

ST BERNADETTE TRUST

England & Wales · Charity number 510981

Details

Status Registered

Legal form Trust

Registered 1981-02-06

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

Contact

Address 39 Lychgate Close
Burbage
Hinckley
LE10 2ES

Phone 07397 140048

Email saintbernadettetrust@gmail.com

Website www.stbernadettetrust.org.uk

Activities

Objects: THE RELIEF OF SICKNESS AND SUFFERING, THE ADVANCEMENT OF RELIGION AND IN PARTICULAR AND IN FURTHERANCE OF THESE OBJECTS TO DEFRAY THE COSTS OF AND ASSIST IN THE TRANSPORTATION OF SICK, HANDICAPPED, DISABLED AND INFIRM PERSONS (WHETHER MOBILE, SEMI-MOBILE, CHAIRBOUND OR CONFINED TO BED,) TO PLACES VENERATED AS SHRINES SACRED TO THE MEMORY OF THE VIRGIN MARY, PRINCIPALLY LOCATED AT FRANCE, FATIMA, PORTUGAL AND KNOCK, IRELAND AND TO SUCH OTHER PLACES OF PILGRIMAGE AS THE TRUSTEES SHALL IN THEIR ABSOLUTE DISCRETION DETERMINE FROM TIME TO TIME.

Activities: To provide financial assistance to enable sick and disabled persons to visit Marian shrines

Classification

- **How:** Makes Grants To Individuals
- **What:** Disability, Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities

Geography

- Scotland
- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£40,215	£51,998	-	-
2023-12-31	£32,089	£33,663	-	-
2022-12-31	£14,830	£9,249	-	-
2021-12-31	£15,795	£2,202	-	-
2020-12-31	£13,931	£4,388	-	-

Trustees

Name	Role	Appointed
Maria Hill	Chair	2019-04-27
Barry Dean		1983-03-12
Becky O'Donnell		2018-03-19
JUNE VERA O'DONNELL		1983-03-12
Liam Kennedy		2018-03-19
Lucy Kennedy Miss		2018-03-19
MRS PEGGY O'DONNELL		2016-08-17
Paul O'Donnell FCA DipChA		1993-03-03
TRACEY-ANNE MCATAMNEY		
Tina Hastings		2019-04-27

ST BERNADETTE TRUST

England & Wales - Charity number 510981

Accounts

REPORT AND ACCOUNTS

FOR THE YEAR ENDED
31ST DECEMBER 2024

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**ST BERNADETTE TRUST
TRUSTEES' REPORT
TRUST PARTICULARS**

REGISTERED NUMBER 510981
REGISTRATION DATE 6th February 1981

TRUSTEES

Maria Hill	(Chair)
Paul O'Donnell	(Treasurer)
Peggy O'Donnell	(Secretary)
June O'Donnell	
Barry Dean	
Tracey McAtamney	
Rebecca Boulton	
Lucy Kennedy	
Liam Kennedy	
Tina Hastings	

REGISTERED ADDRESS OF TRUST

39 Lychgate Close,
Burbage,
LE10 2ES.

INDEPENDENT EXAMINER

Ciaran Fawcett
103 Hinckley Road
Coventry
CV2 2ES

ST BERNADETTE TRUST TRUSTEES' REPORT

OBJECTS

To provide financial assistance to enable sick and disabled persons to visit Marian shrines.

RESPONSIBILITIES OF TRUSTEES

The law requires the Trustees to prepare financial accounts for each financial year, which give a true and fair view of the state of affairs of the Trust and of the deficit or surplus on the Trust for the year. In preparing those financial accounts the Trustees are required to:

- i. select suitable accounting policies and then apply them consistently.
- ii. make judgements and estimates that are reasonably prudent.
- iii. state whether applicable accounting standards have been followed, subject to any material departures disclosed as explained in the financial accounts.

The Trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time, the financial position of the Trust and to Enable them to ensure that the financial accounts comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the Trust and hence taking reasonable steps for the prevention and detection of fraud or other irregularities.

