

# THE GERALD BENTALL CHARITABLE TRUST

England & Wales · Charity number 271993

## Details

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**Status** Registered

**Legal form** Other

**Registered** 1976-09-30

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

## Contact

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**Address** 24 Stroudes Close  
Worcester Park  
KT4 7RB

**Phone** 02083304586

**Email** [gbentallg9@aol.com](mailto:gbentallg9@aol.com)

## Activities

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**Objects:** THE BENEFIT OF SUCH EXCLUSIVELY CHARITABLE OBJECTS AND PURPOSES INCLUDING THE RELIEF OF POVERTY OR NEED IN INDIVIDUAL CASES AS THE TRUSTEES SHALL IN THEIR ABSOLUTE DISCRETION THINK FIT.

**Activities:** Supporting charities in Southern England, assisting hospitals, churches, youth organisations, care and welfare of the elderly, handicapped education and the preservation of the environment.

## Classification

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- **How:** Makes Grants To Organisations
- **What:** General Charitable Purposes
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies

## Geography

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- Surrey

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-04-05	£72,176	£60,367	-	-
2024-04-05	£61,613	£85,522	-	-
2023-04-05	£72,105	£79,503	-	-
2022-04-05	£60,644	£69,423	-	-
2021-04-05	£42,582	£49,220	-	-

## Trustees

Name	Role	Appointed
<b>ANTHONY JOHN DAVID ANSTEE</b>	Chair	
CAROLINE LAURA THORP		
CLARE EMILY JACKSON		
EMMA CATHERINE ANSTEE		

**THE GERALD BENTALL CHARITABLE TRUST**

England & Wales - Charity number 271993

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# Accounts

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**GERALD BENTALL CHARITABLE TRUST**

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**UNAUDITED**

**TRUSTEES' REPORT AND FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 5 APRIL 2025**

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**GERALD BENTALL CHARITABLE TRUST**

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**CONTENTS**

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	Page
<b>Reference and Administrative Details of the Charity, its Trustees and Advisers</b>	1
<b>Trustees' Report</b>	2 - 3
<b>Independent Examiner's Report</b>	4
<b>Statement of Financial Activities</b>	5
<b>Balance Sheet</b>	6
<b>Notes to the Financial Statements</b>	7 - 15

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## GERALD BENTALL CHARITABLE TRUST

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### REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS FOR THE YEAR ENDED 5 APRIL 2025

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<b>Trustees</b>	A J D Anstee, Chairman E C Anstee C L Thorp C E Jackson
<b>Charity registered number</b>	271993
<b>Principal office</b>	24 Stroudes Close Worcester Park Surrey KT4 7RB
<b>Independent examiner</b>	Ian Saunderson FCA BKL Audit LLP 35 Ballards Lane London N3 1XW
<b>Bankers</b>	Metrobank One Southampton Row London WC1B 5HA
<b>Solicitors</b>	Withers 16 Old Bailey London EC4M 7EG
<b>Investment Manager</b>	Charles Stanley & Co. Limited 55 Bishopsgate London EC2N 3AS

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## GERALD BENTALL CHARITABLE TRUST

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### TRUSTEES' REPORT FOR THE YEAR ENDED 5 APRIL 2025

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The Trustees present their annual report together with the financial statements of the charity for the 6 April 2024 to 5 April 2025.

#### **Objectives and activities**

##### **a. Policies and objectives**

The objectives of the charity as per its governing document are:

The Trustees shall hold the trust fund and the income thereof in trust to apply the same both as to capital and income for the charitable purposes of such charitable bodies organisation and institutions or such other charitable purposes or objects in such proportions and manners as the Trustees shall in their absolute discretion from time to time think fit.

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

##### **b. Activities undertaken to achieve objectives**

During the year the charity made 58 (2025 - 108) grants totalling £31,250 (2024 - £56,000) to a range of UK charities. The Trustees have made grants supporting, Educational, Health, Religious and Social Welfare organisations. Donations ranged from £500 to £1,750 (2024 - £500 to £1,500), with the most frequent amount of grant awarded being £500 (2024 - £500).

##### **c. Main activities undertaken to further the charity's purposes for the public benefit**

The charity undertakes to give grants to worthy charities in order to further the charity's purposes for public benefit.

#### **Achievements and performance**

##### **a. Main achievements of the charity**

During the year, the charity donated £31,250 (2024: £56,000) to other charities as decided by the Trustees.

#### **Financial review**

##### **a. Going concern**

After making appropriate enquiries, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

##### **b. Reserves policy**

The Trustees have a reserves policy whereby cash is kept at a level which will enable three months of operational costs to be met. Reserves in the form of investments are to be kept to a level which will allow the charity to generate income for the grant making program, whilst preserving sufficient capital to enable grant making in future periods.

##### **c. Financial performance**

Investments generated income during the year of £72,176 (2024 - £61,613). Expenditure for the year was £60,367 (2024: £85,522) consisting of £11,758 (2024: £12,518) of expenditure on raising funds and £48,609 (2024: £73,044) on charitable activities.

The loss on revaluation for the year was £187,691 (2024 - a gain of £14,495).

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## GERALD BENTALL CHARITABLE TRUST

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### TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 5 APRIL 2025

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#### Structure, governance and management

##### a. Constitution

The charity was formed under an irrevocable trust for charitable purposes on 31 May 1974.

##### b. Methods of appointment or election of Trustees

New Trustees are appointed by selection by the current Trustees of the charity by a simple majority vote. New Trustees are selected to add their expertise or knowledge to the board of Trustees.

##### c. Organisational structure and decision-making policies

The Trust is a registered charity, number 271993, and is constituted under a trust deed dated 31 May 1974. The trust is managed entirely by the Trustees, there being no employees. Decisions are taken by a majority of Trustees including the power of appointment of new Trustees.

#### Statement of Trustees' responsibilities

The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the members of the board of Trustees and signed on their behalf by:

*Tony Anstee*

.....  
**A J D Anstee**  
Chairman  
Date:

27/08/2025

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## GERALD BENTALL CHARITABLE TRUST

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### INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 5 APRIL 2025

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#### Independent Examiner's Report to the Trustees of Gerald Bentall Charitable Trust ('the charity')

I report to the charity Trustees on my examination of the accounts of the charity for the year ended 5 April 2025.

#### Responsibilities and Basis of Report

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

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

#### Independent Examiner's Statement

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

1. accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

This report is made solely to the charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the charity's Trustees those matters I am required to state to them in an Independent Examiner's 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 charity and the charity's Trustees as a body, for my work or for this report.

Signed: *Ian Saunderson*

Dated: 27/08/2025

Ian Saunderson FCA

BKL Audit LLP  
35 Ballards Lane  
London  
N3 1XW

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**GERALD BENTALL CHARITABLE TRUST**

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**STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 5 APRIL 2025**

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	Note	Unrestricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
<b>Income from:</b>				
Investments	2	72,176	72,176	61,613
<b>Total income</b>		<b>72,176</b>	<b>72,176</b>	<b>61,613</b>
<b>Expenditure on:</b>				
Raising funds	3	11,758	11,758	12,518
Charitable activities	5	48,609	48,609	73,004
<b>Total expenditure</b>		<b>60,367</b>	<b>60,367</b>	<b>85,522</b>
<b>Net income/(expenditure) before net (losses)/gains on investments</b>				
		<b>11,809</b>	<b>11,809</b>	<b>(23,909)</b>
Net (losses)/gains on investments	9	(187,691)	(187,691)	14,495
<b>Net movement in funds</b>		<b>(175,882)</b>	<b>(175,882)</b>	<b>(9,414)</b>
<b>Reconciliation of funds:</b>				
Total funds brought forward		<b>1,814,978</b>	<b>1,814,978</b>	1,824,392
Net movement in funds		<b>(175,882)</b>	<b>(175,882)</b>	<b>(9,414)</b>
<b>Total funds carried forward</b>		<b>1,639,096</b>	<b>1,639,096</b>	<b>1,814,978</b>

The Statement of Financial Activities includes all gains and losses recognised in the year.

The notes on pages 7 to 15 form part of these financial statements.

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GERALD BENTALL CHARITABLE TRUST

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BALANCE SHEET  
AS AT 5 APRIL 2025

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	Note	2025 £	2024 £
<b>Fixed assets</b>			
Investments	9	1,586,182	1,780,951
		<u>1,586,182</u>	<u>1,780,951</u>
<b>Current assets</b>			
Debtors	10	340	340
Cash at bank and in hand		56,054	36,927
		<u>56,394</u>	<u>37,267</u>
Creditors: amounts falling due within one year	11	(3,480)	(3,240)
		<u>52,914</u>	<u>34,027</u>
<b>Total assets less current liabilities</b>		<u>1,639,096</u>	<u>1,814,978</u>
<b>Total net assets</b>		<u>1,639,096</u>	<u>1,814,978</u>
<b>Charity funds</b>			
Unrestricted funds	12	1,639,096	1,814,978
<b>Total funds</b>		<u>1,639,096</u>	<u>1,814,978</u>

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:

*Tony Anstee*

.....  
**A J D Anstee**

Chairman

Date: 27/08/2025

The notes on pages 7 to 15 form part of these financial statements.

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## GERALD BENTALL CHARITABLE TRUST

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### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 5 APRIL 2025

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#### 1. Accounting policies

##### 1.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019 and Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and Charities Act 2011.

Gerald Bentall Charitable Trust constitutes a public benefit entity as defined by FRS 102.

##### 1.2 Going concern

The charity has minimal fixed costs, with the main source of expenditure being grants made to institutions, which can be made at the discretion of the Trustees. Furthermore, the Charity had significant net assets at the year end, including a healthy cash balance. The Trustees therefore consider that based on the circumstances existing at the date of signature of the accounts, the operations of the charity are not likely to be affected in a material manner. The accounts have therefore been prepared on a going concern basis.

##### 1.3 Income

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

##### 1.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

Expenditure on raising funds includes all expenditure incurred by the charity to raise funds for its charitable purposes.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the charity's objectives, as well as any associated support costs.

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

Support costs are those costs incurred directly in support of expenditure on the objects of the charity.

Grants payable are charged in the year when the offer is made except in those cases where the offer is conditional, such grants being recognised as expenditure when the conditions attaching are fulfilled. Grants offered subject to conditions which have not been met at the year end are noted as a commitment, but not accrued as expenditure

All expenditure is inclusive of irrecoverable VAT.

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## GERALD BENTALL CHARITABLE TRUST

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### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 5 APRIL 2025

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#### 1. Accounting policies (continued)

##### 1.5 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

##### 1.6 Investments

Fixed asset investments are a form of financial instrument and are initially recognised at their transaction cost and subsequently measured at fair value at the Balance Sheet date, unless the value cannot be measured reliably in which case it is measured at cost less impairment. Investment gains and losses, whether realised or unrealised, are combined and presented as 'Gains/(Losses) on investments' in the Statement of Financial Activities.

##### 1.7 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

##### 1.8 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

##### 1.9 Liabilities

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

##### 1.10 Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

##### 1.11 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

The charity does not have any restricted funds.

