

# ST BERNARD'S CHARITY

England & Wales · Charity number 207727

## Details

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**Other names** ST BERNARD'S CHARITY FOR GENTLEWOMEN

**Status** Registered

**Legal form** Other

**Registered** 1967-01-18

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

## Contact

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**Address** 69 New Church Road  
Hove  
East Sussex  
BN3 4BA

**Phone** 01273281332

**Email** [johneputtock@aol.com](mailto:johneputtock@aol.com)

## Activities

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**Objects:** TO RELIEVE WOMEN WHO ARE IN NEED OF FINANCIAL ASSISTANCE THROUGH SICKNESS, CONVALESCENCE OR OLD AGE OF THEMSELVES, THEIR SPOUSES OR DEPENDENTS.

**Activities:** To relieve women who are in need of financial assistance in sickness, convalescence or old age of themselves, their spouses or dependents

## Classification

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

## Geography

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- Brighton And Hove
- East Sussex
- West Sussex

## Finances

| Period end | Income  | Expenditure | Assets | Employees |
|------------|---------|-------------|--------|-----------|
| 2025-12-31 | £37,469 | £30,363     | -      | -         |
| 2024-12-31 | £38,046 | £44,800     | -      | -         |
| 2023-12-31 | £38,271 | £44,195     | -      | -         |
| 2022-12-31 | £35,084 | £48,813     | -      | -         |
| 2021-12-31 | £35,356 | £34,374     | -      | -         |

## Trustees

| Name                       | Role  | Appointed  |
|----------------------------|-------|------------|
| <b>JOHN EDWARD PUTTOCK</b> | Chair |            |
| Emma Martyr                |       | 2022-06-17 |
| Nigel Sarjudeen            |       | 2018-07-06 |
| Vicky Hiscox               |       | 2016-07-15 |

## Linked charities

- VIOLET COLEMAN BEQUEST (207727-1)

**ST BERNARD'S CHARITY**

England & Wales - Charity number 207727

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# Accounts

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**ST BERNARD'S CHARITY**

Trustees Report and Financial Statements

For the Year ending 31 December 2025

Independently Examined

CHARITY NO: 207727

## **TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2025**

The Trustees have pleasure in presenting their report for the year ended 31 December 2025

### **OBJECTS AND ADMINISTRATION OF THE CHARITY**

The objects of the Charity are set out in clause 4 of the Charity Commission Scheme sealed on 15 December 1967 as amended on 16<sup>th</sup> September 2013 by the Charity Commission under the power given in the Charities Act 2011 and now reads as follows:-

The object of the charity shall be to relieve women who are in need of financial assistance through sickness, convalescence or old age of themselves, their spouses or dependents. The trustees, with the agreement of the Charity Commission, interpret sickness in its widest context to include both physical and mental ill health in all its forms.

The Chair, in consultation with the other trustees by email, in respect of grant applications, carries out the day-to-day administration of the Trust. All bank transfers are authorised by two trustees. All aspects of the Trust are discussed at the three formal meetings of the Trustees held each year when management accounts and expenditure schedules are presented.

New Trustees are identified and appointed by the existing Trustees. The Chair of Trustees is responsible for the induction of any new Trustees, which involves awareness of a Trustee's responsibilities, the governing document, administrative procedures, the history and objects of the Charity. A new Trustee receives a copy of the previous year's annual report and accounts and a copy of the Charity Commission leaflet 'The Essential Trustee – What you need to know'.

### **TRUSTEES**

Mrs E Martyr

Mrs H V Hiscox (Secretary)

Mr J E Puttock (Chair)

Mr N Sarjudeen

### **REGISTERED ADDRESS**

Ground Floor Flat, 69 New Church Road, Hove, BN3 4BA

### **FINANCIAL REVIEW**

Rents received for the year ended 31 December 2025 amounted to £36,170 (2024 £36,820). Current assets including properties total £1,798,102. Of this amount £18,271 is held at the Charity's banks and £10,831 is in a high interest 95-day account. The balance is the current value of the Trust's property.

46 grants (2024- 47) were made during 2025 amounting to £21,753 (2024 £17,633). Property maintenance was much reduced this year at £7,023 (2024 £25,727). The surplus of income over expenditure amounted to £7,106 ( 2024-£6.754)

The Trustees consider sufficient funds are being carried forward to cover emergencies and to undertake any maintenance and repairs to the Trust's three properties as and when required as well as being able to positively respond to grant applications.

## PUBLIC BENEFIT

The Trustees have complied with the duty in section 4 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission when reviewing the aims and objectives and in considering grant applications. The Trustees consider that our activities reflect our aims and objectives, and that they are designed to provide accessible services and activities that benefit the public in accordance with our charitable objects.

## PROFESSIONAL ADVISORS

### **Bankers:**

|                  |                               |                        |
|------------------|-------------------------------|------------------------|
| NatWest          | Charities Aid Foundation Bank | Redwood Bank           |
| Town Hall Branch | 25 Kings Hill Avenue          | The Nexus Building     |
| 103 Church Road  | West Malling                  | Broadway               |
| Hove             | Kent                          | Letchworth Garden City |
| BN3 2BS          | ME19 4TA                      | SG6 3TA                |

### **Solicitors:**

|                   |                                |
|-------------------|--------------------------------|
| Mayo Wynne Baxter | Griffith Smith Farrington Webb |
| 3 Bell Lane       | 47 Old Steine                  |
| Lewes             | Brighton                       |
| East Sussex       | BN1 1NW                        |
| BN7 1JU           |                                |

### **Independent Examiner:**

Mr J R Young  
7 The Crescent  
Southwick  
West Sussex  
BN42 4LB

## POLICY ON RESERVES AND INVESTMENT POLICY

It is the general policy of the Trustees to distribute the Trust's income on a regular basis in response to applications for funding in accordance with the Trust's objects and retain a balance to meet unexpected expenditure on the maintenance of the 3 properties owned by the Trust, or any emergency requests for financial help. As part of this policy the Trustees continue to invest £10,831 in a 95-day account with Redwood Bank. The charity seeks to maintain a minimum balance of £10,000 in this account. At the year end this was actually £18,271.

Apart from the 3 properties owned by the Trust and the cash reserves there are no other capital assets.

## RISK MANAGEMENT

The Trustees have considered the risks to which the Trust might be exposed. All 3 properties are fully insured and all the tenants are expected to remain the same in 2026. Income from the properties is expected to slightly increase in 2026 and regular maintenance will continue to take place. The trust has no other contractual commitments beyond the tenancy agreements.

## PLANS FOR THE FUTURE

The Trustees plan to continue to make grants of financial support in response to applications, where appropriate in accordance with the Trust's objects.

