. This is mitigated by providing Bursary and Scaling pricing
Other		

## Structure, Governance and Management

Description of charity's trusts:		n/a
Type of governing document (trust deed, royal charter)	Para 1.25	Trust Deed
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	CIO
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	<ul style="list-style-type: none"> <li>• Trustee must be a natural person</li> <li>• No individual is appointed as a Charity Trustee of the CIO: if he or she is under the age of 18 years; or if he or she would automatically cease to hold office.</li> <li>• No one is entitled to act as a Charity Trustee whether on appointment or on any reappointment until he or she has expressly acknowledged, in whatever way the Charity Trustees decide, his or her acceptance of the office of Charity Trustee</li> </ul>

### 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	Trustees are provided with online safeguarding training courses and have read and agreed the Charities safeguarding policy. All Trustees undertake DBS checks.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	This is a relatively flat structure with a manager and a number of counsellors
Relationship with any related parties	Para 1.51	n/a
Other		

### Reference and Administrative details

Charity name	Oasis Counselling Services
Other name the charity uses	n/a
Registered charity number	1192873
Charity's principal address	Concord House 41 Overy Street Dartford Kent

	DA1 1UP



## Funds held as custodian trustees on behalf of others

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

### 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)

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### Exemptions from disclosure

Reason for non-disclosure of key personnel details

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### Other optional information

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## Declarations

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

Signed on behalf of the charity's trustees

Signature(s)



Full name(s)

James Peter Hurrell

Position (eg Secretary,  
Chair, etc)

Chairperson

Date

04/08/2023

# THE CHARITY OF JOHN AND JOSEPH CARD

Aka DRAYCOTT CHARITY

203827

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**ANNUAL ACCOUNTS** for the year ending  
31 October 2022

V S Kennedy  
Clerk and Treasurer to the Trustees  
Micawbers  
New Road  
Draycott  
Cheddar  
Somerset  
BS27 3SG

Dated the 31<sup>st</sup> day of October 2022

**CHARITY OF JOHN AND JOSEPH CARD. BANK ACCOUNTS**  
**From 01 11 2021 to 31 10 2022**

2021 £	P	<b>RECEIPTS</b>	2022 £
		Lloyds Treasurers Account opening balance at 01 11 2021	£ 17,951.25
19,268.42	£		
		<b>Rent collected</b>	
		R.E. Carnell half year to paid in arrears	£ 780.00
£ 780.00			
		half year to	£ 780.00
£ 780.00			
		P. Carnell Whelfield in advance year from	£ 1,560.00
£ 1,560.00			
		£120 per acre	£ 1,560.00
£ 1,560.00			
		<b>Dividends</b>	
		Alliance Trust	£ 938.66
£ 579.24			
		Baillie Gifford Strategic Bond	£ 15,531.00
£ 478.77			
		Personal Assets Trust	£ 255.10
£ 197.35			
		Scottish Mortgage Investment Trust	£ 10,069.72
£ 97.57			
		Witan Investment Trust	£ 763.80
£ 754.12			
		Worldwide Healthcare Trust	£ 20.97
£ 58.94			
	N/A	Munro Smart	£ 149.12
	N/A	Canlife Diversified	£ 281.79
	N/A	Hargreaves Lansdown*	£ 523.65
		<b>Wayleaves</b>	
		Western Power wayleaves	£ 30.99
£ 65.17			
		oversail	£ N/A
£ 30.69			

£	Total income	£
6,941.85		33,244.80

<b>£</b>	<b>£</b>
<b>26,210.2</b>	<b>51,196.05</b>
<b>7</b>	

\*difference between bank statement and contract note of sale of Baillie Gifford and Scottish Mortgage which included any other available balance.

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**CHARITY OF JOHN AND JOSEPH CARD BANK ACCOUNTS  
FROM 01 11 2021 TO 31 10 2022**

2021	<b>PAYMENTS</b>		2022
£	P		£
			P
	<b>Expenses</b>		
£	Zurich Insurance public liability	Ins.	£
86.52			86.52
£	V Kennedy Clerk's honorarium	Honorarium	£
300.00			300.00
£	out of pocket expenses		£
N/A			29.90
£	Mr. M. Earing honorarium	Honorarium	£
150.00			N/A
£	London Stock Exchange	LEI Fee 2022	£
78.00			78.00
£	Mr. M. Kennedy Computer	Computer	£
345.00			N/A
N/A	Berry Redmond Gordon & Penney	Legal Fees	£
			420.00
	<b>Grants listed overleaf:-</b>		
£		Pensions and hardship	£
2,952.00			3,028.00
£		Individual	£
2,700.00			3,342.00

£		School	£
1,147.50			1,791.00
£		Religious	N/A
N/A			£
£		Cobley Field	1,000.00
500.00			
(£8,259,02)	Total expenditure		£
			10,075.42
£	Closing balance Lloyds Treasurers Account		£
17,951.25			41,120.63