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GERALD BENTALL CHARITABLE TRUST

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NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 5 APRIL 2025

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2. Investment income

	<b>Unrestricted funds 2025 £</b>	<b>Total funds 2025 £</b>
Dividend Income	71,944	<b>71,944</b>
Interest Income	232	<b>232</b>
	<hr/>	<hr/>
	72,176	<b>72,176</b>
	<hr/> <hr/>	<hr/> <hr/>
	<i>Unrestricted funds 2024 £</i>	<i>Total funds 2024 £</i>
Dividend Income	61,528	61,528
Interest Income	85	85
	<hr/>	<hr/>
	61,613	61,613
	<hr/> <hr/>	<hr/> <hr/>

3. Investment management costs

	<b>Unrestricted funds 2025 £</b>	<b>Total funds 2025 £</b>
Investment management fees	11,518	<b>11,518</b>
Custody fees	240	<b>240</b>
	<hr/>	<hr/>
	11,758	<b>11,758</b>
	<hr/> <hr/>	<hr/> <hr/>

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**GERALD BENTALL CHARITABLE TRUST**

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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 5 APRIL 2025**

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**3. Investment management costs (continued)**

	<i>Unrestricted funds 2024 £</i>	<i>Total funds 2024 £</i>
Investment management fees	12,325	12,325
Custody fees	193	193
	12,518	12,518
	12,518	12,518

**4. Analysis of grants**

	<b>Grants to Institutions 2025 £</b>	<b>Total funds 2025 £</b>
Supporting good causes	35,146	<b>35,146</b>
	35,146	35,146

	<i>Grants to Institutions 2024 £</i>	<i>Total funds 2024 £</i>
Supporting good causes	56,000	56,000
	56,000	56,000

The charity has made the following material grants to institutions during the year:

	<b>2025 £</b>	<i>2024 £</i>
<b>Name of institution</b>		
Old Bentallians Association	<b>1,750</b>	1,500
Steadfast Sea Cadets	<b>1,500</b>	1,500
Total of all grants under £1,000	<b>28,000</b>	53,000
	<b>31,250</b>	56,000
Other grants to institutions	<b>3,896</b>	-
	<b>3,896</b>	-

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**GERALD BENTALL CHARITABLE TRUST**

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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 5 APRIL 2025**

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**Analysis of charitable expenditure**

	<b>2025</b>	<i>2024</i>
	£	£
Educational	1,500	2,000
Environmental	-	1,500
Health	15,500	28,000
Religious	1,500	2,000
Social & Welfare	12,750	22,500
	<b>31,250</b>	<i>56,000</i>
	<b>31,250</b>	<i>56,000</i>

**5. Analysis of expenditure by activities**

	<b>Grant funding of activities 2025</b>	<b>Support costs 2025</b>	<b>Total funds 2025</b>
	£	£	£
Supporting good causes	35,146	13,463	<b>48,609</b>
	35,146	13,463	<b>48,609</b>

	<i>Grant funding of activities 2024</i>	<i>Support costs 2024</i>	<i>Total funds 2024</i>
	£	£	£
Supporting good causes	56,000	17,004	73,004
	56,000	17,004	73,004

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**GERALD BENTALL CHARITABLE TRUST**

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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 5 APRIL 2025**

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**5. Analysis of expenditure by activities (continued)**

**Analysis of support costs**

	<b>Supporting good causes 2025 £</b>	<b>Total funds 2025 £</b>
Secretarial fees	9,983	<b>9,983</b>
Accountancy fee	1,740	<b>1,740</b>
Independent Examiners fees	1,740	<b>1,740</b>
	<hr/> <b>13,463</b> <hr/>	<hr/> <b>13,463</b> <hr/>
	<i>Supporting good causes 2024 £</i>	<i>Total funds 2024 £</i>
Secretarial fees	13,764	13,764
Accounting fees	1,620	1,620
Independent Examiners fees	1,620	1,620
	<hr/> <b>17,004</b> <hr/>	<hr/> <b>17,004</b> <hr/>

**6. Independent Examination fee**

The Independent Examiner's remuneration amounts to an Independent Examination fee of £1,740 (2024 - £1,620) and other accountancy fees of £1,740 (2024 - £1,620).

**7. Staff costs**

There were no employees during the current or prior year.

**8. Trustees' remuneration and expenses**

During the year, no Trustees received any remuneration or other benefits (2024 - £NIL).

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**GERALD BENTALL CHARITABLE TRUST**

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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 5 APRIL 2025**

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**9. Fixed asset investments**

	<b>Listed investments £</b>
<b>Valuation</b>	
At 6 April 2024	1,780,951
Additions	52,461
Disposals	(59,539)
Revaluations	(187,691)
At 5 April 2025	1,586,182
 <b>Net book value</b>	
At 5 April 2025	1,586,182
<i>At 5 April 2024</i>	1,780,951

**Investments at market value comprise:**

	<b>2025 £</b>	<b>2024 £</b>
UK Equity	1,083,828	1,223,167
International Equity	422,863	481,300
Property	79,491	76,484
	1,586,182	1,780,951

**10. Debtors**

	<b>2025 £</b>	<b>2024 £</b>
<b>Due within one year</b>		
Amounts owed by HMRC	340	340
	340	340

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**GERALD BENTALL CHARITABLE TRUST**

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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 5 APRIL 2025**

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**11. Creditors: Amounts falling due within one year**

	<b>2025</b>	<i>2024</i>
	£	£
Accruals and deferred income	<b>3,480</b>	<i>3,240</i>
	<u><u>3,480</u></u>	<u><u>3,240</u></u>

**12. Statement of funds**

**Statement of funds - current year**

	<b>Balance at 6 April 2024</b>	<b>Income</b>	<b>Expenditure</b>	<b>Gains/ (Losses)</b>	<b>Balance at 5 April 2025</b>
	£	£	£	£	£
<b>Unrestricted funds</b>					
General Funds - all funds	<b>1,814,978</b>	<b>72,176</b>	<b>(60,367)</b>	<b>(187,691)</b>	<b>1,639,096</b>
	<u><u>1,814,978</u></u>	<u><u>72,176</u></u>	<u><u>(60,367)</u></u>	<u><u>(187,691)</u></u>	<u><u>1,639,096</u></u>

**Statement of funds - prior year**

	<i>Balance at 6 April 2023</i>	<i>Income</i>	<i>Expenditure</i>	<i>Gains/ (Losses)</i>	<i>Balance at 5 April 2024</i>
	£	£	£	£	£
<b>Unrestricted funds</b>					
General Funds - all funds	<i>1,824,392</i>	<i>61,613</i>	<i>(85,522)</i>	<i>14,495</i>	<i>1,814,978</i>
	<u><u>1,824,392</u></u>	<u><u>61,613</u></u>	<u><u>(85,522)</u></u>	<u><u>14,495</u></u>	<u><u>1,814,978</u></u>

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GERALD BENTALL CHARITABLE TRUST

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NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 5 APRIL 2025

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13. Analysis of net assets between funds

Analysis of net assets between funds - current year

	<b>Unrestricted funds 2025 £</b>	<b>Total funds 2025 £</b>
Fixed asset investments	1,586,182	<b>1,586,182</b>
Current assets	56,394	<b>56,394</b>
Creditors due within one year	(3,480)	<b>(3,480)</b>
<b>Total</b>	<u>1,639,096</u>	<u><b>1,639,096</b></u>

Analysis of net assets between funds - prior year

	<i>Unrestricted funds 2024 £</i>	<i>Total funds 2024 £</i>
Fixed asset investments	1,780,951	1,780,951
Current assets	37,267	37,267
Creditors due within one year	(3,240)	(3,240)
<b>Total</b>	<u>1,814,978</u>	<u>1,814,978</u>

14. Related party transactions

There were no related party transactions during the current or prior year.

**THE GERALD BENTALL CHARITABLE TRUST**

England & Wales - Charity number 271993

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# Accounts

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**GERALD BENTALL CHARITABLE TRUST**

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**UNAUDITED**

**TRUSTEES' REPORT AND FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 5 APRIL 2024**

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**GERALD BENTALL CHARITABLE TRUST**

---

**CONTENTS**

---

	Page
<b>Reference and Administrative Details of the Charity, its Trustees and Advisers</b>	1
<b>Trustees' Report</b>	2 - 3
<b>Independent Examiner's Report</b>	4
<b>Statement of Financial Activities</b>	5
<b>Balance Sheet</b>	6
<b>Notes to the Financial Statements</b>	7 - 15

---

**GERALD BENTALL CHARITABLE TRUST**

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**REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS  
FOR THE YEAR ENDED 5 APRIL 2024**

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<b>Trustees</b>	A J D Anstee, Chairman E C Anstee C L Thorp C E Jackson
<b>Charity registered number</b>	271993
<b>Principal office</b>	24 Stroudes Close Worcester Park Surrey KT4 7RB
<b>Independent examiner</b>	Ian Saunderson FCA BKL Audit LLP 35 Ballards Lane London N3 1XW
<b>Bankers</b>	Metrobank One Southampton Row London WC1B 5HA
<b>Solicitors</b>	Withers 16 Old Bailey London EC4M 7EG
<b>Investment Manager</b>	Charles Stanley & Co. Limited 55 Bishopsgate London EC2N 3AS

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## GERALD BENTALL CHARITABLE TRUST

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### TRUSTEES' REPORT FOR THE YEAR ENDED 5 APRIL 2024

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The Trustees present their annual report together with the financial statements of the charity for the 6 April 2023 to 5 April 2024.

#### **Objectives and activities**

##### **a. Policies and objectives**

The objectives of the charity as per its governing document are:

The Trustees shall hold the trust fund and the income thereof in trust to apply the same both as to capital and income for the charitable purposes of such charitable bodies organisation and institutions or such other charitable purposes or objects in such proportions and manners as the Trustees shall in their absolute discretion from time to time think fit.

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

##### **b. Activities undertaken to achieve objectives**

During the year the charity made 108 (2023 - 109) grants totalling £56,000 (2023 - £56,500) to a range of UK charities. The Trustees have made grants supporting, Educational, Environmental, Health, Religious and Social Welfare organisations. Donations ranged from £500 to £1,500 (2023 - £250 to £1,500), with the most frequent amount of grant awarded being £500 (2023 - £500).

##### **c. Main activities undertaken to further the charity's purposes for the public benefit**

The charity undertakes to give grants to worthy charities in order to further the charity's purposes for public benefit.

#### **Achievements and performance**

##### **a. Main achievements of the charity**

During the year, the charity donated £56,000 (2023: £56,500) to other charities as decided by the Trustees.

#### **Financial review**

##### **a. Going concern**

After making appropriate enquiries, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

##### **b. Reserves policy**

The Trustees have a reserves policy whereby cash is kept at a level which will enable three months of operational costs to be met. Reserves in the form of investments are to be kept to a level which will allow the charity to generate income for the grant making program, whilst preserving sufficient capital to enable grant making in future periods.

##### **c. Financial performance**

Investments generated income during the year of £61,613 (2023 - £72,105). Expenditure for the year was £85,522 (2023: £79,503) consisting of £12,518 (2023: £12,873) of expenditure on raising funds and £73,044 (2023: £66,630) on charitable activities.

The gain on revaluation for the year was £14,495 (2023 - a loss of £141,691).