The report was approved by the Trustees on 19 March 2026

Signed on behalf of the Trustees by J Puttock John Puttock - Trustee and Chair

**ST BERNARD'S CHARITY**

**Receipts and Payments Accounts for the Year Ended 31 December 2025**

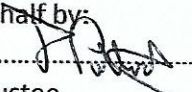
**Charity Number 207727**

| <b>Incoming Resources</b>   | <b>Unrestricted</b> | <b>Restricted</b> | <b>2025</b>      | <b>Last Year</b> |
|---|---------------------|-------------------|------------------|------------------|
|   | <b>Funds</b>        | <b>Funds</b>      | <b>Total</b>     |                  |
|   | <b>£</b>            | <b>£</b>          | <b>Funds</b>     | <b>2024</b>      |
|   |                     |                   | <b>£</b>         | <b>£</b>         |
| Rents   | 36,170              | 0                 | <b>36,170</b>    | 36,820           |
| Interest  | 549                 | 0                 | <b>549</b>       | 626              |
| Donations and Gift Aid  | 750                 | 0                 | <b>750</b>       | 600              |
| Legacy  | 0                   | 0                 | <b>0</b>         | 0                |
| <b>Total Incoming resources</b>                                       | <b>37,469</b>       | <b>0</b>          | <b>37,469</b>    | <b>38,046</b>    |
| <b>Resources expended</b>   |                     |                   |                  |                  |
| Property Maintenance  | 7,023               | 0                 | <b>7,023</b>     | 25,727           |
| Property Insurance  | 1,527               | 0                 | <b>1,527</b>     | 1,380            |
| Sundry Expenditure  | 0                   | 0                 | <b>0</b>         | 0                |
| Bank Charges  | 60                  | 0                 | <b>60</b>        | 60               |
| Donations and Grants  | 21,753              | 0                 | <b>21,753</b>    | 17,633           |
| <b>Total resources expended</b>                                       | <b>30,363</b>       | <b>0</b>          | <b>30,363</b>    | <b>44,800</b>    |
| <b>Net incoming resources before other recognised gains or losses</b> | <b>7,106</b>        | <b>0</b>          | <b>7,106</b>     | <b>-6,754</b>    |
| <b>Gains/Losses on Revaluation of Fixed assets - see note 1</b>       | <b>19,000</b>       | <b>0</b>          | <b>19,000</b>    | <b>83,000</b>    |
| <b>Net movement in funds</b>  | <b>26,106</b>       | <b>0</b>          | <b>26,106</b>    | <b>76,246</b>    |
| Total Funds brought forward   | 1,771,996           |                   | <b>1,771,996</b> | 1,695,750        |
| Total funds this year end   | 1,798,102           | 0                 | <b>1,798,102</b> | 1,771,996        |

**Balance Sheet and Statement of assets and liabilities at the end of the period  
Ended 31st December 2025**

|  | Unrestricted<br>Funds | Restricted<br>Funds | Total<br>Funds   | Last Year<br>2024 |
|--|-----------------------|---------------------|------------------|-------------------|
|  | £                     | £                   | £                | £                 |
| <b>Fixed Assets</b>                        |                       |                     |                  |                   |
| 7 Nevill Avenue, Hove                      | 705,500               | 0                   | <b>705,500</b>   | 698,000           |
| 17 Fallowfield Crescent, Hove              | 548,000               | 0                   | <b>548,000</b>   | 542,000           |
| 145 Montgomery Street, Hove                | 515,500               | 0                   | <b>515,500</b>   | 510,000           |
| <b>Current Assets</b>                      |                       |                     |                  |                   |
| Cash at Banks                              | 18,271                | 0                   | <b>18,271</b>    | 11,565            |
| Investments                                | 10,831                | 0                   | <b>10,831</b>    | 10,432            |
| <b>Less Creditors</b>                      |                       |                     |                  |                   |
| Amount falling due in 1 year               | 0                     | 0                   | 0                | 0                 |
| <b>Net Assets less current liabilities</b> | <u>1,798,102</u>      |                     | <u>1,798,102</u> | <u>1,771,997</u>  |
| <b>Represented by</b>                      |                       |                     |                  |                   |
| General Fund                               | 1,771,996             | 0                   | <b>1,771,996</b> | 1,695,750         |
| Revaluation of property                    | 19,000                |                     | <b>19,000</b>    | 83,000            |
| Net incoming resources/losses              | 7,106                 | 0                   | <b>7,106</b>     | -6,754            |
| <b>Total Funds</b>                         | <u>1,798,102</u>      |                     | <u>1,798,102</u> | <u>1,771,996</u>  |

The financial statements were approved by the Trustees on 19/3/2026 and signed on its behalf by:

  
Trustee

Name J. PUTTOCK

**Notes to the accounts**

**Note 1 Revaluation of Fixed Assets**

In accordance with current requirements the trustees have undertaken a revaluation of its property investments. Based on the known market trends and information available on property values by the local council the trustees have increased the property values by 1.1%.

|                           | Freehold<br>Property | 2025             | 2024             |
|---------------------------|----------------------|------------------|------------------|
|                           | £                    | £                | £                |
| At January                | 1,750,000            | <b>1,750,000</b> | 1,667,000        |
| Disposals                 | 0                    | 0                | 0                |
| Revaluation               | 0                    | <b>19,000</b>    | 83,000           |
|                           | <u>1,750,000</u>     | <u>1,769,000</u> | <u>1,750,000</u> |
| <b>Freehold property:</b> |                      |                  |                  |
| 17 Fallowfield Crescent   | 542,000              | 548,000          | 542,000          |
| 145 Montgomery Street     | 510,000              | 515,500          | 510,000          |
| 7 Nevill Avenue           | 698,000              | 705,500          | 698,000          |
|                           | <u>1,750,000</u>     | <u>1,769,000</u> | <u>1,750,000</u> |

## Independent Examiner's Report to the Members of St Bernard's Charity

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I report on the accounts of the Trust for the year ended 31 December 2025 set out on page 3 and 4 of the Receipts and Payments Accounts.

### Respective responsibilities of Trustees and Examiner

The Charity's Trustees are responsible for the preparation of the financial statements. The Charity's Trustees consider that an audit is not required for this year under section 144 (2) of the Charities Act 2011, ("the 2011 Act") and that an independent examination is needed.

It is my responsibility:

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

My report is made solely to you as Trustees pursuant to the 2011 Act. My examination has been undertaken so that I might state to the Trustees those matters I am required to state in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Trustees for my examination, for my report, or for the statement I have made.

### Basis of Independent Examiner's Report

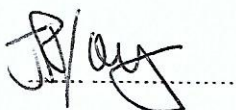
My examination was carried out in accordance with General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the 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:
  - (a) to keep accounting records in accordance with sections 386 of the Companies Act 2006; and
  - (b) to prepare accounts which accord with the accounting records and comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice; Accounting and Reporting by Charities 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.

JOHN YOUNG (FCCA)  
Chartered Certified Accountant  
7 The Crescent  
Southwick  
Sussex  
BN42 4LB



Date 23/3/26

**ST BERNARD'S CHARITY**

England & Wales - Charity number 207727

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# Accounts

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**ST BERNARD'S CHARITY**

Trustees Report and Financial Statements

For the Year ending 31 December 2024

Independently Examined

CHARITY NO: 207727

## **TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2024**

The Trustees have pleasure in presenting their report for the year ended 31 December 2024

### **OBJECTS AND ADMINISTRATION OF THE CHARITY**

The objects of the Charity are set out in clause 4 of the Charity Commission Scheme sealed on 15 December 1967 as amended on 16<sup>th</sup> September 2013 by the Charity Commission under the power given in the Charities Act 2011 and now reads as follows:-

The object of the charity shall be to relieve women who are in need of financial assistance through sickness, convalescence or old age of themselves, their spouses or dependents. The trustees, with the agreement of the Charity Commission, interpret sickness in its widest context to include both physical and mental health in all its forms.

The Chair, in consultation with the other trustees by email in respect of grant applications, carries out the day-to-day administration of the Trust. All bank transfers are authorised by two trustees. All aspects of the Trust are discussed at the three formal meetings of the Trustees held each year when management accounts and expenditure schedules are presented.

