

ST BEGA CHARITABLE TRUST

England & Wales · Charity number 327267

Details

Status Registered

Legal form Trust

Registered 1986-10-14

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

Contact

Address Mirehouse
Underskiddaw
Keswick
CA12 4QE

Phone 017687 80767

Activities

Objects: 1. THE WHOLE OR PART OR PARTS OF THE CAPITAL TO SUCH CHARITIES OR FOR SUCH CHARITABLE PURPOSES IN SUCH SHARES AND PROPORTIONS AND GENERALLY IN SUCH MANNER IN ALL RESPECTS AS THE TRUSTEES SHALL IN THEIR DISCRETION DECIDE. 2. THE INCOME FROM THE TRUST FUND SHALL SO SOON AS PRACTICABLE AFTER IT IS RECEIVED BY THE TRUSTEES BE PAID TO SUCH CHARITIES OR APPLIED FOR SUCH CHARITABLE PURPOSES IN SUCH SHARES AND PROPORTIONS AND GENERALLY IN SUCH MANNER IN ALL RESPECTS AS THE TRUSTEES SHALL IN THEIR DISCRETION DECIDE.

Activities: Small grant making trust mainly supporting charities with which the trustees are connected through trusteeship etc.

Classification

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

Geography

- Burma
- Zimbabwe
- Throughout England

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£26,007	£27,003	-	-
2023-12-31	£27,985	£21,936	-	-
2022-12-31	£23,627	£15,024	-	-
2021-12-31	£22,939	£19,498	-	-
2020-12-31	£29,683	£29,792	-	-

Trustees

Name	Role	Appointed
James Fryer-Spedding		2025-03-03
Janaki Fryer-Spedding		2025-03-03

ST BEGA CHARITABLE TRUST

England & Wales - Charity number 327267

Accounts



Receipts and payments accounts

For the period from	Period start date 01/01/2024	To	Period end date 31/12/2024
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Investment income	26,007	-	-	26,007	24,792
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	26,007	-	-	26,007	24,792
A2 Asset and investment sales, (see table).					
Sale of investments	26,773	-	-	26,773	3,193
	-	-	-	-	-
Sub total	26,773	-	-	26,773	3,193
Total receipts	52,780	-	-	52,780	27,985
A3 Payments					
Charitable donations made	24,810	-	-	24,810	19,490
Accountancy fees	474	-	-	474	840
Investment management fees	1,621	-	-	1,621	1,525
Bank charges	98	-	-	98	81
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	27,003	-	-	27,003	21,936
A4 Asset and investment purchases. (see table)					
Investment purchases	20,137	-	-	20,137	2,000
	-	-	-	-	-
Sub total	20,137	-	-	20,137	2,000
Total payments	47,140	-	-	47,140	23,936
Net of receipts/(payments)	5,640	-	-	5,640	4,049
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	30,256	-	-	30,256	26,207
Cash funds this year end	35,896	-	-	35,896	30,256

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	CAF Bank	27,933	-	-
	Quiller cash	7,963	-	-
		-	-	-
	Total cash funds	35,896	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

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

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	CAF Equity Fund A	Unrestricted	-	-
	CAF Equity Fund B	Unrestricted	-	-
	M&G investments	Unrestricted	-	-
	Quiller investments	Unrestricted	-	-
			-	-

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

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

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

Signature 	Print Name J. FRAYER - SPENDING	Date of approval 13/10/25
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Trustees' Annual Report for the period

From

01/01/2024 To

31/12/2024

Charity name: St Bega Charitable Trust

Charity registration number: 327267

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	This is set out in a Trust Deed dated 1st October 1986. This states that: The Trustees may at any times or times distribute the whole or parts of the capital of the Trust Fund by paying the same to such charities or applying the same for such charitable purposes in such shares and proportions and generally in such manner in all respects as the Trustees in their discretion decide.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	This is a small general grant making charitable trust. They have used their best endeavours to ensure that they have made grants for the public benefit
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Trustees have paid due regard to the guidance on public benefit given by the Charity Commission.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
	Para 1.38	

Contribution made by volunteers		
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	The distributions made by the Trustees have assisted the beneficiaries in attaining their charitable objects

Additional information (optional)

You may choose to include further statements where relevant about:

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

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	Cash funds at the end of this period: £35, 896
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The Trustees do not maintain reserves, except to the extent that at the end of the financial year they may anticipate a requirement for a particular grant early in the following year.
Amount of reserves held	Para 1.22	Cash at the end of the period: £35,896
Reasons for holding zero reserves	Para 1.22	N/a
Details of fund materially in deficit	Para 1.24	N/a
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	N/a

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Trust Deed
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Charitable Trust
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	The Trust Deed states: The power of appointing a new trustee(s) shall be vested in the settlor, John Fryer-Spedding during his lifetime or until he shall in writing renounce this power and thereafter in the settlor's wife Clare Fryer-Spedding during her lifetime or until she shall in writing renounce this power.

Additional information (optional)

You may choose to include further statements where relevant about:

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

Reference and Administrative details

Charity name	St Bega Charitable Trust
Other name the charity uses	n/a
Registered charity number	327267
Charity's principal address	Mirehouse, Underskiddaw, Keswick CA12 4QE

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	John Fryer-Spedding		Retired 03/03/2025	
2	Clare Fryer-Spedding		Retired 03/03/2025	
3	James Fryer-Spedding		Appointed 03/03/2025	John Fryer-Spedding
4	Janaki Fryer-Spedding		Appointed 03/03/2025	John Fryer-Spedding
5				
6				
7				
8				
9				
10				
11				
12				
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14				
15				
16				
17				
18				
19				
20				

Corporate trustees – names of the directors at the date the report was approved

Director name		

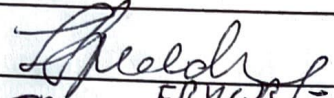
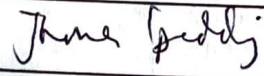
Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Declarations

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	JANAKI FEYER-SPEDDING	JAMES WALTER FEYER-SPEDDING
Position (eg Secretary, Chair, etc)	TRUSTEE	TRUSTEE
Date	27/10/25	



Section A

Independent Examiner's Report

Report to the trustees	Charity Name St Bega Charitable Trust		
	On accounts for the year ended	31/12/2024	Charity no (if any) 327267
Set out on pages	1-2 <small>(remember to include the page numbers of additional sheets)</small>		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/12/2024**.

Responsibilities and basis of report

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


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

Independent examiner's statement

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

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

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

Signed:  _____ Date: 22-10-2025

Name: Martin Borradaile

Relevant professional qualification(s) or body (if any): ACA

Address: FIFTEEN, Montgomery Way, Rosehill Industrial Estate,
Carlisle, CA1 2RW

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

ST BEGA CHARITABLE TRUST

England & Wales - Charity number 327267

Accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity name
St Bega Charitable Trust

Charity no
327267

Receipts and payments accounts

CC16a

For the period from 01/01/2023 To 31/12/2023

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Investment income	24,792	-	-	24,792	23,627
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	24,792	-	-	24,792	23,627
A2 Asset and investment sales, (see table).					
Sale of investments	3,193	-	-	3,193	16,298
	-	-	-	-	-
Sub total	3,193	-	-	3,193	16,298
Total receipts	27,985	-	-	27,985	39,925
A3 Payments					
Charitable donations made	19,490	-	-	19,490	15,024
Accountancy fees	840	-	-	840	-
Investment management fees	1,525	-	-	1,525	1,567
Bank charges	81	-	-	81	95
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	21,936	-	-	21,936	16,686
A4 Asset and investment purchases, (see table)					
Investment purchases	2,000	-	-	2,000	11,752
	-	-	-	-	-
Sub total	2,000	-	-	2,000	-
Total payments	23,936	-	-	23,936	16,686
Net of receipts/(payments)	4,049	-	-	4,049	11,488
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	26,207	-	-	26,207	14,719
Cash funds this year end	30,256	-	-	30,256	26,207

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	CAF Bank	27,308	-	-
	Quilter cash	2,948	-	-
		-	-	-
	Total cash funds	30,256	-	-

(agree balances with receipts and payments account(s))

OK OK OK

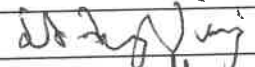
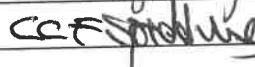
Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	CAF Equity Fund A	Unrestricted	-	-
	CAF Equity Fund B	Unrestricted	-	-
	M&G investments	Unrestricted	-	-
	Quilter investments	Unrestricted	-	-
			-	-