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## GERALD BENTALL CHARITABLE TRUST

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### TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 5 APRIL 2024

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#### Structure, governance and management

##### a. Constitution

The charity was formed under an irrevocable trust for charitable purposes on 31 May 1974.

##### b. Methods of appointment or election of Trustees

New Trustees are appointed by selection by the current Trustees of the charity by a simple majority vote. New Trustees are selected to add their expertise or knowledge to the board of Trustees.

##### c. Organisational structure and decision-making policies

The Trust is a registered charity, number 271993, and is constituted under a trust deed dated 31 May 1974. The trust is managed entirely by the Trustees, there being no employees. Decisions are taken by a majority of Trustees including the power of appointment of new Trustees.

#### Statement of Trustees' responsibilities

The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the members of the board of Trustees and signed on their behalf by:

*Anthony Anstee*

.....  
**A J D Anstee**

Chairman

Date: 29/01/2025

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## GERALD BENTALL CHARITABLE TRUST

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### INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 5 APRIL 2024

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#### **Independent Examiner's Report to the Trustees of Gerald Bentall Charitable Trust ('the charity')**

I report to the charity Trustees on my examination of the accounts of the charity for the year ended 5 April 2024.

#### **Responsibilities and Basis of Report**

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

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

#### **Independent Examiner's Statement**

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

1. accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

This report is made solely to the charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the charity's Trustees those matters I am required to state to them in an Independent Examiner's 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 charity and the charity's Trustees as a body, for my work or for this report.

Signed: *Ian Saunderson*

Dated: 29/01/2025

Ian Saunderson FCA

BKL Audit LLP  
35 Ballardss Lane  
London  
N3 1XW

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**GERALD BENTALL CHARITABLE TRUST**

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**STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 5 APRIL 2024**

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	Note	Unrestricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
<b>Income from:</b>				
Investments	2	61,613	61,613	72,105
<b>Total income</b>		<b>61,613</b>	<b>61,613</b>	72,105
<b>Expenditure on:</b>				
Raising funds	3	12,518	12,518	12,873
Charitable activities	5	73,004	73,004	66,630
<b>Total expenditure</b>		<b>85,522</b>	<b>85,522</b>	79,503
<b>Net expenditure before net gains/(losses) on investments</b>		<b>(23,909)</b>	<b>(23,909)</b>	(7,398)
Net gains/(losses) on investments		14,495	14,495	(141,691)
<b>Net movement in funds</b>		<b>(9,414)</b>	<b>(9,414)</b>	(149,089)
<b>Reconciliation of funds:</b>				
Total funds brought forward		1,824,392	1,824,392	1,973,481
Net movement in funds		(9,414)	(9,414)	(149,089)
<b>Total funds carried forward</b>		<b>1,814,978</b>	<b>1,814,978</b>	1,824,392

The Statement of Financial Activities includes all gains and losses recognised in the year.

The notes on pages 7 to 15 form part of these financial statements.

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**GERALD BENTALL CHARITABLE TRUST**

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**BALANCE SHEET  
AS AT 5 APRIL 2024**

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	Note	2024 £	2023 £
<b>Fixed assets</b>			
Investments	9	<b>1,780,951</b>	1,780,029
		<hr/>	<hr/>
		<b>1,780,951</b>	1,780,029
<b>Current assets</b>			
Debtors	10	<b>340</b>	340
Cash at bank and in hand		<b>36,927</b>	49,843
		<hr/>	<hr/>
		<b>37,267</b>	50,183
Creditors: amounts falling due within one year	11	<b>(3,240)</b>	(5,820)
		<hr/>	<hr/>
<b>Net current assets</b>		<b>34,027</b>	44,363
<b>Total assets less current liabilities</b>		<hr/> <b>1,814,978</b>	<hr/> 1,824,392
<b>Total net assets</b>		<hr/> <b>1,814,978</b> <hr/>	<hr/> 1,824,392 <hr/>
<b>Charity funds</b>			
Unrestricted funds	12	<b>1,814,978</b>	1,824,392
<b>Total funds</b>		<hr/> <b>1,814,978</b> <hr/>	<hr/> 1,824,392 <hr/>

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:

*Anthony Anstee*

.....  
**A J D Anstee**

Chairman

Date: 29/01/2025

The notes on pages 7 to 15 form part of these financial statements.

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## GERALD BENTALL CHARITABLE TRUST

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### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 5 APRIL 2024

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#### 1. Accounting policies

##### 1.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019 and Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and Charities Act 2011.

Gerald Bentall Charitable Trust constitutes a public benefit entity as defined by FRS 102.

##### 1.2 Going concern

The charity has minimal fixed costs, with the main source of expenditure being grants made to institutions, which can be made at the discretion of the Trustees. Furthermore, the Charity had significant net assets at the year end, including a healthy cash balance. The Trustees therefore consider that based on the circumstances existing at the date of signature of the accounts, the operations of the charity are not likely to be affected in a material manner by the current Coronavirus outbreak. The accounts have therefore been prepared on a going concern basis.

##### 1.3 Income

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

##### 1.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

Expenditure on raising funds includes all expenditure incurred by the charity to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the charity's objectives, as well as any associated support costs.

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

Support costs are those costs incurred directly in support of expenditure on the objects of the charity.

Grants payable are charged in the year when the offer is made except in those cases where the offer is conditional, such grants being recognised as expenditure when the conditions attaching are fulfilled. Grants offered subject to conditions which have not been met at the year end are noted as a commitment, but not accrued as expenditure

All expenditure is inclusive of irrecoverable VAT.

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## GERALD BENTALL CHARITABLE TRUST

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### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 5 APRIL 2024

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#### 1. Accounting policies (continued)

##### 1.5 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

##### 1.6 Investments

Fixed asset investments are a form of financial instrument and are initially recognised at their transaction cost and subsequently measured at fair value at the Balance Sheet date, unless the value cannot be measured reliably in which case it is measured at cost less impairment. Investment gains and losses, whether realised or unrealised, are combined and presented as 'Gains/(Losses) on investments' in the Statement of Financial Activities.

##### 1.7 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

##### 1.8 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

##### 1.9 Liabilities

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

##### 1.10 Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

##### 1.11 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

The charity does not have any restricted funds.

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GERALD BENTALL CHARITABLE TRUST

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NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 5 APRIL 2024

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2. Investment income

	<b>Unrestricted funds 2024 £</b>	<b>Total funds 2024 £</b>
Dividend Income	61,528	<b>61,528</b>
Interest Income	85	<b>85</b>
	<hr/>	<hr/>
	61,613	<b>61,613</b>
	<hr/> <hr/>	<hr/> <hr/>
	<i>Unrestricted funds 2023 £</i>	<i>Total funds 2023 £</i>
Dividend Income	71,655	71,655
Interest Income	450	450
	<hr/>	<hr/>
	72,105	72,105
	<hr/> <hr/>	<hr/> <hr/>

3. Investment management costs

	<b>Unrestricted funds 2024 £</b>	<b>Total funds 2024 £</b>
Investment management fees	12,325	<b>12,325</b>
Custody fees	193	<b>193</b>
	<hr/>	<hr/>
	12,518	<b>12,518</b>
	<hr/> <hr/>	<hr/> <hr/>

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**GERALD BENTALL CHARITABLE TRUST**

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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 5 APRIL 2024**

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**3. Investment management costs (continued)**

	<i>Unrestricted funds 2023 £</i>	<i>Total funds 2023 £</i>
Investment management fees	12,666	12,666
Custody fees	207	207
	12,873	12,873
	12,873	12,873

**4. Analysis of grants**

	<b>Grants to Institutions 2024 £</b>	<b>Total funds 2024 £</b>
Supporting good causes	56,000	<b>56,000</b>
	56,000	56,000

	<i>Grants to Institutions 2023 £</i>	<i>Total funds 2023 £</i>
Supporting good causes	56,500	56,500
	56,500	56,500

The charity has made the following material grants to institutions during the year:

	<b>2024 £</b>	<b>2023 £</b>
<b>Name of institution</b>		
Old Bentallians Association	<b>1,500</b>	1,500
Steadfast Sea Cadets	<b>1,500</b>	1,500
Total of all grants under £1,000	<b>53,000</b>	53,500
	<b>56,000</b>	56,500
	<b>56,000</b>	56,500

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**GERALD BENTALL CHARITABLE TRUST**

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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 5 APRIL 2024**

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**Analysis of charitable expenditure**

	<b>2024</b>	<i>2023</i>
	£	£
Educational	2,000	2,000
Environmental	1,500	1,500
Health	28,000	33,000
Religious	2,000	2,000
Social & welfare	22,500	18,000
	<b>56,000</b>	<i>56,500</i>
	<b>56,000</b>	<i>56,500</i>

**5. Analysis of expenditure by activities**

	<b>Grant funding of activities 2024</b>	<b>Support costs 2024</b>	<b>Total funds 2024</b>
	£	£	£
Supporting good causes	56,000	17,004	<b>73,004</b>
	56,000	17,004	<b>73,004</b>

	<i>Grant funding of activities 2023</i>	<i>Support costs 2023</i>	<i>Total funds 2023</i>
	£	£	£
Supporting good causes	56,500	10,130	66,630
	56,500	10,130	66,630

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GERALD BENTALL CHARITABLE TRUST

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NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 5 APRIL 2024

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5. **Analysis of expenditure by activities (continued)**

**Analysis of support costs**

	<b>Supporting good causes 2024 £</b>	<b>Total funds 2024 £</b>
Secretarial fees	13,764	<b>13,764</b>
Accountancy fee	1,620	<b>1,620</b>
Independent Examiners fees	1,620	<b>1,620</b>
	<hr/> <b>17,004</b> <hr/>	<hr/> <b>17,004</b> <hr/>
	<i>Supporting good causes 2023 £</i>	<i>Total funds 2023 £</i>
Secretarial fees	4,310	4,310
Accounting fees	4,200	4,200
Independent Examiners fees	1,620	1,620
	<hr/> <b>10,130</b> <hr/>	<hr/> <b>10,130</b> <hr/>

6. **Independent Examination fee**

The Independent Examiner's remuneration amounts to an Independent Examination fee of £1,620 (2023 - £1,620) and other accountancy fees of £1,620 (2023 - £4,200).

7. **Staff costs**

There were no employees during the current or prior year.

8. **Trustees' remuneration and expenses**

During the year, no Trustees received any remuneration or other benefits (2023 - £NIL).