New Trustees are identified and appointed by the existing Trustees. The Chair of Trustees is responsible for the induction of any new Trustees, which involves awareness of a Trustee's responsibilities, the governing document, administrative procedures and the history and objects of the Charity. A new Trustee receives a copy of the previous year's annual report and accounts and a copy of the Charity Commission leaflet 'The Essential Trustee – What you need to know'.

### **TRUSTEES**

Mrs E Martyr

Mrs H V Hiscox (Secretary)

Mr J E Puttock (Chair)

Mr N Sarjudeen

### **REGISTERED ADDRESS**

Ground Floor Flat, 69 New Church Road, Hove, BN3 4BA

### **FINANCIAL REVIEW**

Rents received for the year ended 31 December 2024 amounted to £36,820 (2023 £37,930). Current assets including properties total £1,177,996. Of this amount £11,565 is held at the Charity's banks and £10,432 is in a high interest 95-day account. The balance is the current value of the Trust's property.

47 grants (2023 88) were made during 2024 amounting to £17,633 (2023 £32,617). The lower level of grants during the year enabled the trustees to undertake significant maintenance and improvements to its properties. The cost of this over the year amounted to £25,727. Overall expenditure over the year exceeded income by £6,754 (2023 £5,924) This was financed from reserves.

The Trustees consider sufficient funds are being carried forward to cover emergencies and to undertake any maintenance and repairs to the Trust's three properties as and when required as well as being able to positively respond to grant applications.

### **SERIOUS INCIDENT**

On 7 March 2024 the charity was subject to a fraudulent attack on its funds by telephone which could have resulted in the loss of charitable funds. The incident was reported to the Charity Commission (Ref 692848), Action Fraud and NatWest Bank. All funds were recovered and there was no loss of charitable funds.

## PUBLIC BENEFIT

The Trustees have complied with the duty in section 4 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission when reviewing the aims and objectives and in considering grant applications. The Trustees consider that our activities reflect our aims and objectives, and that they are designed to provide accessible services and activities that benefit the public in accordance with our charitable objectives.

## PROFESSIONAL ADVISORS

### **Bankers:**

|                  |                               |                        |
|------------------|-------------------------------|------------------------|
| NatWest          | Charities Aid Foundation Bank | Redwood Bank           |
| Town Hall Branch | 25 Kings Hill Avenue          | The Nexus Building     |
| 103 Church Road  | West Malling                  | Broadway               |
| Hove             | Kent                          | Letchworth Garden City |
| BN3 2BS          | ME19 4TA                      | SG6 3TA                |

### **Solicitors:**

|                   |                                |
|-------------------|--------------------------------|
| Mayo Wynne Baxter | Griffith Smith Farrington Webb |
| 3 Bell Lane       | 47 Old Steine                  |
| Lewes             | Brighton                       |
| East Sussex       | BN1 1NW                        |
| BN7 1JU           |                                |

### **Independent Examiner:**

Mr J R Young  
7 The Crescent  
Southwick  
West Sussex  
BN42 4LB

## POLICY ON RESERVES AND INVESTMENT POLICY

It is the general policy of the Trustees to distribute the Trust's income on a regular basis in response to applications for funding in accordance with the Trust's objects and retain a balance to meet unexpected expenditure on the maintenance of the 3 properties owned by the Trust, or any emergency requests for financial help. As part of this policy the Trustees continue to invest £10,432 in a 95-day account with Redwood Bank. The charity seeks to maintain a minimum balance of £10,000 in this account.

Apart from the 3 properties owned by the Trust and the cash reserves there are no other capital assets.

## RISK MANAGEMENT

The Trustees have considered the risks to which the Trust might be exposed. All 3 properties are fully insured and all the tenants are expected to remain the same in 2025. Income from the properties is expected to slightly increase in 2025 and regular maintenance will continue to take place. The trust has no other contractual commitments beyond the tenancy agreements.

## PLANS FOR THE FUTURE

The Trustees plan to continue to make grants of financial support where appropriate in accordance with the Trust's objects.

The report was approved by the Trustees on 2 April 2025

Signed on behalf of the Trustees by J Puttock John Puttock - Trustee and Chair

## ST BERNARD'S CHARITY

### Receipts and Payments Accounts for the Year Ended 31 December 2024


Charity Number 207727

| Incoming Resources  | Unrestricted  | Restricted | 2024             | Last Year<br>2023 |
|---|---------------|------------|------------------|-------------------|
|   | Funds         | Funds      | Total<br>Funds   |                   |
|   | £             | £          | £                | £                 |
| Rents   | 36,820        | 0          | <b>36,820</b>    | 37,930            |
| Interest  | 626           | 0          | <b>626</b>       | 341               |
| Donations   | 600           | 0          | <b>600</b>       | 0                 |
| Legacy  | 0             | 0          | <b>0</b>         | 0                 |
| <b>Total Incoming resources</b>   | <b>38,046</b> | <b>0</b>   | <b>38,046</b>    | <b>38,271</b>     |
| <b>Resources expended</b>   |               |            |                  |                   |
| Property Maintenance  | 25,727        | 0          | <b>25,727</b>    | 10,237            |
| Property Insurance  | 1,380         | 0          | <b>1,380</b>     | 1,281             |
| Sundry Expenditure  | 0             | 0          | <b>0</b>         | 0                 |
| Bank Charges  | 60            | 0          | <b>60</b>        | 60                |
| Donations and Grants  | 17,633        | 0          | <b>17,633</b>    | 32,617            |
| <b>Total resources expended</b>   | <b>44,800</b> | <b>0</b>   | <b>44,800</b>    | <b>44,195</b>     |
| <b>Net incoming resources before<br/>other recognised gains or losses</b> | <b>-6,754</b> | <b>0</b>   | <b>-6,754</b>    | <b>-5,924</b>     |
| <b>Gains/Losses on Revaluation of<br/>Fixed assets - see note 1</b>       | <b>83,000</b> | <b>0</b>   | <b>83,000</b>    | <b>0</b>          |
| <b>Net movement in funds</b>  | <b>76,246</b> | <b>0</b>   | <b>76,246</b>    | <b>-5,924</b>     |
| Total Funds brought forward   | 1,695,750     |            | <b>1,695,750</b> | 1,701,674         |
| Total funds this year end   | 1,771,996     | 0          | <b>1,771,996</b> | 1,695,750         |

**Balance Sheet and Statement of assets and liabilities at the end of the period  
Ended 31st December 2024**

|  | Unrestricted<br>Funds | Restricted<br>Funds | Total<br>Funds   | Last Year<br>2023 |
|--|-----------------------|---------------------|------------------|-------------------|
|  | £                     | £                   | £                | £                 |
| <b>Fixed Assets</b>                        |                       |                     |                  |                   |
| 7 Nevill Avenue, Hove                      | 698,000               | 0                   | 698,000          | 669,000           |
| 17 Fallowfield Crescent, Hove              | 542,000               | 0                   | 542,000          | 516,000           |
| 145 Montgomery Street, Hove                | 510,000               | 0                   | 510,000          | 482,000           |
| <b>Current Assets</b>                      |                       |                     |                  |                   |
| Cash at Banks                              | 11,565                | 0                   | 11,565           | 18,750            |
| Investments                                | 10,432                | 0                   | 10,432           | 10,000            |
| <b>Less Creditors</b>                      |                       |                     |                  |                   |
| Amount falling due in 1 year               | 0                     | 0                   | 0                | 0                 |
| <b>Net Assets less current liabilities</b> | <u>1,771,997</u>      |                     | <u>1,771,997</u> | <u>1,695,750</u>  |
| <b>Represented by</b>                      |                       |                     |                  |                   |
| General Fund                               | 1,695,750             | 0                   | 1,695,750        | 1,701,674         |
| Revaluation of property                    | 83,000                |                     | 83,000           | 0                 |
| Net incoming resources/losses              | <u>-6,754</u>         | 0                   | <u>-6,754</u>    | <u>-5,924</u>     |
| <b>Total Funds</b>                         | <u>1,771,996</u>      |                     | <u>1,771,996</u> | <u>1,695,750</u>  |