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

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

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

Signature	Print Name	Date of approval
	JOHN FAYER-SPEEDING	14.09.24
	CLARE FAYER-SPEEDING	14-09-24

ST BEGA CHARITABLE TRUST

England & Wales - Charity number 327267

Accounts

ST BEGA CHARITABLE TRUST
(Charity No: 327267)

Annual Report for the Year ended 31st December 2020

Address

West Mirehouse, Keswick, Cumbria, CA12 4QE

Main Object

This is set out in a Trust Deed dated 1st October 1986. This states that:

The Trustees may at any time or times distribute the whole or part or parts of the capital of the Trust Fund by paying the same to such charities or applying the same for such charitable purposes in such shares and proportions and generally in such manner in all respects as the Trustees shall in their discretion decide.

Main Activities

This is a small general grant making charitable trust. The Trustees have paid due regard to the guidance in Public Benefit, given by the Charity Commission. They have used their best endeavours to ensure that they have made grants for the public benefit.

Investment Policy

The Trustees are advised by investment managers who are instructed to maintain a fair balance between income and growth, avoiding high risk stocks and certain other stocks.

Reserves Policy

The Trustees do not maintain reserves, except to the extent that at the end of the financial year they may anticipate a requirement for a particular grant early in the following year.

Grants Policy

The Trustees exercise a wide discretion. They normally make grants to registered charities only.

Trustees

The Trustees are John Henry Fryer Fryer-Spedding and Clare Caroline Fryer-Spedding both of the Charity address.

Professional Advisers

Bankers: CAF Bank, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ

Solicitors: Messrs Veale Wasbrough Vizards, 24 King William Street, London, EC4R 9AT

Investment Advisers: Quilter Cheviot, One Kingsway, London, WC2B 6AN

29 October 2021



John Fryer-Spedding
Trustee

**Independent Examiner's Report to the Trustees
of
St Bega Charitable Trust
(Charity Registered No. 327267)**

I report on the accounts of the Trust for the year ended 31st December 2020, which are set out on page 01.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under section 43(2) of the Charities Act 1993 (the 1993 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts (under section 43(3)(a) of the 1993 Act);
- to follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 43(7)(b) of the 1993 Act); and
- to state whether particular matters have come to my attention.

Basis of examiner's report

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

Independent examiner's statement

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

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

- to keep accounting records in accordance with section 41 of the 1993 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 1993 Act

have not been met; or

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

Name:

G. M. Holme (G. M. HOLME)

Address:

20, Jprela Street, Keswick Tasmania

Date:

25.10.21.

St Bega Charitable Trust Accounts for Year ended 31.12.20		
INCOME		
CAF Bank: No 2 a/c Interest no longer paid		
CAF Gold a/c [a/c closed 2018]		
CAF Common Investment Fund		
FUND ROCK CAF International Equity Growth Fund A (Income)		
DATE	PERIOD COVERED	TOTAL DISTRIB
13.3.20	1.11.19-31.1.20	32.36
15.6.20	to end April 2020	24.44
15.9.20	see letters overleaf	0.00
15.12.20	to 31.10.20	52.07
TOTAL		£108.87
CAF Common Investment Fund		
CAF UK Equity Growth Fund B (Income Units)		
DATE	PERIOD COVERED	TOTAL DISTRIB
13.3.20	1.11.19-31.1.20	963.54
15.6.20	to 30.4.20	139.00
15.9.20	to 31.7.20	332.55
15.12.20	to 31.10.20	172.94
TOTAL		£1,608.03
CCLA/CBF C of E GE Inc Fnd		
DATE	AMOUNT	
28.2.20	275.38	
29.5.20	275.38	
28.8.20	275.38	
30.11.20	284.72	
TOTAL		£1,110.86
M&G 'Charibond' Charities Fixed Interest Common		
Investment Trust Income Shares [CLOSED 2018]		
M&G The Equities Investment Fund for Charities 'Charifund'		
Accumulation Units		
DATE	PERIOD COVERED	AMOUNT
28.2.20	1.11.19 - 31.1.20	521.70
29.5.20	1.2.20 - 30.4.20	721.50
28.8.20	1.5.20-31.7.20	654.90
5.12.20	1.8.20 - 31.10.20	654.90
for inclusion in Bank Reconciliation	TOTAL	£2,553.00