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**GERALD BENTALL CHARITABLE TRUST**

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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 5 APRIL 2024**

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**9. Fixed asset investments**

	<b>Listed investments £</b>
<b>Cost or valuation</b>	
At 6 April 2023	1,780,029
Additions	112,845
Disposals	(126,418)
Revaluations	14,495
At 5 April 2024	1,780,951
 <b>Net book value</b>	
At 5 April 2024	1,780,951
At 5 April 2023	1,780,029

**Investments at market value comprise:**

	<b>2024 £</b>	<b>2023 £</b>
UK Equity	1,223,167	1,212,573
International Equity	481,380	479,414
Property	76,404	88,042
	1,780,951	1,780,029

**10. Debtors**

	<b>2024 £</b>	<b>2023 £</b>
<b>Due within one year</b>		
Amounts owed by HMRC	340	340
	340	340

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**GERALD BENTALL CHARITABLE TRUST**

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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 5 APRIL 2024**

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**11. Creditors: Amounts falling due within one year**

	<b>2024</b>	<i>2023</i>
	£	£
Accruals and deferred income	<b>3,240</b>	<i>5,820</i>
	<u><u>3,240</u></u>	<u><u>5,820</u></u>

**12. Statement of funds**

**Statement of funds - current year**

	<b>Balance at 6 April 2023</b>	<b>Income</b>	<b>Expenditure</b>	<b>Gains/ (Losses)</b>	<b>Balance at 5 April 2024</b>
	£	£	£	£	£
<b>Unrestricted funds</b>					
General Funds - all funds	<b>1,824,392</b>	<b>61,613</b>	<b>(85,522)</b>	<b>14,495</b>	<b>1,814,978</b>
	<u><u>1,824,392</u></u>	<u><u>61,613</u></u>	<u><u>(85,522)</u></u>	<u><u>14,495</u></u>	<u><u>1,814,978</u></u>

**Statement of funds - prior year**

	<i>Balance at 6 April 2022</i>	<i>Income</i>	<i>Expenditure</i>	<i>Gains/ (Losses)</i>	<i>Balance at 5 April 2023</i>
	£	£	£	£	£
<b>Unrestricted funds</b>					
General Funds - all funds	<i>1,973,481</i>	<i>72,105</i>	<i>(79,503)</i>	<i>(141,691)</i>	<i>1,824,392</i>
	<u><u>1,973,481</u></u>	<u><u>72,105</u></u>	<u><u>(79,503)</u></u>	<u><u>(141,691)</u></u>	<u><u>1,824,392</u></u>

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GERALD BENTALL CHARITABLE TRUST

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NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 5 APRIL 2024

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13. Analysis of net assets between funds

Analysis of net assets between funds - current period

	<b>Unrestricted funds 2024 £</b>	<b>Total funds 2024 £</b>
Fixed asset investments	1,780,951	<b>1,780,951</b>
Current assets	37,267	<b>37,267</b>
Creditors due within one year	(3,240)	<b>(3,240)</b>
<b>Total</b>	<u>1,814,978</u>	<u><b>1,814,978</b></u>

Analysis of net assets between funds - prior period

	<i>Unrestricted funds 2023 £</i>	<i>Total funds 2023 £</i>
Fixed asset investments	1,780,029	1,780,029
Current assets	50,183	50,183
Creditors due within one year	(5,820)	(5,820)
<b>Total</b>	<u>1,824,392</u>	<u>1,824,392</u>

14. Related party transactions

There were no related party transactions during the current or prior year.

**THE GERALD BENTALL CHARITABLE TRUST**

England & Wales - Charity number 271993

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# Accounts

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**GERALD BENTALL CHARITABLE TRUST**

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**UNAUDITED**

**TRUSTEES' REPORT AND FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 5 APRIL 2023**

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**GERALD BENTALL CHARITABLE TRUST**

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**CONTENTS**

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	Page
<b>Reference and Administrative Details of the Charity, its Trustees and Advisers</b>	1
<b>Trustees' Report</b>	2 - 3
<b>Independent Examiner's Report</b>	4
<b>Statement of Financial Activities</b>	5
<b>Balance Sheet</b>	6
<b>Notes to the Financial Statements</b>	7 - 15

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**GERALD BENTALL CHARITABLE TRUST**

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**REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS  
FOR THE YEAR ENDED 5 APRIL 2023**

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<b>Trustees</b>	A J D Anstee, Chair E C Anstee C L Thorp C E Jackson
<b>Charity registered number</b>	271993
<b>Principal office</b>	24 Stroudes Close Worcester Park Surrey KT4 7RB
<b>Independent examiner</b>	Ian Saunderson FCA BKL Audit LLP 35 Ballards Lane London N3 1XW
<b>Bankers</b>	NatWest Bank PLC 5 Market Place Kingston upon Thames Surrey KT1 1JX
<b>Solicitors</b>	Withers 16 Old Bailey London EC4M 7EG
<b>Investment Manager</b>	Charles Stanley & Co. Limited 55 Bishopsgate London EC2N 3AS

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## GERALD BENTALL CHARITABLE TRUST

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### TRUSTEES' REPORT FOR THE YEAR ENDED 5 APRIL 2023

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The Trustees present their annual report together with the financial statements of the charity for the 6 April 2022 to 5 April 2023.

#### **Objectives and activities**

##### **a. Policies and objectives**

The objectives of the charity as per its governing document are:

The Trustees shall hold the trust fund and the income thereof in trust to apply the same both as to capital and income for the charitable purposes of such charitable bodies organisation and institutions or such other charitable purposes or objects in such proportions and manners as the Trustees shall in their absolute discretion from time to time think fit.

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

##### **b. Activities undertaken to achieve objectives**

During the year the charity made 109 (2022 - 110) grants totalling £56,500 (2022 - £43,000) to a range of UK charities. The Trustees have made grants supporting, Educational, Environmental, Health, Religious and Social Welfare organisations. Donations ranged from £500 to £1,500 (2022 - £250 to £1,500), with the most frequent amount of grant awarded being £500 (2022 - £500).

##### **c. Main activities undertaken to further the charity's purposes for the public benefit**

The charity undertakes to give grants to worthy charities in order to further the charity's purposes for public benefit.

#### **Achievements and performance**

##### **a. Main achievements of the charity**

During the year, the charity donated £56,500 (2022: £43,500) to other charities as decided by the Trustees.

#### **Financial review**

##### **a. Going concern**

After making appropriate enquiries, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

##### **b. Reserves policy**

The Trustees have a reserves policy whereby cash is kept at a level which will enable three months of operational costs to be met. Reserves in the form of investments are to be kept to a level which will allow the charity to generate income for the grant making program, whilst preserving sufficient capital to enable grant making in future periods.

##### **c. Financial performance**

Investments generated income during the year of £72,105 (2022 - £60,644). Expenditure for the year was (£79,503 (2022: £69,423) consisting of £12,873 (2022: £14,085) of expenditure on raising funds and £66,630 (2022: £55,338) on charitable activities.

The loss on revaluation for the year was £141,691 (2022 - a gain of £21,061).

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**GERALD BENTALL CHARITABLE TRUST**

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**TRUSTEES' REPORT (CONTINUED)  
FOR THE YEAR ENDED 5 APRIL 2023**

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**Structure, governance and management**

**a. Constitution**

The charity was formed under an irrevocable trust for charitable purposes on 31 May 1974.

**b. Methods of appointment or election of Trustees**

New Trustees are appointed by selection by the current Trustees of the charity by a simple majority vote. New Trustees are selected to add their expertise or knowledge to the board of Trustees.

**c. Organisational structure and decision-making policies**

The Trust is a registered charity, number 271993, and is constituted under a trust deed dated 31 May 1974. The trust is managed entirely by the Trustees, there being no employees. Decisions are taken by a majority of Trustees including the power of appointment of new Trustees.

**Statement of Trustees' responsibilities**

The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the members of the board of Trustees and signed on their behalf by:

*Anthony Anstee*

.....  
**A J D Anstee**

(Chair)

Date: 07/09/2023

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**GERALD BENTALL CHARITABLE TRUST**

---

**INDEPENDENT EXAMINER'S REPORT  
FOR THE YEAR ENDED 5 APRIL 2023**

---

**Independent Examiner's Report to the Trustees of Gerald Bentall Charitable Trust ('the charity')**

I report to the charity Trustees on my examination of the accounts of the charity for the year ended 5 April 2023.

**Responsibilities and Basis of Report**

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

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

**Independent Examiner's Statement**

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

1. accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

This report is made solely to the charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the charity's Trustees those matters I am required to state to them in an Independent Examiner's 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 charity and the charity's Trustees as a body, for my work or for this report.

Signed: *Ian Saunderson*

Dated: 11/09/2023

Ian Saunderson FCA

BKL Audit LLP  
35 Ballardss Lane  
London  
N3 1XW

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**GERALD BENTALL CHARITABLE TRUST**

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**STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 5 APRIL 2023**

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	Note	Unrestricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
<b>Income from:</b>				
Investments	2	72,105	72,105	60,644
<b>Total income</b>		72,105	72,105	60,644
<b>Expenditure on:</b>				
Raising funds	3	12,873	12,873	14,085
Charitable activities		66,630	66,630	55,338
<b>Total expenditure</b>		79,503	79,503	69,423
<b>Net expenditure before net (losses)/gains on investments</b>		(7,398)	(7,398)	(8,779)
Net (losses)/gains on investments		(141,691)	(141,691)	21,061
<b>Net movement in funds</b>		(149,089)	(149,089)	12,282
<b>Reconciliation of funds:</b>				
Total funds brought forward		1,973,481	1,973,481	1,961,199
Net movement in funds		(149,089)	(149,089)	12,282
<b>Total funds carried forward</b>		1,824,392	1,824,392	1,973,481

The Statement of Financial Activities includes all gains and losses recognised in the year.

The notes on pages 7 to 15 form part of these financial statements.

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**GERALD BENTALL CHARITABLE TRUST**

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**BALANCE SHEET  
AS AT 5 APRIL 2023**

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	Note	2023 £	2022 £
<b>Fixed assets</b>			
Investments	9	1,780,029	1,813,558
		<u>1,780,029</u>	<u>1,813,558</u>
<b>Current assets</b>			
Debtors	10	340	340
Cash at bank and in hand		49,843	163,675
		<u>50,183</u>	<u>164,015</u>
Creditors: amounts falling due within one year	11	(5,820)	(4,092)
		<u>44,363</u>	<u>159,923</u>
<b>Net current assets</b>		<u>44,363</u>	<u>159,923</u>
<b>Total assets less current liabilities</b>		<u>1,824,392</u>	<u>1,973,481</u>
<b>Total net assets</b>		<u><u>1,824,392</u></u>	<u><u>1,973,481</u></u>
<b>Charity funds</b>			
Unrestricted funds	12	1,824,392	1,973,481
<b>Total funds</b>		<u><u>1,824,392</u></u>	<u><u>1,973,481</u></u>

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:

*Anthony Anstee*

.....  
**A J D Anstee**

Chair

Date: 07/09/2023

The notes on pages 7 to 15 form part of these financial statements.

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## GERALD BENTALL CHARITABLE TRUST

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### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 5 APRIL 2023

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#### 1. Accounting policies

##### 1.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019 and Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and Charities Act 2011.

Gerald Bentall Charitable Trust constitutes a public benefit entity as defined by FRS 102.

##### 1.2 Going concern

The charity has minimal fixed costs, with the main source of expenditure being grants made to institutions, which can be made at the discretion of the Trustees. Furthermore, the Charity had significant net assets at the year end, including a healthy cash balance. The Trustees therefore consider that based on the circumstances existing at the date of signature of the accounts, the operations of the charity are not likely to be affected in a material manner by the current Coronavirus outbreak. The accounts have therefore been prepared on a going concern basis.

##### 1.3 Income

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

##### 1.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

Expenditure on raising funds includes all expenditure incurred by the charity to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the charity's objectives, as well as any associated support costs.