The financial statements were approved by the Trustees on 2/4/2025 and signed on its behalf by:

  
Trustee

Name J. PUTTOCK

**Notes to the accounts**

**Note 1 Revaluation of Fixed Assets**

In accordance with current requirements the trustees have undertaken a revaluation of its property investments. Based on the known market trends and information available on properties in the locality the trustees have undertaken a revaluation this year as below.

|                           | Freehold<br>Property | 2024             | 2023             |
|---------------------------|----------------------|------------------|------------------|
|                           | £                    | £                | £                |
| At January                | 1,667,000            | 1,667,000        | 1,667,000        |
| Disposals                 | 0                    | 0                | 0                |
| Revaluation               | 0                    | 83,000           | 0                |
|                           | <u>1,667,000</u>     | <u>1,750,000</u> | <u>1,667,000</u> |
| <b>Freehold property:</b> |                      |                  |                  |
| 17 Fallowfield Crescent   | 516,000              | 542,000          | 516,000          |
| 145 Montgomery Street     | 482,000              | 510,000          | 482,000          |
| 7 Nevill Avenue           | 669,000              | 698,000          | 669,000          |
|                           | <u>1,667,000</u>     | <u>1,750,000</u> | <u>1,667,000</u> |

## Independent Examiner's Report to the Members of St Bernard's Charity

---

I report on the accounts of the Trust for the year ended 31 December 2024 set out on page 3 and 4 of the Receipts and Payments Accounts.

### Respective responsibilities of Trustees and Examiner

The Charity's Trustees are responsible for the preparation of the financial statements. The Charity's Trustees consider that an audit is not required for this year under section 144 (2) of the Charities Act 2011, ("the 2011 Act") and that an independent examination is needed.

It is my responsibility:

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

My report is made solely to you as Trustees pursuant to the 2011 Act. My examination has been undertaken so that I might state to the Trustees those matters I am required to state in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Trustees for my examination, for my report, or for the statement I have made.

### Basis of Independent Examiner's Report

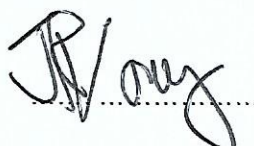
My examination was carried out in accordance with General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the 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:
  - (a) to keep accounting records in accordance with sections 386 of the Companies Act 2006; and
  - (b) to prepare accounts which accord with the accounting records and comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice; Accounting and Reporting by Charities 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.

JOHN YOUNG (FCCA)  
Chartered Certified Accountant  
7 The Crescent  
Southwick  
Sussex  
BN42 4LB



Date 31/3/25

**ST BERNARD'S CHARITY**

England & Wales - Charity number 207727

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# Accounts

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**ST BERNARD'S CHARITY**

Trustees Report and Financial Statements

For the Year ending 31 December 2023

Independently Examined

CHARITY NO: 207727

## **TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2023**

The Trustees have pleasure in presenting their report for the year ended 31 December 2023

### **OBJECTS AND ADMINISTRATION OF THE CHARITY**

The objects of the Charity are set out in clause 4 of the Charity Commission Scheme sealed on 15 December 1967 as amended on 16<sup>th</sup> September 2013 by the Charity Commission under the power given in the Charities Act 2011 and now reads as follows:-

Object – The object of the charity shall be to relieve women who are in need of financial assistance through sickness, convalescence or old age of themselves, their spouses or dependents. The trustees, with the agreement of the Charity Commission, interpret sickness in its widest context to include both physical and mental health in all its forms.

The Chair, in consultation with the other trustees by email in respect of grant applications, carries out the day-to-day administration of the Trust. All bank transfers are authorised by two trustees. All aspects of the Trust are discussed at the three formal meetings of the Trustees held each year when management accounts and expenditure schedules are presented.

New Trustees are identified and appointed by the existing Trustees. The Chair of Trustees is responsible for the induction of any new Trustees, which involves awareness of a Trustee's responsibilities, the governing document, administrative procedures and the history and objects of the Charity. A new Trustee receives a copy of the previous year's annual report and accounts and a copy of the Charity Commission leaflet 'The Essential Trustee – What you need to know'.

### **TRUSTEES**

Mrs E Martyr (Appointed 17 June 2022)

Mrs H V Hiscox (Secretary)

Mr J E Puttock (Chair)

Mr N Sarjudeen

### **REGISTERED ADDRESS**

Ground Floor Flat, 69 New Church Road, Hove, BN3 4BA

### **FINANCIAL REVIEW**

Rents received for the year ended 31 December 2021 amounted to £37,930 (2021 £34,880). Current assets including properties total £1,695,750. Of this amount £18,750 is held at the Charity's banks and £10,000 is in a high interest 95-day account. The balance is the current value of the Trust's property.

88 grants (2022 108) were made during 2023 amounting to £32,617 (2022 £43,992). Lower. During the year considerable funds amounting to £10,237 were spent on property maintenance which together with other expenditure meant a deficit for the year of £5,924. This was financed from reserves.

The Trustees consider sufficient funds are being carried forward to cover emergencies and to undertake any maintenance and repairs to the Trust's three properties as and when required as well as being able to positively respond to grant applications.

### **PUBLIC BENEFIT**

The Trustees have complied with the duty in section 4 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission when reviewing the aims and objectives and in considering grant applications. The Trustees consider that our activities reflect our aims and objectives, and that they are designed to provide accessible services and activities that benefit the public in accordance with our charitable objectives.

## PROFESSIONAL ADVISORS

### **Bankers:**

|                  |                               |                        |
|------------------|-------------------------------|------------------------|
| NatWest          | Charities Aid Foundation Bank | Redwood Bank           |
| Town Hall Branch | 25 Kings Hill Avenue          | The Nexus Building     |
| 103 Church Road  | West Malling                  | Broadway               |
| Hove             | Kent                          | Letchworth Garden City |
| BN3 2BS          | ME19 4TA                      | SG6 3TA                |

### **Solicitors:**

|                   |                                |
|-------------------|--------------------------------|
| Mayo Wynne Baxter | Griffith Smith Farrington Webb |
| 3 Bell Lane       | 47 Old Steine                  |
| Lewes             | Brighton                       |
| East Sussex       | BN1 1NW                        |
| BN7 1JU           |                                |

### **Independent Examiner:**

Mr J R Young  
7 The Crescent  
Southwick  
West Sussex  
BN42 4LB

## POLICY ON RESERVES AND INVESTMENT POLICY

It is the general policy of the Trustees to distribute the Trust's income on a regular basis in response to applications for funding in accordance with the Trust's objectives and retain a balance to meet unexpected expenditure on the maintenance of the 3 properties owned by the Trust, or any emergency requests for financial help. As part of this policy the Trustees continue to invest £10,000 in a 95-day account with Redwood Bank. The charity seeks to maintain a minimum balance of £10,000 in this account.