FINANCIAL RESULTS

(a) UNRESTRICTED FUND

Total income this year was £14,997 consisting of £196 Interest Received, £13,562 in Dividends and Interest and £1,028 in Donations, the Lourdes Pilgrimage receipts being sale of sweatshirts. Expenditure on Grants in the year was £15,663, investment management fees increased as fund managers were changed in the year, incurring extra one-off portfolio establishment fees This left an excess of expenditure for the year of £8,081 after deducting other expenses. Sales of investments realised a loss of £4,087 and the unrealised increase in the value of holdings in the investment portfolio was £23,201. The overall increase in the value of the unrestricted fund was £11,033. A transfer was made to the restricted fund, representing the change in the value of the investments that could be attributed to holdings in that fund since it's inception. This amounted to a £25,840 growth in value over the life of the fund.

(b) RESTRICTED FUND (Lourdes St. Bernadette Trust Pilgrimage Fund)

The Trust organised its thirty seventh annual pilgrimage to Lourdes in 2024, on which there was an excess of expenditure of £3,702. A transfer to the fund was made, representing the attributable growth in the value of investments held in the fund since inception. The net growth in the value of investments was £4,549 for the year, realised losses (£666) and valuation growth £5,215.

GRANTS

Grants made in the year were £8,303 to St. Bernadette Trust Pilgrims, £1,075 to HCPT, £620 to Birmingham Diocesan Pilgrimage and £5,665 to Across Pilgrims.

Since formation, the Trust has made grants totalling £283,001 to a total of 878 pilgrims.

**ST BERNADETTE TRUST
TRUSTEES' REPORT**

INVESTMENTS

The market value of the Trust's investment portfolio at 1st January 2024 was £295,419. There were £68,305 investments purchased and £115,680 of disposals in the year. At the end of the current financial year, the value of the Trust's portfolio of non-cash investments was £276,460. The value of the investments increased by £23,663 in the year, £4,753 losses realised on disposals and £28,416 unrealised changes in the value of investments.

Gross revenue generated from investment accounts was £13,562 with associated costs of £7,059, giving net income of £6,503. The investment management fees were higher this year due to the transfer of the portfolio to a new firm of investment managers and initial set up fees. The lower on-going fees will result in lower investment charges going forward.

A transfer from the unrestricted fund to the restricted fund was made in the year. This amount represents the rolled-up investment gains, based on the balance of the restricted fund, over the years since its creation.

GOING CONCERN

The Trust remains in a strong financial position.

The Trustees therefore consider that the Trust will continue as a going concern into the foreseeable future.

On behalf of the Trustees:



①

P. V. O'Donnell – Trustee

Signed

date 4/9/2025

ST BERNADETTE TRUST
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST DECEMBER 2024

Note	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
INCOME				
Interest received	196	-	196	306
Dividends and interest	13,562	-	13,562	13,814
Donations	1,028	-	1,028	2728
Lourdes Pilgrimage receipts	211	25,218	25,429	15,241
2				
Total income	14,997	25,218	40,215	32,089
DIRECT CHARITABLE EXPENDITURE				
Lourdes Pilgrimage expenses	211	28,920	29,131	16,171
2				
Grants	15,663	-	15,663	13,571
Administration	145	-	145	123
Investment Fees	7,059	-	7,059	3,798
Total expenditure	23,078	28,920	51,998	33,663
Excess of income over expenditure	(8,081)	(3,702)	(11,783)	(1,574)
Profit/(loss) on investments:				
Realised	(4,087)	(666)	(4,753)	(1,597)
Unrealised	23,201	5,215	28,416	(7,321)
Net movement	11,033	847	11,880	(10,492)
Fund Transfers	(25,840)	25,840	-	-
Fund balances at 1st January 2023	324,575	22,744	347,319	357,811
Fund balances at 31st December	309,768	49,431	359,199	347,319

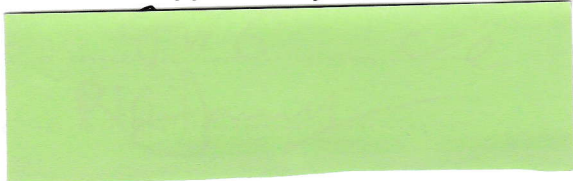
**ST BERNADETTE TRUST
BALANCE SHEET
AS AT 31ST DECEMBER 2024**