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

Support costs are those costs incurred directly in support of expenditure on the objects of the charity.

Grants payable are charged in the year when the offer is made except in those cases where the offer is conditional, such grants being recognised as expenditure when the conditions attaching are fulfilled. Grants offered subject to conditions which have not been met at the year end are noted as a commitment, but not accrued as expenditure

All expenditure is inclusive of irrecoverable VAT.

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## GERALD BENTALL CHARITABLE TRUST

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### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 5 APRIL 2023

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#### 1. Accounting policies (continued)

##### 1.5 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

##### 1.6 Investments

Fixed asset investments are a form of financial instrument and are initially recognised at their transaction cost and subsequently measured at fair value at the Balance Sheet date, unless the value cannot be measured reliably in which case it is measured at cost less impairment. Investment gains and losses, whether realised or unrealised, are combined and presented as 'Gains/(Losses) on investments' in the Statement of Financial Activities.

##### 1.7 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

##### 1.8 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

##### 1.9 Liabilities

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

##### 1.10 Financial instruments

+The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

##### 1.11 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

The charity does not have any restricted funds.

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GERALD BENTALL CHARITABLE TRUST

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NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 5 APRIL 2023

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2. Investment income

	<b>Unrestricted funds 2023 £</b>	<b>Total funds 2023 £</b>
Dividend Income	71,655	<b>71,655</b>
Interest Income	450	<b>450</b>
	<hr/>	<hr/>
	<b>72,105</b>	<b>72,105</b>
	<hr/> <hr/>	<hr/> <hr/>
	<i>Unrestricted funds 2022 £</i>	<i>Total funds 2022 £</i>
Dividend Income	60,639	60,639
Interest Income	5	5
	<hr/>	<hr/>
	<b>60,644</b>	<b>60,644</b>
	<hr/> <hr/>	<hr/> <hr/>

3. Investment management costs

	<b>Unrestricted funds 2023 £</b>	<b>Total funds 2023 £</b>
Investment management fees	12,666	<b>12,666</b>
Custody fees	207	<b>207</b>
	<hr/>	<hr/>
	<b>12,873</b>	<b>12,873</b>
	<hr/> <hr/>	<hr/> <hr/>
	<i>Unrestricted funds 2022 £</i>	<i>Total funds 2022 £</i>
Investment management fees	14,085	14,085
	<hr/> <hr/>	<hr/> <hr/>

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**GERALD BENTALL CHARITABLE TRUST**

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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 5 APRIL 2023**

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**4. Analysis of grants**

	<b>Grants to Institutions 2023 £</b>	<b>Total funds 2023 £</b>
Supporting good causes	56,500	<b>56,500</b>
	<u>56,500</u>	<u>56,500</u>
	<i>Grants to Institutions 2022 £</i>	<i>Total funds 2022 £</i>
Supporting good causes	43,500	43,500
	<u>43,500</u>	<u>43,500</u>

The charity has made the following material grants to institutions during the year:

	<b>2023 £</b>	<b>2022 £</b>
<b>Name of institution</b>		
Old Bentallians Association	1,500	-
Steadfast Sea Cadets	1,500	1,500
Total of all grants under £1,000	53,500	42,000
	<u>56,500</u>	<u>43,500</u>
	<u>56,500</u>	<u>43,500</u>

**Analysis of charitable expenditure**

	<b>2023 £</b>	<b>2022 £</b>
Educational	1,000	850
Environmental	1,500	750
Health	23,500	14,300
Religious	1,250	850
Social & welfare	16,250	9,400
	<u>43,500</u>	<u>26,150</u>
	<u>43,500</u>	<u>26,150</u>

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**GERALD BENTALL CHARITABLE TRUST**

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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 5 APRIL 2023**

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**5. Analysis of expenditure by activities**

	<b>Grant funding of activities 2023 £</b>	<b>Support costs 2023 £</b>	<b>Total funds 2023 £</b>
Supporting good causes	56,500	10,130	<b>66,630</b>

	<i>Grant funding of activities 2022 £</i>	<i>Support costs 2022 £</i>	<i>Total funds 2022 £</i>
Supporting good causes	43,500	11,838	55,338

**Analysis of support costs**

	<b>Supporting good causes 2023 £</b>	<b>Total funds 2023 £</b>
Secretarial fees	4,310	<b>4,310</b>
Accountancy fee	4,200	<b>4,200</b>
Independent Examiners fees	1,620	<b>1,620</b>
	<u>10,130</u>	<u><b>10,130</b></u>

	<i>Supporting good causes 2022 £</i>	<i>Total funds 2022 £</i>
Secretarial fees	7,746	7,746
Accounting fees	4,092	4,092
	<u>11,838</u>	<u>11,838</u>

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**GERALD BENTALL CHARITABLE TRUST**

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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 5 APRIL 2023**

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**6. Independent Examination fee**

The Independent Examiner's remuneration amounts to an Independent Examination fee of £1,620 (2022 - £1,152) and other accountancy fees of £4,200 (2022 - £2,940).

**7. Staff costs**

There were no employees during the current or prior year.

**8. Trustees' remuneration and expenses**

During the year, no Trustees received any remuneration or other benefits (2022 - £NIL).

During the year ended 5 April 2023, no Trustee expenses have been incurred (2022 - £NIL).

**9. Fixed asset investments**

	<b>Listed investments £</b>
<b>Cost or valuation</b>	
At 6 April 2022	1,813,558
Additions	190,242
Disposals	(82,080)
Revaluations	(141,691)
At 5 April 2023	<u>1,780,029</u>
<b>Net book value</b>	
At 5 April 2023	1,780,029
At 5 April 2022	<u>1,813,558</u>

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GERALD BENTALL CHARITABLE TRUST

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NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 5 APRIL 2023

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Investments at market value comprise:

	2023 £	2022 £
Fixed Income	-	132,363
UK Equity	1,212,573	1,375,972
International Equity	479,414	305,223
Property	88,042	-
	<u>1,780,029</u>	<u>1,813,558</u>

10. Debtors

	2023 £	2022 £
<b>Due within one year</b>		
Amounts owed by HMRC	340	340
	<u>340</u>	<u>340</u>

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**GERALD BENTALL CHARITABLE TRUST**

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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 5 APRIL 2023**

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**11. Creditors: Amounts falling due within one year**

	2023 £	2022 £
Accruals and deferred income	<u>5,820</u>	<u>4,092</u>

**12. Statement of funds**

**Statement of funds - current year**

	Balance at 6 April 2022 £	Income £	Expenditure £	Gains/ (Losses) £	Balance at 5 April 2023 £
<b>Unrestricted funds</b>					
General Funds - all funds	<u>1,973,481</u>	<u>72,105</u>	<u>(79,503)</u>	<u>(141,691)</u>	<u>1,824,392</u>

**Statement of funds - prior year**

	Balance at 6 April 2021 £	Income £	Expenditure £	Gains/ (Losses) £	Balance at 5 April 2022 £
<b>Unrestricted funds</b>					
General Funds - all funds	<u>1,961,199</u>	<u>60,644</u>	<u>(69,423)</u>	<u>21,061</u>	<u>1,973,481</u>

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GERALD BENTALL CHARITABLE TRUST

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NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 5 APRIL 2023

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13. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2023 £	Total funds 2023 £
Fixed asset investments	1,780,029	1,780,029
Current assets	50,183	50,183
Creditors due within one year	(5,820)	(5,820)
<b>Total</b>	<u>1,824,392</u>	<u>1,824,392</u>

Analysis of net assets between funds - prior year

	<i>Unrestricted funds 2022 £</i>	<i>Total funds 2022 £</i>
Fixed asset investments	1,813,558	1,813,558
Current assets	164,015	164,015
Creditors due within one year	(4,092)	(4,092)
<b>Total</b>	<u>1,973,481</u>	<u>1,973,481</u>

14. Related party transactions

There were no related party transactions during the current or prior year.

**THE GERALD BENTALL CHARITABLE TRUST**

England & Wales - Charity number 271993

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# Accounts

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**GERALD BENTALL CHARITABLE TRUST**

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**UNAUDITED**

**TRUSTEES' REPORT AND FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 5 APRIL 2022**

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**GERALD BENTALL CHARITABLE TRUST**

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**CONTENTS**

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	Page
<b>Reference and Administrative Details of the Charity, its Trustees and Advisers</b>	1
<b>Trustees' Report</b>	2 - 3
<b>Independent Examiner's Report</b>	4
<b>Statement of Financial Activities</b>	5
<b>Balance Sheet</b>	6
<b>Notes to the Financial Statements</b>	7 - 14

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## GERALD BENTALL CHARITABLE TRUST

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### REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS FOR THE YEAR ENDED 5 APRIL 2022

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<b>Trustees</b>	A J D Anstee E C Anstee C L Thorp C E Jackson
<b>Charity registered number</b>	271993
<b>Principal office</b>	24 Stroudes Close Worcester Park Surrey KT4 7RB
<b>Accountants</b>	BKL Audit LLP Chartered Accountants 35 Ballards Lane London N3 1XW
<b>Bankers</b>	NatWest Bank PLC 5 Market Place Kingston upon Thames Surrey KT1 1JX
<b>Solicitors</b>	Withers 16 Old Bailey London EC4M 7EG
<b>Investment Manager</b>	Charles Stanley & Co. Limited 55 Bishopsgate London EC2N 3AS

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## GERALD BENTALL CHARITABLE TRUST

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### TRUSTEES' REPORT FOR THE YEAR ENDED 5 APRIL 2022

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The Trustees present their annual report together with the financial statements of the charity for the 6 April 2021 to 5 April 2022.

#### **Objectives and activities**

##### **a. Policies and objectives**

The objects of the charity are to pay the income and the whole or part of the capital to such exclusively charitable objects and purposes as the Trustees in their absolute discretion think fit.

The charity's main activity in the year was to satisfy the objects of the charity and to ensure financial stability in a period of continuing economic uncertainty.

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

##### **b. Activities undertaken to achieve objectives**

During the year the charity made 110 (2021 - 109) grants totalling £43,000 (2021 - £26,150), to a range of UK charities. The Trustees have made grants supporting, Educational, Environmental, Health, Religious and Social Welfare organisations. Donations ranged from £250 to £1,500 (2021 - £200 to £1,500), with the most frequent amount of grant awarded being £500 and £250 (2020 - £250).

#### **Achievements and performance**

##### **Financial review**

##### **a. Going concern**

After making appropriate enquiries, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

##### **b. Reserves policy**

The Trustees have a reserves policy whereby cash is kept at a level which will enable three months of operational costs to be met. Reserves in the form of investments are to be kept to a level which will allow the charity to generate income for the grant making program, whilst preserving sufficient capital to enable grant making in future periods.

##### **c. Financial performance**

Investments generated income during the year of £60,644 (2021 - £42,582). Costs of generating income totalled £14,085 (2021 - £11,852). The charity made a slight loss before revaluations for the year of £8,779 (2021 - £6,978).

The gain on revaluation for the year was £21,061 (2021 - a gain of £636,577).

#### **Structure, governance and management**

##### **a. Constitution**

The charity was formed under an irrevocable trust for charitable purposes on 31 May 1974.