Apart from the 3 properties owned by the Trust and the cash reserves there are no other capital assets.

## RISK MANAGEMENT

The Trustees have considered the risks to which the Trust might be exposed. All 3 properties are fully insured and all the tenants are expected to remain the same in 2024. Income from the properties is expected to slightly increase in 2024 and regular maintenance will continue to take place. The trust has no other contractual commitments beyond the tenancy agreements.

## PLANS FOR THE FUTURE

The Trustees plan to continue to make grants of financial support where appropriate in accordance with the Trust's objects.

The report was approved by the Trustees on 25 April 2024

Signed on behalf of the Trustees by [Signature] John Puttock - Trustee and Chair

**ST BERNARD'S CHARITY****Receipts and Payments Accounts for the Year Ended 31 December 2023**

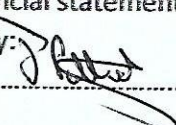
Charity Number 207727

| <b>Incoming Resources</b>   | Unrestricted<br>Funds<br>£ | Restricted<br>Funds<br>£ | <b>2023</b>                  | Last Year<br>2022<br>£ |
|---|----------------------------|--------------------------|------------------------------|------------------------|
|   |                            |                          | <b>Total<br/>Funds<br/>£</b> |                        |
| Rents   | 37,930                     | 0                        | <b>37,930</b>                | 34,880                 |
| Interest  | 341                        | 0                        | <b>341</b>                   | 204                    |
| Donations   | 0                          | 0                        | <b>0</b>                     | 0                      |
| Legacy  | 0                          | 0                        | <b>0</b>                     | 0                      |
| <b>Total Incoming resources</b>   | <b>38,271</b>              | <b>0</b>                 | <b>38,271</b>                | <b>35,084</b>          |
| <b>Resources expended</b>   |                            |                          |                              |                        |
| Property Maintenance  | 10,237                     | 0                        | <b>10,237</b>                | 3,569                  |
| Property Insurance  | 1,281                      | 0                        | <b>1,281</b>                 | 1,171                  |
| Sundry Expenditure  | 0                          | 0                        | <b>0</b>                     | 0                      |
| Bank Charges  | 60                         | 0                        | <b>60</b>                    | 81                     |
| Donations and Grants  | 32,617                     | 0                        | <b>32,617</b>                | 43,992                 |
| <b>Total resources expended</b>   | <b>44,195</b>              | <b>0</b>                 | <b>44,195</b>                | <b>48,813</b>          |
| <b>Net incoming resources before<br/>other recognised gains or losses</b> | <b>-5,924</b>              | <b>0</b>                 | <b>-5,924</b>                | <b>-13,729</b>         |
| <b>Gains/Losses on Revaluation of<br/>Fixed assets - see note 1</b>       | <b>0</b>                   | <b>0</b>                 | <b>0</b>                     | <b>65,000</b>          |
| <b>Net movement in funds</b>  | <b>-5,924</b>              | <b>0</b>                 | <b>-5,924</b>                | <b>51,271</b>          |
| Total Funds brought forward   | 1,701,674                  |                          | <b>1,701,674</b>             | 1,650,403              |
| Total funds this year end   | 1,695,750                  | 0                        | <b>1,695,750</b>             | 1,701,674              |

**Balance Sheet and Statement of assets and liabilities at the end of the period  
Ended 31st December 2023**

|  | Unrestricted<br>Funds | Restricted<br>Funds | Total<br>Funds   | Last Year<br>2022 |
|--|-----------------------|---------------------|------------------|-------------------|
|  | £                     | £                   | £                | £                 |
| <b>Fixed Assets</b>                        |                       |                     |                  |                   |
| 7 Nevill Avenue, Hove                      | 669,000               | 0                   | <b>669,000</b>   | 669,000           |
| 17 Fallowfield Crescent, Hove              | 516,000               | 0                   | <b>516,000</b>   | 516,000           |
| 145 Montgomery Street, Hove                | 482,000               | 0                   | <b>482,000</b>   | 482,000           |
| <b>Current Assets</b>                      |                       |                     |                  |                   |
| Cash at Banks                              | 18,750                | 0                   | <b>18,750</b>    | 19,496            |
| Investments                                | 10,000                | 0                   | <b>10,000</b>    | 15,178            |
| <b>Less Creditors</b>                      |                       |                     |                  |                   |
| Amount falling due in 1 year               | 0                     | 0                   | <b>0</b>         | 0                 |
| <b>Net Assets less current liabilities</b> | <u>1,695,750</u>      |                     | <u>1,695,750</u> | <u>1,701,674</u>  |
| <b>Represented by</b>                      |                       |                     |                  |                   |
| General Fund                               | 1,701,674             | 0                   | <b>1,701,674</b> | 1,650,403         |
| Revaluation of property                    | 0                     |                     | <b>0</b>         | 65,000            |
| Net incoming resources/losses              | -5,924                |                     | <b>-5,924</b>    | -13,729           |
| <b>Total Funds</b>                         | <u>1,695,750</u>      |                     | <u>1,695,750</u> | <u>1,701,674</u>  |

The financial statements were approved by the Trustees on 25/4/2024 and signed on its behalf by:

  
.....

Trustee

Name

J. PUTTOCK

**Notes to the accounts**

**Note 1 Revaluation of Fixed Assets**

In accordance with current requirements the trustees have undertaken a revaluation of its property investments. Based on the known market trends and information available on properties in the locality the trustees have agreed to make no changes this year.

|                           | Freehold<br>Property | 2023             | 2022             |
|---------------------------|----------------------|------------------|------------------|
|                           | £                    | £                | £                |
| At January                | 1,667,000            | <b>1,667,000</b> | 1,602,000        |
| Disposals                 | 0                    | <b>0</b>         | 0                |
| Revaluation               | 0                    | <b>0</b>         | 65,000           |
|                           | <u>1,667,000</u>     | <u>1,667,000</u> | <u>1,667,000</u> |
| <b>Freehold property:</b> |                      |                  |                  |
| 17 Fallowfield Crescent   | 516,000              | <b>516,000</b>   | 516,000          |
| 145 Montgomery Street     | 482,000              | <b>482,000</b>   | 482,000          |
| 7 Nevill Avenue           | 669,000              | <b>669,000</b>   | 669,000          |
|                           | <u>1,667,000</u>     | <u>1,667,000</u> | <u>1,667,000</u> |

## Independent Examiner's Report to the Members of St Bernard's Charity

---

I report on the accounts of the Trust for the year ended 31 December 2023 set out on page 3 and 4 of the Receipts and Payments Accounts.

### Respective responsibilities of Trustees and Examiner

The Charity's Trustees are responsible for the preparation of the financial statements. The Charity's Trustees consider that an audit is not required for this year under section 144 (2) of the Charities Act 2011, ("the 2011 Act") and that an independent examination is needed.

It is my responsibility:

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

My report is made solely to you as Trustees pursuant to the 2011 Act. My examination has been undertaken so that I might state to the Trustees those matters I am required to state in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Trustees for my examination, for my report, or for the statement I have made.

### Basis of Independent Examiner's Report

My examination was carried out in accordance with General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the 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:
  - (a) to keep accounting records in accordance with sections 386 of the Companies Act 2006; and
  - (b) to prepare accounts which accord with the accounting records and comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice; Accounting and Reporting by Charities 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.