	Note	2024		2023	
		£	£	£	£
FIXED ASSETS					
Investments	3		276,460		295,419
CURRENT ASSETS					
Stock		3,489		3,700	
Bank balances		70,776		36,725	
Debtors		8,474		11,745	
Net Current			82,739		51,900
Net assets			359,199		347,319
Represented by:					
FUNDS					
Unrestricted funds	4		309,768		324,501
Restricted funds	4		49,431		22,818
			359,199		347,319

The accounts on pages 2 to 8 were approved by the trustees on

J V O'DONNELL

P V O'DONNELL



**ST BERNADETTE TRUST
NOTES TO THE ACCOUNTS
31ST DECEMBER 2024**

1. ACCOUNTING POLICIES

(a) General convention

These accounts have been prepared under the historic cost convention as modified by the revaluation of Investments and in accordance with applicable accounting standards and the Statement of Recommended Practice: Accounting and Reporting by Charities.

(b) Investments

Investments are included in the accounts at their market value at the end of the financial year, capital gains and losses both realised and unrealised are reflected in the Statement of Financial Activities.

(c) Funds

Surpluses (Losses) arising on pilgrimages are treated as Restricted Funds - Lourdes Fund. Other unrestricted funds are regarded as General Funds to be applied in accordance with the Charity's objects. Investment gains (Losses) are apportioned to the funds in proportion to the relative valuation of the funds during the year. There are no designated funds.

2. SURPLUS (DEFICIT) ON LOURDES PILGRIMAGE

	2024	2023
	£	£
Receipts	25,218	15,167
Expenses	28,920	16,097
	<u>(3,702)</u>	<u>(930)</u>

3. INVESTMENTS

	2024	2023
	£	£
Quoted investments		
Market value at 31st December 2023	295,419	283,766
Additions	68,305	47,716
Disposals	(115,680)	(28,742)
Net unrealised investment gains/(losses)	28,416	(7,321)
Market value as at 31st December 2024	<u>276,460</u>	<u>295,419</u>
Historic cost as at 31st December 2024	<u>251,168</u>	<u>298,736</u>

**ST BERNADETTE TRUST
NOTES TO THE ACCOUNTS
31ST DECEMBER 2024**

4. FUNDS

	£	£	£	£	£	£
	Balance 1st January 2024	Income	Expenditure	Transfer	Gains/ (losses)	Balance 31st December 2024
Unrestricted - General Fund	324,575	14,997	23,078	(25,840)	19,114	309,768
Restricted - Lourdes Fund	22,744	25,218	28,920	25,840	4,549	49,431
	<u>347,319</u>	<u>40,215</u>	<u>51,998</u>	<u>-</u>	<u>23,663</u>	<u>359,199</u>

5. SUMMARY OF NET ASSETS BY FUNDS

	Unrestricted £	Restricted £	Total £
Fixed assets	227,029	49,431	276,460
Net current assets	82,739	-	82,739
Net assets	<u>309,768</u>	<u>49,431</u>	<u>359,199</u>

6. OTHER INFORMATION

	2024	2023
Number of employees	Nil	Nil
No trustee received any remuneration.		
Independent Examiner's fee	Nil	Nil

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ST BERNADETTE TRUST

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31st December 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 (other than that disclosed below *) 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.



Ciaran Fawcett

Date: 31/07/2025

*Address
103 Hinckley Road
Coventry
CV2 2ES*

ST BERNADETTE TRUST

England & Wales - Charity number 510981

Accounts

St Bernadette Trust



Registered Charity Number 510981

REPORT AND ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2023

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**ST BERNADETTE TRUST
TRUSTEES' REPORT
TRUST PARTICULARS**

REGISTERED NUMBER 510981
REGISTRATION DATE 6th February 1981

TRUSTEES

Maria Hill	(Chair)
Paul O'Donnell	(Treasurer)
Peggy O'Donnell	(Secretary)
June O'Donnell	
Barry Dean	
Tracey McAtamney	
Rebecca O'Donnell	
Lucy Kennedy	
Liam Kennedy	
Tina Hastings	

REGISTERED ADDRESS OF TRUST

39 Lychgate Close,
Burbage,
LE10 2ES.

INDEPENDENT EXAMINER

Natalie Worth FCCA
3 Blacksmith Close
Thrussington
Leicester
LE7 4UJ

ST BERNADETTE TRUST TRUSTEES' REPORT

OBJECTS

To provide financial assistance to enable sick and disabled persons to visit Marian shrines.