##### **b. Methods of appointment or election of Trustees**

The management of the charity is the responsibility of the Trustees who are elected and co-opted under the terms of the Trust deed.

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## GERALD BENTALL CHARITABLE TRUST

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### TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 5 APRIL 2022

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#### Structure, governance and management (continued)

##### c. Organisational structure and decision-making policies

The Trust is a registered charity, number 271993, and is constituted under a trust deed dated 31 May 1974. The trust is managed entirely by the Trustees, there being no employees. Decisions are taken by a majority of Trustees including the power of appointment of new Trustees.

##### Statement of Trustees' responsibilities

The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the members of the board of Trustees and signed on their behalf by:

**C E Jackson** *CE Jackson*  
(Trustee)  
Date: 04/02/2023

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## GERALD BENTALL CHARITABLE TRUST

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### INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 5 APRIL 2022

---

#### Independent Examiner's Report to the Trustees of Gerald Bentall Charitable Trust ('the charity')

I report to the charity Trustees on my examination of the accounts of the charity for the year ended 5 April 2022.

#### Responsibilities and Basis of Report

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

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

#### Independent Examiner's Statement

Your attention is drawn to the fact that the charity has prepared the accounts in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has been withdrawn.

I understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

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

1. accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

This report is made solely to the charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the charity's Trustees those matters I am required to state to them in an Independent Examiner's 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 charity and the charity's Trustees as a body, for my work or for this report.

Signed: *Ian Saunderson*

Dated: 04/02/2023

Ian Saunderson FCA

BKL Audit LLP  
Chartered Accountants  
London

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**GERALD BENTALL CHARITABLE TRUST**

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**STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 5 APRIL 2022**

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	Note	Unrestricted funds 2022 £	Total funds 2022 £	<i>Total funds 2021 £</i>
<b>Income from:</b>				
Investments	2	60,644	60,644	42,582
<b>Total income</b>		<b>60,644</b>	<b>60,644</b>	42,582
<b>Expenditure on:</b>				
Raising funds	3	14,085	14,085	11,852
Charitable activities		55,338	55,338	37,368
<b>Total expenditure</b>		<b>69,423</b>	<b>69,423</b>	49,220
<b>Net expenditure before net gains on investments</b>		<b>(8,779)</b>	<b>(8,779)</b>	(6,638)
Net gains on investments		21,061	21,061	636,577
<b>Net movement in funds</b>		<b>12,282</b>	<b>12,282</b>	629,939
<b>Reconciliation of funds:</b>				
Total funds brought forward		1,961,199	1,961,199	1,331,260
Net movement in funds		12,282	12,282	629,939
<b>Total funds carried forward</b>		<b>1,973,481</b>	<b>1,973,481</b>	1,961,199

The Statement of Financial Activities includes all gains and losses recognised in the year.

The notes on pages 7 to 14 form part of these financial statements.

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**GERALD BENTALL CHARITABLE TRUST**

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**BALANCE SHEET  
AS AT 5 APRIL 2022**

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	Note	2022 £	2021 £
<b>Fixed assets</b>			
Investments	9	<b>1,813,558</b>	1,923,787
		<u>1,813,558</u>	<u>1,923,787</u>
<b>Current assets</b>			
Debtors	10	<b>340</b>	340
Cash at bank and in hand		<b>163,675</b>	40,612
		<u>164,015</u>	<u>40,952</u>
Creditors: amounts falling due within one year	11	<b>(4,092)</b>	(3,540)
		<u>159,923</u>	<u>37,412</u>
<b>Net current assets</b>		<b>159,923</b>	37,412
<b>Total assets less current liabilities</b>		<b>1,973,481</b>	1,961,199
<b>Total net assets</b>		<b>1,973,481</b>	1,961,199
		<u><u>1,973,481</u></u>	<u><u>1,961,199</u></u>
<b>Charity funds</b>			
Unrestricted funds	12	<b>1,973,481</b>	1,961,199
<b>Total funds</b>		<b>1,973,481</b>	1,961,199
		<u><u>1,973,481</u></u>	<u><u>1,961,199</u></u>

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:

*CE Jackson*

.....  
**C E Jackson**

Trustee  
Date: 04/02/2023

The notes on pages 7 to 14 form part of these financial statements.

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## GERALD BENTALL CHARITABLE TRUST

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### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 5 APRIL 2022

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#### 1. Accounting policies

##### 1.1 Basis of preparation of financial statements

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019 and Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and Charities Act 2011.

Gerald Bentall Charitable Trust constitutes a public benefit entity as defined by FRS 102.

##### 1.2 Going concern

The charity has minimal fixed costs, with the main source of expenditure being grants made to institutions, which can be made at the discretion of the Trustees. Furthermore, the Charity had significant net assets at the year end, including a healthy cash balance. The Trustees therefore consider that based on the circumstances existing at the date of signature of the accounts, the operations of the charity are not likely to be affected in a material manner by the current Coronavirus outbreak. The accounts have therefore been prepared on a going concern basis.

##### 1.3 Income

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

##### 1.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

Expenditure on raising funds includes all expenditure incurred by the charity to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the charity's objectives, as well as any associated support costs.

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

Support costs are those costs incurred directly in support of expenditure on the objects of the charity.

Grants payable are charged in the year when the offer is made except in those cases where the offer is conditional, such grants being recognised as expenditure when the conditions attaching are fulfilled. Grants offered subject to conditions which have not been met at the year end are noted as a commitment, but not accrued as expenditure

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## GERALD BENTALL CHARITABLE TRUST

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### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 5 APRIL 2022

---

#### 1. Accounting policies (continued)

##### 1.4 Expenditure (continued)

All expenditure is inclusive of irrecoverable VAT.

##### 1.5 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

##### 1.6 Investments

Fixed asset investments are a form of financial instrument and are initially recognised at their transaction cost and subsequently measured at fair value at the Balance Sheet date, unless the value cannot be measured reliably in which case it is measured at cost less impairment. Investment gains and losses, whether realised or unrealised, are combined and presented as 'Gains/(Losses) on investments' in the Statement of Financial Activities.

##### 1.7 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

##### 1.8 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

##### 1.9 Liabilities

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

##### 1.10 Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

##### 1.11 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

The charity does not have any restricted funds.

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**GERALD BENTALL CHARITABLE TRUST**

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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 5 APRIL 2022**

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**2. Investment income**

	<b>Unrestricted funds 2022 £</b>	<b>Total funds 2022 £</b>	<i>Total funds 2021 £</i>
Investment income	60,639	<b>60,639</b>	42,574
Bank interest	5	<b>5</b>	8
	60,644	<b>60,644</b>	42,582
<i>Total 2021</i>	42,582	42,582	

**3. Costs of raising funds**

	<b>Unrestricted funds 2022 £</b>	<b>Total funds 2022 £</b>	<i>Total funds 2021 £</i>
Investment management fees	14,085	<b>14,085</b>	11,852
<i>Total 2021</i>	11,852	11,852	

**4. Analysis of grants**

	<b>Grants to Institutions 2022 £</b>	<b>Total funds 2022 £</b>	<i>Total funds 2021 £</i>
	43,500	<b>43,500</b>	26,150
<i>Total 2021</i>	26,150	26,150	

The charity made 110 (2021 - 109) grants over the course of the year.

The charity has made the following material grants to institutions during the year:

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**GERALD BENTALL CHARITABLE TRUST**

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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 5 APRIL 2022**

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**4. Analysis of grants (continued)**

	<b>2022</b>	<i>2021</i>
	£	£
<b>Name of institution</b>		
Steadfast Sea Cadets	<b>1,500</b>	<i>1,500</i>
Total of all grants under £1,000	<b>42,000</b>	<i>24,650</i>
	<u><b>43,500</b></u>	<u><i>26,150</i></u>

**Analysis of charitable expenditure**

	<b>2022</b>	<i>2021</i>
	£	£
Educational	<b>1,000</b>	<i>850</i>
Environmental	<b>1,500</b>	<i>750</i>
Health	<b>23,500</b>	<i>14,300</i>
Religious	<b>1,250</b>	<i>850</i>
Social & welfare	<b>16,250</b>	<i>9,400</i>
	<u><b>43,500</b></u>	<u><i>26,150</i></u>

**5. Analysis of expenditure by activities**

	<b>Grant funding of activities 2022</b>	<b>Support costs 2022</b>	<b>Total funds 2022</b>	<i>Total funds 2021</i>
	£	£	£	£
	43,500	-	<b>43,500</b>	<i>26,150</i>
	-	11,838	<b>11,838</b>	<i>11,218</i>
	<u>43,500</u>	<u>11,838</u>	<u><b>55,338</b></u>	<u><i>37,368</i></u>
<i>Total 2021</i>	<u>26,150</u>	<u>11,218</u>	<u>37,368</u>	

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**GERALD BENTALL CHARITABLE TRUST**

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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 5 APRIL 2022**

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**5. Analysis of expenditure by activities (continued)**

**Analysis of support costs**

	<b>Activities 2022 £</b>	<b>Total funds 2022 £</b>	<i>Total funds 2021 £</i>
Management and office costs	7,000	<b>7,000</b>	7,858
Accountancy fee	4,092	<b>4,092</b>	3,360
Sundry expenses	746	<b>746</b>	-
	<u>11,838</u>	<u><b>11,838</b></u>	<u>11,218</u>
<i>Total 2021</i>	<u>11,218</u>	<u>11,218</u>	

**6. Independent Examination fee**

The Independent Examiner's remuneration amounts to an Independent Examination fee of £1,152 (2021 - £960) and other accountancy fees of £2,940 (2021 - £2,400).

**7. Staff costs**

There were no employees during the current or prior year.

**8. Trustees' remuneration and expenses**

During the year, no Trustees received any remuneration or other benefits (2021 - £NIL).

During the year ended 5 April 2022, no Trustee expenses have been incurred (2021 - £NIL).