JOHN YOUNG (FCCA)  
Chartered Certified Accountant  
7 The Crescent  
Southwick  
Sussex  
BN42 4LB



Date 19/4/24

**ST BERNARD'S CHARITY**

England & Wales - Charity number 207727

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# Accounts

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**ST BERNARD'S CHARITY**

Trustees Report and Financial Statements

For the Year ending 31 December 2022

Independently Examined

CHARITY NO: 207727

## TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2022

The Trustees have pleasure in presenting their report for the year ended 31 December 2022

### OBJECTS AND ADMINISTRATION OF THE CHARITY

The objects of the Charity are set out in clause 4 of the Charity Commission Scheme sealed on 15 December 1967 as amended on 16<sup>th</sup> September 2013 by the Charity Commission under the power given in the Charities Act 2011 and now reads as follows:-

Object – The object of the charity shall be to relieve women who are in need of financial assistance through sickness, convalescence or old age of themselves, their spouses or dependents. The trustees, with the agreement of the Charity Commission, interpret sickness in its widest context to include both physical and mental health in all its forms.

The Chair, in consultation with the other trustees by email in respect of grant applications, carries out the day-to-day administration of the Trust. Bank transfers are authorised by two trustees. All aspects of the Trust are discussed at the three formal meetings of the Trustees held during the year when management accounts and expenditure schedules are presented.

New Trustees are identified and appointed by the existing Trustees. The Chair of Trustees is responsible for the induction of any new Trustees, which involves awareness of a Trustee's responsibilities, the governing document, administrative procedures and the history and objects of the Charity. A new Trustee receives a copy of the previous year's annual report and accounts and a copy of the Charity Commission leaflet 'The Essential Trustee – What you need to know'.

### TRUSTEES

Mrs E Martyr (Appointed 17 June 2022)

Mrs H V Hiscox (Secretary)

Mr J E Puttock (Chair)

Mr N Sarjudeen

### REGISTERED ADDRESS

Ground Floor Flat, 69 New Church Road, Hove, BN3 4BA

### FINANCIAL REVIEW

Rents received for the year ended 31 December 2021 amounted to £34,880 (2021 £35,240). Current assets including properties total £1,701,674. Of this amount £19,496 is held at the Charity's banks and £15,178 is in an annual bond. The balance is the current value of the Trust's property.

108 grants were made during 2022 amounting to £43,992. This was a considerable increase over the previous year when only 60 grants were made amounting to £31,406. The additional number of grants was financed from reserves.

The Trustees consider sufficient funds are being carried forward to cover emergencies and to undertake any maintenance and repairs to the Trust's three properties as and when required as well as continue to positively respond to grant applications.

### PUBLIC BENEFIT

The Trustees have complied with the duty in section 4 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission when reviewing the aims and objectives and in considering grant applications. The Trustees consider that our activities reflect our aims and objectives, and that they are designed to provide accessible services and activities that benefit the public in accordance with our charitable objectives.

## PROFESSIONAL ADVISORS

### **Bankers:**

NatWest  
Town Hall Branch  
103 Church Road  
Hove  
BN3 2BS

Charities Aid Foundation Bank  
25 Kings Hill Avenue  
West Malling  
Kent  
ME19 4TA

### **Solicitors:**

Mayo Wynne Baxter  
3 Bell Lane  
Lewes  
East Sussex  
BN7 1JU

Griffith Smith Farrington Webb  
47 Old Steine  
Brighton  
BN1 1NW

### **Independent Examiner:**

Mr J R Young  
7 The Crescent  
Southwick  
West Sussex  
BN42 4LB

## POLICY ON RESERVES AND INVESTMENT POLICY

It is the general policy of the Trustees to distribute the Trust's income on a regular basis in response to applications for funding in accordance with the Trust's objectives and retain a balance to meet unexpected expenditure on the maintenance of the 3 properties owned by the Trust, or any emergency requests for financial help. As part of this policy the Trustees continue to invest in a 12-month fixed rate Saver with Shawbrook, via Charities Aid Foundation Bank. The charity seeks to maintain a minimum balance of £15,000 within this bond.

Apart from the 3 properties owned by the Trust and the cash reserves there are no other capital assets.


## RISK MANAGEMENT

The Trustees have considered the risks to which the Trust might be exposed. All 3 properties are fully insured and all the tenants are expected to remain the same in 2023. Income from the properties is expected to slightly increase in 2023 and regular maintenance will continue to take place. The trust has no other contractual commitments beyond the tenancy agreements.

## PLANS FOR THE FUTURE

The Trustees plan to continue to make grants of financial support where appropriate in accordance with the Trust's objects.

The report was approved by the Trustees on 31 March 2023

Signed on behalf of the Trustees by  John Puttock - Trustee and Chair

**ST BERNARD'S CHARITY****Receipts and Payments Accounts for the Year Ended 31 December 2022**

Charity Number 207727

| Incoming Resources  | Unrestricted<br>Funds<br>£ | Restricted<br>Funds<br>£ | 2022                | Last Year<br>2021<br>£ |
|---|----------------------------|--------------------------|---------------------|------------------------|
|   |                            |                          | Total<br>Funds<br>£ |                        |
| Rents   | 34,880                     | 0                        | 34,880              | 35,240                 |
| Interest  | 204                        | 0                        | 204                 | 116                    |
| Donations   | 0                          | 0                        | 0                   | 0                      |
| Legacy  | 0                          | 0                        | 0                   | 0                      |
| <b>Total Incoming resources</b>   | <b>35,084</b>              | <b>0</b>                 | <b>35,084</b>       | <b>35,356</b>          |
| <b>Resources expended</b>   |                            |                          |                     |                        |
| Property Maintenance  | 3,569                      | 0                        | 3,569               | 1,795                  |
| Property Insurance  | 1,171                      | 0                        | 1,171               | 1,040                  |
| Sundry Expenditure  | 0                          | 0                        | 0                   | 37                     |
| Bank Charges  | 81                         | 0                        | 81                  | 96                     |
| Donations and Grants  | 43,992                     | 0                        | 43,992              | 31,406                 |
| <b>Total resources expended</b>   | <b>48,813</b>              | <b>0</b>                 | <b>48,813</b>       | <b>34,374</b>          |
| <b>Net incoming resources before<br/>other recognised gains or losses</b> | <b>-13,729</b>             | <b>0</b>                 | <b>-13,729</b>      | <b>982</b>             |
| <b>Gains/Losses on Revaluation of<br/>Fixed assets - see note 1</b>       | <b>65,000</b>              | <b>0</b>                 | <b>65,000</b>       | <b>132,000</b>         |
| <b>Net movement in funds</b>  | <b>51,271</b>              | <b>0</b>                 | <b>51,271</b>       | <b>132,982</b>         |
| Total Funds brought forward   | 1,650,403                  |                          | 1,650,403           | 1,517,421              |
| Total funds this year end   | 1,701,674                  | 0                        | 1,701,674           | 1,650,403              |