M&G The Equities Investment Fund for Charities 'Charifund'		
Income Units		
DATE	PERIOD COVERED	AMT [Dividend + Equalisation where applicable]
28.2.20	1.11.19 - 31.1.20	1803.06
29.5.20	1.2.20 - 30.4.20	2447.01
28.8.20	1.5.20-31.7.20	2189.43
15.12.20	1.8.20 - 31.10.20	2189.43
	TOTAL	£8,628.93
PRIVATE DONATION		
DATE	Ref	AMOUNT
18.9.20		£8,000.00
	TOTAL	£8,000.00
Quilter: Income a/c		
BACS 00004405 to CAF 2 a/c		
DATE	CREDITED	
Period to 31.12.19	£624.38	
Period to 31.1.20	£277.68	
Period to 28.2.20	£590.37	
Period to 31.3.20	£1,236.37	
Period to 30.4.20	£736.15	
Period to 31.5.20	£961.99	
Period to 30.6.20	£457.03	
Period to 31.7.20	£219.93	
Period to 31.8.20	£564.32	
Period to 30.9.20	£1,161.19	
Period to 31.10.20	£318.75	
Period to 30.11.20	£525.07	
	TOTAL	£7,673.23
GROSS INCOME		
CAF: CIF IEGF A [Inc Units]	£108.87	
CAF: CIF UK EGF B [Inc Units]	£1,608.03	
CBF [CofE] [CCLA] GIF	£1,110.86	
M&G: Charifund-Inc Units	£8,628.93	
add M&G: Charifund-Acc. Units	£2,553.00	
Private Donations [HSBC AF]	£8,000.00	
Quilter Income a/c	£7,673.23	
GROSS TOTAL INCOME	£29,682.92	

St Bega Charitable Trust Accounts for Year ended 31.12.20			
EXPENDITURE			
Deposits/Purchases in favour of St Bega Charitable Trust			
DATE	CQ No	COMPANY	AMOUNT
		TOTAL	N/A
Charitable Donations for Year ended 31.12.20			
DATE	CQ NO.	CHARITY	AMOUNT
6.1.20	607	Cumbria Theatre Trust	£250.00
8.2.20	608	ABF	£40.00
13.2.20	609	Christian Aid	£1,000.00
21.3.20	610	Cumbria Community Foundation	£5,000.00
23.3.20	611	North Lakes Foodbank	£500.00
17.4.20	612	Christian Aid	£1,000.00
9.5.20	613	M Smaile/St Bega's Churchyard	£32.02
1.6.20	614	King Geo VI Sch Bulawayo	£1,000.00
13.7.20	615	Society of St Francis	£200.00
29.7.20	616	Salvation Army	£250.00
5.8.20	617	M Smaile re: Bassenthwaite DC	£120.06
20.8.20	618	ABF The Soldiers' Charity	£50.00
16.9.20	619	King George VI School	£1,300.00
27.9.20	620	Uppington PCC	£100.00
6.10.20	621	M Smaile re Bassenthwaite DC	£134.40
16.10.20	622	Christian Aid	£1,000.00
27.11.20	623	TreeAid	£500.00
27.11.20	624	Carlisle Cathedral	£500.00
27.11.20	625	Hospice at Home C'lisle & N Lakes	£1,000.00
27.11.20	626	Médecins sans Frontières	£1,000.00
28.11.20	627	Bassenthwaite DC	£2,800.00
28.11.20	628	Lake District Calverty Trust	£5,000.00
28.11.20	629	Lake District Calverty Trust [Haggis]	£1,200.00
27.11.20	630	St Andrew's Kinson	£200.00
27.11.20	631	St Mary's West Moors PCC	£100.00
27.11.20	632	Rosmere Cancer Trust	£500.00
27.11.20	633	Keswick St John PCC	£700.00
27.11.20	634	Independent Age	£500.00
27.11.20	635	Keswick Cricket Club	£100.00
27.11.20	636	Wordsworth Trust	£1,000.00
27.11.20	637	Salvation Army	£250.00
27.11.20	638	Calvert Trust Exmoor	£1,000.00
		TOTAL	£28,326.48