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GERALD BENTALL CHARITABLE TRUST

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NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 5 APRIL 2022

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9. Fixed asset investments

	Listed investments £
<b>Cost or valuation</b>	
At 6 April 2021	1,923,787
Additions	214,529
Disposals	(345,819)
Revaluations	21,061
At 5 April 2022	<u>1,813,558</u>
<b>Net book value</b>	
At 5 April 2022	1,813,558
At 5 April 2021	<u>1,923,787</u>

Investments at market value comprise:

	2022 £	2021 £
Fixed Income	132,360	104,485
UK Equity	1,375,972	1,461,642
International Equity	305,223	357,660
	<u>1,813,555</u>	<u>1,923,787</u>

10. Debtors

	2022 £	2021 £
<b>Due within one year</b>		
Tax recoverable	340	340
	<u>340</u>	<u>340</u>

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**GERALD BENTALL CHARITABLE TRUST**

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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 5 APRIL 2022**

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**11. Creditors: Amounts falling due within one year**

	<b>2022</b>	<i>2021</i>
	£	£
Accruals and deferred income	<b>4,092</b>	<i>3,540</i>
	<u><u>4,092</u></u>	<u><u>3,540</u></u>

**12. Statement of funds**

**Statement of funds - current year**

	Balance at 6 April 2021	Income	Expenditure	Gains/ (Losses)	Balance at 5 April 2022
	£	£	£	£	£
<b>Unrestricted funds</b>					
General Funds - all funds	<b>1,961,199</b>	<b>60,644</b>	<b>(69,423)</b>	<b>21,061</b>	<b>1,973,481</b>
	<u><u>1,961,199</u></u>	<u><u>60,644</u></u>	<u><u>(69,423)</u></u>	<u><u>21,061</u></u>	<u><u>1,973,481</u></u>

**Statement of funds - prior year**

	Balance at 6 April 2020	Income	Expenditure	Gains/ (Losses)	Balance at 5 April 2021
	£	£	£	£	£
<b>Unrestricted funds</b>					
General Funds - all funds	<i>1,331,260</i>	<i>42,582</i>	<i>(49,220)</i>	<i>636,577</i>	<i>1,961,199</i>
	<u><u>1,331,260</u></u>	<u><u>42,582</u></u>	<u><u>(49,220)</u></u>	<u><u>636,577</u></u>	<u><u>1,961,199</u></u>

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GERALD BENTALL CHARITABLE TRUST

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NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 5 APRIL 2022

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13. Analysis of net assets between funds

Analysis of net assets between funds - current year

	<b>Unrestricted funds 2022 £</b>	<b>Total funds 2022 £</b>
Fixed asset investments	1,813,558	<b>1,813,558</b>
Current assets	164,015	<b>164,015</b>
Creditors due within one year	(4,092)	<b>(4,092)</b>
<b>Total</b>	<u>1,973,481</u>	<u><b>1,973,481</b></u>

Analysis of net assets between funds - prior year

	<i>Unrestricted funds 2021 £</i>	<i>Total funds 2021 £</i>
Fixed asset investments	1,923,787	1,923,787
Current assets	40,952	40,952
Creditors due within one year	(3,540)	(3,540)
<b>Total</b>	<u>1,961,199</u>	<u>1,961,199</u>

14. Related party transactions

There were no related party transactions during the current or prior year.

**THE GERALD BENTALL CHARITABLE TRUST**

England & Wales - Charity number 271993

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# Accounts

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# Charity Commission Annual Return 2021

## THE GERALD BENTALL CHARITABLE TRUST

Charity registration number: 271993

Most of the information you give in this form will become publicly available on the Register of Charities. Any field that the Charity Commission will not display will be clearly marked.

This document is a record of the information provided in the Annual Return 2021.

## PART A - Charity information

### Financial period

**Financial period start date**

06/04/2020

**Financial period end date**

05/04/2021

### Income and spending

**Income £**

£ 42,582

**Spending £**

£ 49,220

### Serious Incidents

**For the period of this return, were there any serious incidents in your charity that have not been reported to the Charity Commission?**

## Fundraising - professional fundraiser

**Did your charity raise funds from the public?**

## Grantmaking

**Was grant making the main way your charity carried out its purposes?**

## Government contracts

**During the financial period for this annual return, did the charity receive income from contracts (other than grant agreements) with central government or local authorities?**

## Government grants

**During the financial period for this annual return, did the charity receive income from grants from central government or local authorities?**

## Income from outside the UK

**Did your charity receive income from outside the UK?**

## Spending outside England & Wales

**Did your charity operate outside England and Wales?**

**Total Spending outside England & Wales****Trading subsidiaries****Did the charity have any subsidiaries?****Trustee payments****Did any of the trustees receive any remuneration, payments or benefits from the charity other than refunds of legitimate trustee expenses?****Did any of the trustees resign and then take up employment with the charity?****Employees' salaries****Did any of your charity's staff receive total employee benefits of £60,000 or more? Select No if your charity does not have any staff or does not pay any staff.****For your highest paid member of staff only, what was the total value of their employee benefits?****(For example if your highest paid member of staff received £35,000 enter 35000). If you do not have any staff or did not pay any staff, enter 0 (zero)****Volunteers****How many UK volunteers, excluding trustees, did the charity have during the financial period?****Financial controls****Did your charity review its internal financial controls?**

## Privacy statement

**Any information you give us will be held securely and processed only in accordance with the rule on data protection. We will not disclose your personal details to anyone unconnected to the Charity Commission unless:**

- you have consented to their release; or
- we are legally obliged to disclose them; or
- we regard disclosure as either (a) necessary so that we can properly carry out our statutory functions or (b) necessary in the public interest.

**We may share and disclose information about you with relevant public authorities, regulatory bodies and agencies, outside the Charity Commission but only if:**

- we can lawfully do so; and
- we decide that disclosure is necessary for national security, crime detection, prevention, and law enforcement, or other issues in the public interest

**Information we collect about you**

**We will use this information:**

**To enable us to carry out our statutory functions and duties;**

**This will include the following actions:**

- (a) update, consolidate, and improve the accuracy of our records;
- (b) undertake crime detection and prevention and law enforcement and assist the third parties specified above to investigate or prevent crime and carry out law enforcement;
- (c) data analysis, testing, research, statistical and survey purposes

**Information we receive from other sources.**

**Information we receive from other sources**

**We may combine this information with information you give to us and information we collect about you.**

**We may use this information and the combined information for the purposes set out above (depending on the types of information we receive).**

**We will ensure that any such disclosure and use is proportionate; considers your right to respect for your private life; and is done fairly and lawfully in accordance with the data protection principles of the Data Protection Act.**

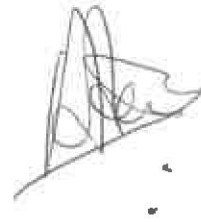
**The Data Protection Act 1998 regulates the use of 'personal data', which is essentially any information, however stored, about identifiable living individuals.**

**As a 'data controller' under the Act, the Charity Commission must comply with it. Any changes we may make to our privacy statement in the future will be set out in the replacement version of this form.**

**Please check back frequently to see any updates or changes to our privacy policy.**

## Declaration

**This annual return has not been submitted and no Declaration has been made**

A handwritten signature in black ink, appearing to be 'A. J. [unclear]', written on a white background.



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**GERALD BENTALL CHARITABLE TRUST**

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**UNAUDITED**

**TRUSTEES' REPORT AND FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 5 APRIL 2021**

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**GERALD BENTALL CHARITABLE TRUST**

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**CONTENTS**

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	<b>Page</b>
<b>Reference and Administrative Details of the Charity, its Trustees and Advisers</b>	<b>1</b>
<b>Trustees' Report</b>	<b>2 - 3</b>
<b>Independent Examiner's Report</b>	<b>4</b>
<b>Statement of Financial Activities</b>	<b>5</b>
<b>Balance Sheet</b>	<b>6</b>
<b>Notes to the Financial Statements</b>	<b>7 - 14</b>

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**GERALD BENTALL CHARITABLE TRUST**

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**REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS  
FOR THE YEAR ENDED 5 APRIL 2021**

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<b>Trustees</b>	A J D Anstee E C Anstee C L Thorp C E Jackson
<b>Charity registered number</b>	271993
<b>Principal office</b>	24 Stroudes Close Worcester Park Surrey KT4 7RB
<b>Accountants</b>	Berg Kaprow Lewis LLP Chartered Accountants 35 Ballards Lane London N3 1XW
<b>Bankers</b>	NatWest Bank PLC 5 Market Place Kingston upon Thames Surrey KT1 1JX
<b>Solicitors</b>	Withers 16 Old Bailey London EC4M 7EG
<b>Investment Manager</b>	Charles Stanley & Co. Limited 55 Bishopsgate London EC2N 3AS

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## GERALD BENTALL CHARITABLE TRUST

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### TRUSTEES' REPORT FOR THE YEAR ENDED 5 APRIL 2021

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The Trustees present their annual report together with the financial statements of the charity for the 6 April 2020 to 5 April 2021.

#### Objectives and activities

##### a. Policies and objectives

The objects of the charity are to pay the income and the whole or part of the capital to such exclusively charitable objects and purposes as the Trustees in their absolute discretion think fit.

The charity's main activity in the year was to satisfy the objects of the charity and to ensure financial stability in a period of continuing economic uncertainty.

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

##### b. Activities undertaken to achieve objectives

During the year the charity made 109 (2020 - 110) grants totalling £26,150 (2020 - £51,100), to a range of UK charities. The Trustees have made grants in support of hospitals, churches, youth organisations, care and welfare of the elderly, handicapped education and the preservation of the environment. Donations ranged from £200 to £1,500 (2020 - £90 to £1,500), with the most frequent amount of grant awarded being £250 (2020 - £500).

#### Achievements and performance

##### Financial review

##### a. Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

##### b. Reserves policy

The Trustees have a reserves policy whereby cash is kept at a level which will enable three months of operational costs to be met. Reserves in the form of investments are to be kept to a level which will allow the charity to generate income for the grant making program, whilst preserving sufficient capital to enable grant making in future periods.

##### c. Financial performance

Investments generated income during the year of £42,582 (2020 - £69,698). Costs of generating income totalled £11,852 (2020 - £12,451). The charity made a slight loss before revaluations for the year of £6,978 (2020 - £4,490).

The investments, which had fallen in value last year due to the Covid-19 pandemic regained their value this year. The gain on revaluation for the year was £636,577 (2020 - a loss of £410,313).

#### Structure, governance and management

##### a. Constitution

The charity was formed under an irrevocable trust for charitable purposes on 31 May 1974.

##### b. Methods of appointment or election of Trustees

The management of the charity is the responsibility of the Trustees who are elected and co-opted under the terms of the Trust deed.

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GERALD BENTALL CHARITABLE TRUST

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TRUSTEES' REPORT (CONTINUED)  
FOR THE YEAR ENDED 5 APRIL 2021

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Structure, governance and management (continued)

c. Organisational structure and decision-making policies

The Trust is a registered charity, number 271993, and is constituted under a trust deed dated 31 May 1974. The trust is managed entirely by the Trustees, there being no employees. Decisions are taken by a majority of Trustees including the power of appointment of new Trustees.

Statement of Trustees' responsibilities

The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.


Approved by order of the members of the board of Trustees and signed on their behalf by:

A J D Anstee  
Trustee  
Date:

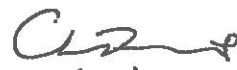
21/7/21




E C Anstee  
Trustee  
Date:

  
21/7/21

C L Thorp  
Trustee  
Date:

  
21/7/21

C E Jackson  
Trustee  
Date:

  
21/7/21

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**GERALD BENTALL CHARITABLE TRUST**

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**INDEPENDENT EXAMINER'S REPORT  
FOR THE YEAR ENDED 5 APRIL 2021**

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**Independent Examiner's Report to the Trustees of Gerald Bentall Charitable Trust ('the charity')**

I report to the charity Trustees on my examination of the accounts of the charity for the year ended 5 April 2021.

**Responsibilities and Basis of Report**

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

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

**Independent Examiner's Statement**

Your attention is drawn to the fact that the charity has prepared the accounts in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has been withdrawn.

I understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

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

1. accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

This report is made solely to the charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the charity's Trustees those matters I am required to state to them in an Independent Examiner's 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 charity and the charity's Trustees as a body, for my work or for this report.