**Balance Sheet and Statement of assets and liabilities at the end of the period  
Ended 31st December 2022**

|  | Unrestricted<br>Funds | Restricted<br>Funds | Total<br>Funds   | Last Year<br>2021 |
|--|-----------------------|---------------------|------------------|-------------------|
|  | £                     | £                   | £                | £                 |
| <b>Fixed Assets</b>                        |                       |                     |                  |                   |
| 7 Nevill Avenue, Hove                      | 669,000               | 0                   | 669,000          | 643,000           |
| 17 Fallowfield Crescent, Hove              | 516,000               | 0                   | 516,000          | 496,000           |
| 145 Montgomery Street, Hove                | 482,000               | 0                   | 482,000          | 463,000           |
| <b>Current Assets</b>                      |                       |                     |                  |                   |
| Cash at Banks                              | 19,496                | 0                   | 19,496           | 22,938            |
| Investments                                | 15,178                | 0                   | 15,178           | 25,465            |
| <b>Less Creditors</b>                      |                       |                     |                  |                   |
| Amount falling due in 1 year               | 0                     | 0                   | 0                | 0                 |
| <b>Net Assets less current liabilities</b> | <u>1,701,674</u>      |                     | <u>1,701,674</u> | <u>1,650,403</u>  |
| <b>Represented by</b>                      |                       |                     |                  |                   |
| General Fund                               | 1,650,403             | 0                   | 1,650,403        | 1,517,421         |
| Revaluation of property                    | 65,000                |                     | 65,000           | 132,000           |
| Net incoming resources/losses              | -13,729               |                     | -13,729          | 982               |
| <b>Total Funds</b>                         | <u>1,701,674</u>      |                     | <u>1,701,674</u> | <u>1,650,403</u>  |

The financial statements were approved by the Trustees on 31/3/22 and signed on its behalf by:

Trustee

Name

J. PUTTICK

**Notes to the accounts**

**Note 1 Revaluation of Fixed Assets**

In accordance with current requirements the trustees have undertaken a revaluation of its property investments. Based on the known market trends and information available on properties in the locality the trustees have undertaken a revaluation this year of 4%.

|                           | Freehold<br>Property | 2022             | 2021             |
|---------------------------|----------------------|------------------|------------------|
|                           | £                    | £                | £                |
| At January                | 1,602,000            | 1,602,000        | 1,470,000        |
| Disposals                 | 0                    | 0                | 0                |
| Revaluation               | 65,000               | 65,000           | 132,000          |
|                           | <u>1,667,000</u>     | <u>1,667,000</u> | <u>1,602,000</u> |
| <b>Freehold property:</b> |                      |                  |                  |
| 17 Fallowfield Crescent   |                      | 516,000          | 496,000          |
| 145 Montgomery Street     |                      | 482,000          | 463,000          |
| 7 Nevill Avenue           |                      | 669,000          | 643,000          |
|                           |                      | <u>1,667,000</u> | <u>1,602,000</u> |

## Independent Examiner's Report to the Members of St Bernard's Charity

---

I report on the accounts of the Trust for the year ended 31 December 2022 set out on page 3 and 4 of the Receipts and Payments Accounts.

### Respective responsibilities of Trustees and Examiner

The Charity's Trustees are responsible for the preparation of the financial statements. The Charity's Trustees consider that an audit is not required for this year under section 144 (2) of the Charities Act 2011, ("the 2011 Act") and that an independent examination is needed.

It is my responsibility:

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

My report is made solely to you as Trustees pursuant to the 2011 Act. My examination has been undertaken so that I might state to the Trustees those matters I am required to state in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Trustees for my examination, for my report, or for the statement I have made.

### Basis of Independent Examiner's Report

My examination was carried out in accordance with General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the 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:
  - (a) to keep accounting records in accordance with sections 386 of the Companies Act 2006; and
  - (b) to prepare accounts which accord with the accounting records and comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice; Accounting and Reporting by Charities 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.

JOHN YOUNG (FCCA)  
Chartered Certified Accountant  
7 The Crescent  
Southwick  
Sussex  
BN42 4LB



.....

Date ..... 1/3/23 .....

**ST BERNARD'S CHARITY**

England & Wales - Charity number 207727

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# Accounts

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**ST BERNARD'S CHARITY**

Trustees Report and Financial Statements

For the Year ending 31 December 2021

Independently Examined

CHARITY NO: 207727

## **TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2020**

The Trustees have pleasure in presenting their report for the year ended 31 December 2021

### **OBJECTS AND ADMINISTRATION OF THE CHARITY**

The objects of the Charity are set out in clause 4 of the Charity Commission Scheme sealed on 15 December 1967 as amended on 16<sup>th</sup> September 2013 by the Charity Commission under the power given in the Charities Act 2011 and now reads as follows:-

Object – The object of the charity shall be to relieve women who are in need of financial assistance through sickness, convalescence or old age of themselves, their spouses or dependents. The trustees, with the agreement of the Charity Commission, interpret sickness in its widest context to include both physical and mental health in all its forms.

The Chair, in consultation with the other trustees by email in respect of grant applications, carries out the day-to-day administration of the Trust. Bank transfers are authorised by two trustees. All aspects of the Trust are discussed at the three formal meetings of the Trustees held during the year when management accounts and expenditure schedules are presented.

New Trustees are identified and appointed by the existing Trustees. The Chair of Trustees is responsible for the induction of any new Trustees, which involves awareness of a Trustee's responsibilities, the governing document, administrative procedures and the history and objects of the Charity. A new Trustee receives a copy of the previous year's annual report and accounts and a copy of the Charity Commission leaflet 'The Essential Trustee – What you need to know'.

### **TRUSTEES**

Mrs M Bellamy (Secretary) Died 27<sup>th</sup> December 2021

Mrs H V Hiscox

Mr J E Puttock (Chair)

Mr N Sarjudeen

### **REGISTERED ADDRESS**

Ground floor Flat, 69 New Church Road, Hove, BN3 4BA

### **FINANCIAL REVIEW**

Rents received for the year ended 31 December 2021 amounted to £35,240 (2020 £33,040). Current assets including properties total £1,650,403. Of this amount £22,938 is held at the Charity's banks and £25,465 is in an annual bond. The balance is the current value of the Trust's property.

60 grants were made during 2021 amounting to £31,406 (2020, 62 grants were made amounting to £29,976).

The Trustees consider sufficient funds are being carried forward to cover emergencies and to undertake any maintenance and repairs to the Trust's three properties as and when required.

### **PUBLIC BENEFIT**

The Trustees have complied with the duty in section 4 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission when reviewing the aims and objectives and in planning the future activities. The Trustees consider that our activities reflect our aims and objectives, and that they are designed to provide accessible services and activities that benefit the public in accordance with our charitable objectives.

## **PROFESSIONAL ADVISORS**

### **Bankers:**

NatWest  
Town Hall Branch  
103 Church Road  
Hove  
BN3 2BS

Charities Aid Foundation Bank  
25 Kings Hill Avenue  
West Malling  
Kent  
ME19 4TA

### **Solicitors:**

Mayo Wynne Baxter  
3 Bell Lane  
Lewes  
East Sussex  
BN7 1JU

Griffith Smith Farrington Webb  
47 Old Steine  
Brighton  
BN1 1NW

### **Independent Examiner:**

Mr J R Young  
7 The Crescent  
Southwick  
West Sussex  
BN42 4LB

## **POLICY ON RESERVES AND INVESTMENT POLICY**

It is the general policy of the Trustees to distribute the Trust's income on a regular basis in response to applications for funding in accordance with the Trust's objectives and retain a balance to meet unexpected expenditure on the maintenance of the 3 properties owned by the Trust, or any emergency requests for financial help. As part of this policy the Trustees continue to invest in a 12 month fixed rate Saver with Shawbrook, via Charities Aid Foundation Bank. The charity seeks to maintain a minimum balance of £25,000.