3

**GRANTS  
Necessitous  
grants:-**

From 2021-2022

**Pensions**

Brueford Mr. L	52 weeks @ £8.00	£416.00
Churches Mrs. P.	52 weeks @ £8.00	£416.00
Evans Mrs. M	52 weeks @£8.00	£416.00
Holford Mr/s. P. & H.	52 weeks @ £5.00	£260.00
Maidment Mrs. D.	52 weeks @ £5.00	£260.00
Manning Mrs J	52 weeks @ £5.00	£260.00
Parkes Miss M	52 weeks @ £5.00	£260.00
Pavey Mrs. A (d. Aug 2022)	44 weeks @ £5.00	£220.00
Reed Mrs K	52 weeks @ £5.00	£260.00
Sheldon Mr. R.	52 weeks @ £5.00	£260.00
	sub	<b>£3,028.00</b>

**Individual**

Archibald B.	Higher Ed.	£350.00
Binning M.	Higher Ed	£350.00
Lukins H.	Higher Ed	£80.00
Meldon R.	Higher Ed	£350.00

	Sindrey A.	Higher Ed	£350.00
	Sweeting G	Higher Ed	£350.00
		sub	<b>£1,830.00</b>
	Bright Mrs P for Beatrix	General Ed.	£150.00
	Driscoll Mrs I for Issac	General Ed.	£25.00
	Haskins Mrs E for Daniel & Olly	General Ed.	£150.00
	Knowles Mrs H for Joseph	General Ed.	£150.00
	Olsen Miss N for Jasmine & India	General Ed.	£125.00
	Parsons Mrs S for Vincent & Poppy	General Ed.	£300.00
	Walsh Mr R for Jasmine & Sophia	General Ed.	£300.00
<b>Group</b>	Strawberry Tots	Rent (DMH)	£312.00
		sub	<b>£1,512.00</b>
<b>Group</b>			
School	Draycott & Rodney		£1,791.00
Rel Ed	Draycott & Rodney		N/A
Cobley Field			£1,000.00
		sub	<b>£2,791.00</b>
<b>TOTAL</b>			<b>£9,161.00</b>

4

<b>2021</b>		<b>ASSETS</b>	<b>2022</b>	
<b>£</b>	<b>p</b>		<b>£</b>	<b>p</b>
468,270.00		52.03 acres @ £9000.00 per acre to include cowshed	468,270.00	
30.00		Stationery etc.	30.00	
345.00		Computer		N/A
<b>£198,078.77</b>		<b>TOTALS</b>	<b>£141,676.20</b>	

Hargreaves Lansdown account

LIABILITIES none

Signed ..... Printed Name.....

Clerk and Treasurer to the Trustees.

Micawbers, New Road, Draycott, Cheddar,  
Somerset. BS27 3SG

Dated this .....day of .....2022

5

**THE CHARITY OF JOHN AND JOSEPH CARD.** (aka The Draycott Charity).

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES.**

Report on the account of this Charity for the year ended 31October 2022.

Respective responsibilities of trustees and examiner.

As the charity's trustees you are responsible for the preparation of the accounts; you consider that the audit requirements of section 43(2) of the Charities Act 1993, (the Act), does not apply.

It is my responsibility to state, on the basis of procedures specified in the general directions given by the Charity Commissioners under section 43 (7) (b) of the Act, whether particular matters have come to my attention.

Basis of independent examiner's report.

My examination was carried out in accordance with the general directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of accounts presented with those

records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement.

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements

- to keep accounting records in accordance with Section 41 of the Act, and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Act.

have not been met; or

(2) to which in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name:.....(M. Warne). Dated this.....day of..... 2022

Printed name.....

Relevant professional qualifications or body.....

Address: The Thatched Cottage, Wells Road, Rodney Stoke.  
Cheddar. BS27 3XH

## INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES.

Report on the account of this Charity for the year ended 31 October 2022.

Respective responsibilities of trustees and examiner.

As the charity's trustees you are responsible for the preparation of the accounts; you consider that the audit requirements of section 43(2) of the Charities Act 1993, (the Act), does not apply.

It is my responsibility to state, on the basis of procedures specified in the general directions given by the Charity Commissioners under section 43 (7) (b) of the Act, whether particular matters have come to my attention.

Basis of independent examiner's report.

My examination was carried out in accordance with the general directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.


Independent examiner's statement.

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements
- to keep accounting records in accordance with Section 41 of the Act, and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Act.

have not been met; or

- (2) to which in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name:  (M. Warne). Dated this 17 day of November 2022

Printed name: MARTYN WARNE

Relevant professional qualifications or body: N/A

Address: The Thatched Cottage, Wells Road, Rodney Stoke.  
Cheddar. BS27 3XH