Signed: 

Dated: 26 July 2021

Ian Sanderson FCA

Berg Kaprow Lewis LLP  
Chartered Accountants  
London

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**GERALD BENTALL CHARITABLE TRUST**

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**STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 5 APRIL 2021**

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	Note	Unrestricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
<b>Income from:</b>				
Investments	2	42,582	42,582	69,698
<b>Total Income</b>		<u>42,582</u>	<u>42,582</u>	<u>69,698</u>
<b>Expenditure on:</b>				
Raising funds	3	11,852	11,852	12,451
Charitable activities		37,368	37,368	61,737
<b>Total expenditure</b>		<u>49,220</u>	<u>49,220</u>	<u>74,188</u>
<b>Net gains/(losses) on investments</b>		<u>636,577</u>	<u>636,577</u>	<u>(410,313)</u>
<b>Net movement in funds</b>		<u>629,939</u>	<u>629,939</u>	<u>(414,803)</u>
<b>Reconciliation of funds:</b>				
Total funds brought forward		1,331,260	1,331,260	1,746,063
Net movement in funds		629,939	629,939	(414,803)
<b>Total funds carried forward</b>		<u>1,961,199</u>	<u>1,961,199</u>	<u>1,331,260</u>

The Statement of Financial Activities includes all gains and losses recognised in the year.


The notes on pages 7 to 14 form part of these financial statements.


**GERALD BENTALL CHARITABLE TRUST**


**BALANCE SHEET  
AS AT 5 APRIL 2021**

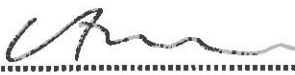
	Note	2021 £	2020 £
<b>Fixed assets</b>			
Investments	9	1,923,787	1,232,889
		1,923,787	1,232,889
<b>Current assets</b>			
Debtors	10	340	340
Cash at bank and in hand		40,812	101,391
		40,952	101,731
Creditors: amounts falling due within one year	11	(3,540)	(3,360)
<b>Net current assets</b>		37,412	98,371
<b>Total assets less current liabilities</b>		1,961,199	1,331,260
<b>Total net assets</b>		1,961,199	1,331,260
<b>Charity funds</b>			
Unrestricted funds	12	1,961,199	1,331,260
<b>Total funds</b>		1,961,199	1,331,260

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:

  
 .....  
**A J D Anstee**  
 Trustee  
 Date: 21/7/21

  
 .....  
**E C Anstee**  
 Trustee  
 Date: 21/7/21

  
 .....  
**C L Thorp**  
 Trustee  
 Date: 21/7/21

  
 .....  
**C E Jackson**  
 Trustee  
 Date: 21/7/21

The notes on pages 7 to 14 form part of these financial statements.

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## GERALD BENTALL CHARITABLE TRUST

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### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 5 APRIL 2021

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#### 1. Accounting policies

##### 1.1 Basis of preparation of financial statements

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and Charities Act 2011.

Gerald Bentall Charitable Trust constitutes a public benefit entity as defined by FRS 102.

##### 1.2 Going concern

The charity has minimal fixed costs, with the main source of expenditure being grants made to institutions, which can be made at the discretion of the Trustees. Furthermore, the Charity had significant net assets at the year end, including a healthy cash balance. The Trustees therefore consider that based on the circumstances existing at the date of signature of the accounts, the operations of the charity are not likely to be affected in a material manner by the current Coronavirus outbreak. The accounts have therefore been prepared on a going concern basis.

##### 1.3 Income

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

##### 1.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

Expenditure on raising funds includes all expenditure incurred by the charity to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the charity's objectives, as well as any associated support costs.

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

Support costs are those costs incurred directly in support of expenditure on the objects of the charity.

Grants payable are charged in the year when the offer is made except in those cases where the offer is conditional, such grants being recognised as expenditure when the conditions attaching are fulfilled. Grants offered subject to conditions which have not been met at the year end are noted as a commitment, but not accrued as expenditure

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## GERALD BENTALL CHARITABLE TRUST

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### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 5 APRIL 2021

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#### 1. Accounting policies (continued)

##### 1.4 Expenditure (continued)

All expenditure is inclusive of irrecoverable VAT.

##### 1.5 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

##### 1.6 Investments

Fixed asset investments are a form of financial instrument and are initially recognised at their transaction cost and subsequently measured at fair value at the Balance Sheet date, unless the value cannot be measured reliably in which case it is measured at cost less impairment. Investment gains and losses, whether realised or unrealised, are combined and presented as 'Gains/(Losses) on investments' in the Statement of Financial Activities.

##### 1.7 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

##### 1.8 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

##### 1.9 Liabilities

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

##### 1.10 Financial Instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

##### 1.11 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

The charity does not have any restricted funds.

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**GERALD BENTALL CHARITABLE TRUST**

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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 5 APRIL 2021**

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**2. Investment Income**

	<b>Unrestricted funds 2021 £</b>	<b>Total funds 2021 £</b>	<b>Total funds 2020 £</b>
Investment income	42,574	42,574	69,514
Bank interest	8	8	184
	42,582	42,582	69,698
<i>Total 2020</i>	69,698	69,698	

**3. Costs of raising funds**

	<b>Unrestricted funds 2021 £</b>	<b>Total funds 2021 £</b>	<b>Total funds 2020 £</b>
Investment management fees	11,852	11,852	12,451
<i>Total 2020</i>	12,451	12,451	

**4. Analysis of grants**

	<b>Grants to institutions 2021 £</b>	<b>Total funds 2021 £</b>	<b>Total funds 2020 £</b>
	26,150	26,150	51,100
<i>Total 2020</i>	51,100	51,100	

The charity made 109 (2020 - 110) grants over the course of the year.

The charity has made the following material grants to institutions during the year:

**GERALD BENTALL CHARITABLE TRUST**

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 5 APRIL 2021**

**4. Analysis of grants (continued)**

	2021 £	2020 £
<b>Name of Institution</b>		
Old Bentallians Association	-	1,500
Steadfast Sea Cadets	1,500	1,500
Total of all grants under £1,000	24,650	48,100
	26,150	51,100

**Analysis of charitable expenditure**

	2021 £	2020 £
Educational	850	1,700
Environmental	750	1,700
Health	14,300	29,200
Religious	850	2,200
Social & welfare	9,400	16,300
	26,150	51,100

**5. Analysis of expenditure by activities**

	Grant funding of activities 2021 £	Support costs 2021 £	Total funds 2021 £	Total funds 2020 £
	26,150	-	26,150	51,100
	-	11,218	11,218	10,637
	26,150	11,218	37,368	61,737
<b>Total 2020</b>	51,100	10,637	61,737	

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**GERALD BENTALL CHARITABLE TRUST**

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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 5 APRIL 2021**

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**5. Analysis of expenditure by activities (continued)**

**Analysis of support costs**

	<b>Activities 2021 £</b>	<b>Total funds 2021 £</b>	<b>Total funds 2020 £</b>
Management and office costs	7,858	7,858	7,277
Accountancy fee	3,360	3,360	3,360
	<u>11,218</u>	<u>11,218</u>	<u>10,637</u>
<i>Total 2020</i>	<u>10,637</u>	<u>10,637</u>	

**6. Independent Examination fee**

The Independent Examiner's remuneration amounts to an Independent Examination fee of £960 (2020 - £960) and other accountancy fees of £2,400 (2020 - £2,400).

**7. Staff costs**

There were no employees during the current or prior year.

**8. Trustees' remuneration and expenses**

During the year, no Trustees received any remuneration or other benefits (2020 - £NIL).

During the year, no Trustee expenses have been incurred (2020 - £NIL).

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**GERALD BENTALL CHARITABLE TRUST**

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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 5 APRIL 2021**

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**9. Fixed asset Investments**

	<b>Listed Investments £</b>
<b>Cost or valuation</b>	
At 6 April 2020	1,232,889
Additions	180,844
Disposals	(126,523)
Revaluations	636,577
<b>At 5 April 2021</b>	<b>1,923,787</b>
<b>Net book value</b>	
At 5 April 2021	1,923,787
At 5 April 2020	1,232,889

**Investments at market value comprise:**

	<b>2021 £</b>	<b>2020 £</b>
Fixed Income	104,485	87,947
UK Equity	1,461,642	844,433
International Equity	357,660	300,509
	<b>1,923,787</b>	<b>1,232,889</b>

**10. Debtors**

	<b>2021 £</b>	<b>2020 £</b>
<b>Due within one year</b>		
Tax recoverable	340	340
	<b>340</b>	<b>340</b>

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**GERALD BENTALL CHARITABLE TRUST**

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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 5 APRIL 2021**

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**11. Creditors: Amounts falling due within one year**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Accruals and deferred income	<b>3,540</b>	<b>3,360</b>

**12. Statement of funds**

**Statement of funds - current year**

	<b>Balance at 6 April 2020</b>	<b>Income</b>	<b>Expenditure</b>	<b>Gains/ (Losses)</b>	<b>Balance at 5 April 2021</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Unrestricted funds</b>					
General Funds - all funds	<b>1,331,260</b>	<b>42,582</b>	<b>(49,220)</b>	<b>636,577</b>	<b>1,961,199</b>

**Statement of funds - prior year**

	<b>Balance at 6 April 2019</b>	<b>Income</b>	<b>Expenditure</b>	<b>Gains/ (Losses)</b>	<b>Balance at 5 April 2020</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Unrestricted funds</b>					
General Funds - all funds	<b>1,746,063</b>	<b>69,698</b>	<b>(74,188)</b>	<b>(410,313)</b>	<b>1,331,260</b>

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**GERALD BENTALL CHARITABLE TRUST**

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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 5 APRIL 2021**

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**13. Analysis of net assets between funds**

**Analysis of net assets between funds - current year**

	<b>Unrestricted funds 2021 £</b>	<b>Total funds 2021 £</b>
Fixed asset investments	1,923,787	1,923,787
Current assets	40,952	40,952
Creditors due within one year	(3,540)	(3,540)
<b>Total</b>	<b>1,961,199</b>	<b>1,961,199</b>

**Analysis of net assets between funds - prior year**

	<b>Unrestricted funds 2020 £</b>	<b>Total funds 2020 £</b>
Fixed asset investments	1,232,889	1,232,889
Current assets	101,731	101,731
Creditors due within one year	(3,360)	(3,360)
<b>Total</b>	<b>1,331,260</b>	<b>1,331,260</b>

**14. Related party transactions**

There were no related party transactions during the current or prior year.

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**GERALD BENTALL CHARITABLE TRUST**

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**INDEPENDENT EXAMINER'S REPORT  
FOR THE YEAR ENDED 5 APRIL 2021**

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**Independent Examiner's Report to the Trustees of Gerald Bentall Charitable Trust ('the charity')**

I report to the charity Trustees on my examination of the accounts of the charity for the year ended 5 April 2021.

**Responsibilities and Basis of Report**

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

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

**Independent Examiner's Statement**

Your attention is drawn to the fact that the charity has prepared the accounts in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has been withdrawn.

I understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

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

1. accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

This report is made solely to the charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the charity's Trustees those matters I am required to state to them in an Independent Examiner's 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 charity and the charity's Trustees as a body, for my work or for this report.

Signed: 

Dated: 26 July 2021

Ian Saunderson FCA

Berg Kaprow Lewis LLP  
Chartered Accountants  
London