Apart from the 3 properties owned by the Trust and the cash reserves there are no other capital assets.

## **RISK MANAGEMENT**

The Trustees have considered the risks to which the Trust might be exposed. All 3 properties are fully insured and all the tenants are expected to remain the same in 2022. Income from the properties is expected to continue at about the same level and regular maintenance will continue to take place. The trust has no other contractual commitments beyond the tenancy agreements. The Trustees will be seeking to replace Mrs M Bellamy who sadly died on 27<sup>th</sup> December 2021 with a replacement Trustee over the next few months.

## **PLANS FOR THE FUTURE**

The Trustees plan to continue to give financial support where appropriate in accordance with the Trust's objects.

The report was approved by the Trustees on .....30 March 2022.....

Signed on behalf of the Trustees by.....John Puttock - Trustee

**ST BERNARD'S CHARITY**

**Receipts and Payments Accounts for the Year Ended 31 December 2021**

**Charity Number 207727**

| <b>Incoming Resources</b>   | Unrestricted     | Restricted | <b>2021</b>       | Last Year<br>2020 |
|---|------------------|------------|-------------------|-------------------|
|   | Funds            | Funds      | <b>Total</b>      |                   |
|   | £                | £          | <b>Funds</b><br>£ |                   |
| Rents   | 35,240           | 0          | <b>35,240</b>     | 33,040            |
| Interest  | 116              | 0          | <b>116</b>        | 369               |
| Donations   | 0                | 0          | <b>0</b>          | 0                 |
| Legacy  | 0                | 0          | <b>0</b>          | 0                 |
| <b>Total Incoming resources</b>   | <b>35,356</b>    | <b>0</b>   | <b>35,356</b>     | <b>33,409</b>     |
| <b>Resources expended</b>   |                  |            |                   |                   |
| Property Maintenance  | 1,795            | 0          | <b>1,795</b>      | 3,373             |
| Property Insurance  | 1,040            | 0          | <b>1,040</b>      | 973               |
| Sundry Expenditure  | 37               | 0          | <b>37</b>         | 0                 |
| Bank Charges  | 96               | 0          | <b>96</b>         | 60                |
| Donations and Grants  | 31,406           | 0          | <b>31,406</b>     | 29,976            |
| <b>Total resources expended</b>   | <b>34,374</b>    | <b>0</b>   | <b>34,374</b>     | <b>34,382</b>     |
| <b>Net incoming resources before<br/>other recognised gains or losses</b> | <b>982</b>       | <b>0</b>   | <b>982</b>        | <b>-973</b>       |
| <b>Gains/Losses on Revaluation of<br/>Fixed assets - see note 1</b>       | <b>132,000</b>   | <b>0</b>   | <b>132,000</b>    | <b>112,000</b>    |
| <b>Net movement in funds</b>  | <b>132,982</b>   | <b>0</b>   | <b>132,982</b>    | <b>111,027</b>    |
| Total Funds brought forward   | 1,517,421        |            | <b>1,517,421</b>  | 1,406,394         |
| Total funds this year end   | <b>1,650,403</b> | <b>0</b>   | <b>1,650,403</b>  | <b>1,517,421</b>  |

**Balance Sheet and Statement of assets and liabilities at the end of the period  
Ended 31st December 2021**

|  | Unrestricted<br>Funds<br>£ | Restricted<br>Funds<br>£ | Total<br>Funds<br>£ | Last Year<br>2020<br>£ |
|--|----------------------------|--------------------------|---------------------|------------------------|
| <b>Fixed Assets</b>                        |                            |                          |                     |                        |
| 7 Nevill Avenue, Hove                      | 643,000                    | 0                        | <b>643,000</b>      | 590,000                |
| 17 Fallowfield Crescent, Hove              | 496,000                    | 0                        | <b>496,000</b>      | 455,000                |
| 145 Montgomery Street, Hove                | 463,000                    | 0                        | <b>463,000</b>      | 425,000                |
| <b>Current Assets</b>                      |                            |                          |                     |                        |
| Cash at Banks                              | 22,938                     | 0                        | <b>22,938</b>       | 22,070                 |
| Investments                                | 25,465                     | 0                        | <b>25,465</b>       | 25,351                 |
| <b>Less Creditors</b>                      |                            |                          |                     |                        |
| Amount falling due in 1 year               | 0                          | 0                        | 0                   | 0                      |
| <b>Net Assets less current liabilities</b> | <u>1,650,403</u>           |                          | <u>1,650,403</u>    | <u>1,517,421</u>       |
| <b>Represented by</b>                      |                            |                          |                     |                        |
| General Fund                               | 1,517,421                  | 0                        | <b>1,517,421</b>    | 1,406,394              |
| Revaluation of property                    | 132,000                    |                          | <b>132,000</b>      | 112,000                |
| Net incoming resources/losses              | 982                        |                          | <b>982</b>          | -973                   |
| <b>Total Funds</b>                         | <u>1,650,403</u>           |                          | <u>1,650,403</u>    | <u>1,517,421</u>       |

The financial statements were approved by the Trustees on 30/3/22 and signed on its behalf by:

.....  
Trustee

Name JOHN POTTOCK

**Notes to the accounts**

**Note 1 Revaluation of Fixed Assets**

In accordance with current requirements the trustees have undertaken a revaluation of its property investments. Based on the known market trends and information available on properties in the locality the trustees have undertaken a revaluation this year of 9%.

|                           | Freehold<br>Property<br>£ | 2021<br>£        | 2020<br>£        |
|---------------------------|---------------------------|------------------|------------------|
| At January                | 1,470,000                 | <b>1,470,000</b> | 1,358,000        |
| Disposals                 | 0                         | <b>0</b>         | 0                |
| Revaluation               | 132,000                   | <b>132,000</b>   | 112,000          |
|                           | <u>1,602,000</u>          | <u>1,602,000</u> | <u>1,470,000</u> |
| <b>Freehold property:</b> |                           |                  |                  |
| 17 Fallowfield Crescent   |                           | <b>496,000</b>   | 455,000          |
| 145 Montgomery Street     |                           | <b>463,000</b>   | 425,000          |
| 7 Nevill Avenue           |                           | <b>643,000</b>   | 590,000          |
|                           |                           | <u>1,602,000</u> | <u>1,470,000</u> |

## Independent Examiner's Report to the Members of St Bernard's Charity

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I report on the accounts of the Trust for the year ended 31 December 2021 set out on page 3 and 4 of the Receipts and Payments Accounts.

### Respective responsibilities of Trustees and Examiner

The Charity's Trustees are responsible for the preparation of the financial statements. The Charity's Trustees consider that an audit is not required for this year under section 144 (2) of the Charities Act 2011, ("the 2011 Act") and that an independent examination is needed.

It is my responsibility:

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

My report is made solely to you as Trustees pursuant to the 2011 Act. My examination has been undertaken so that I might state to the Trustees those matters I am required to state in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Trustees for my examination, for my report, or for the statement I have made.

### Basis of Independent Examiner's Report

My examination was carried out in accordance with General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the 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:
  - (a) to keep accounting records in accordance with sections 386 of the Companies Act 2006; and
  - (b) to prepare accounts which accord with the accounting records and comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice; Accounting and Reporting by Charities 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.

JOHN YOUNG (FCCA)  
Chartered Certified Accountant  
7 The Crescent  
Southwick  
Sussex  
BN42 4LB



Date 11/2/22