RESPONSIBILITIES OF TRUSTEES

The law requires the Trustees to prepare financial accounts for each financial year, which give a true and fair view of the state of affairs of the Trust and of the deficit or surplus on the Trust for the year. In preparing those financial accounts the Trustees are required to:

- i. select suitable accounting policies and then apply them consistently.
- ii. make judgements and estimates that are reasonably prudent.
- iii. state whether applicable accounting standards have been followed, subject to any material departures disclosed as explained in the financial accounts.

The Trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time, the financial position of the Trust and to Enable them to ensure that the financial accounts comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the Trust and hence taking reasonable steps for the prevention and detection of fraud or other irregularities.

FINANCIAL RESULTS

(a) UNRESTRICTED FUND

Total income this year was £16,922 consisting of £306 Interest Received, £13,814 in Dividends and Interest and £2,728 in Donations, the Lourdes Pilgrimage receipts being slae of sweatshirts. Expenditure on Grants in the year was £13,571, leaving an excess of expenditure for the year of £644 after deducting other expenses. Sales of investments realised a loss of £1,597 and the unrealised fall in the value of holdings in the investment portfolio was £7,321. The decrease in the value of the unrestricted fund was £9,562.

(b) RESTRICTED FUND

The Trust organised its thirty sixth annual pilgrimage to Lourdes in 2023, on which there was an excess of expenditure of £930. The planned pilgrimages in 2020, 2021, and 2022 were cancelled due to restrictions to international travel following the Covid-19 pandemic outbreak.

GRANTS

Grants made in the year were £6,085 to St.Bernadette Trust Pilgrims, £850 to HCPT, £2,800 to Birmingham Diocesan Pilgrimage and £3,835 to Across Pilgrims .

Since formation, the Trust has made grants totalling £267,338 to a total of 851pilgrims.

**ST BERNADETTE TRUST
TRUSTEES' REPORT**

INVESTMENTS

The market value of the Trust's investment portfolio at 1st January 2023 was £283,766. There were £47,716 investments purchased and £28,741 of disposals in the year. At the end of the current financial year, the value of the Trust's portfolio of non-cash investments was £295,419. The value of the investments decreased by £8,918 in the year, £1,527 losses realised on disposals and £7,321 unrealised changes in the value of investments. Gross revenue generated from investment accounts was £13,814 with associated costs of £3,798, giving net income of £10,016.

COVID-19 PANDEMIC AND GOING CONCERN

All pilgrimages to Lourdes ceased in the early part of 2020 due to coronavirus.

A pilgrimage of limited size took place in 2023.

The Trust remains in a strong financial position.

The Trustees therefore consider that the Trust will continue as a going concern into the foreseeable future.

On behalf of the Trustees:

P. V. O'Donnell – Trustee

Signed

date

ST BERNADETTE TRUST
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST DECEMBER 2023

	Note	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
INCOME					
Interest received		306		306	21
Dividends and interest		13,814		13,814	13,885
Donations		2,728		2,728	474
Lourdes Pilgrimage receipts	2	74	15,167	15,241	0
Total income		16,922	15,167	32,089	14,380
DIRECT CHARITABLE EXPENDITURE					
Lourdes Pilgrimage expenses	2	74	16,097	16,171	0
Grants		13,571		13,571	5,505
Administration		123		123	16
Investment Fees		3,798		3,798	3,728
Total expenditure		17,566	16,097	33,663	9,249
Excess of income over expenditure		(644)	(930)	(1,574)	5,131
Profit/(loss) on investments:					
Realised		(1,597)		(1,597)	(675)
Unrealised		(7,321)		(7,321)	(48,178)
Net movement in funds		(9,562)	(930)	(10,492)	(43,722)
Fund balances at 1st January 2022		334,063	23,748	357,811	401,533
Fund balances at 31st December		324,501	22,818	347,319	357,811

**ST BERNADETTE TRUST
BALANCE SHEET
AS AT 31ST DECEMBER 2023**

	Note	2023		2022	
		£	£	£	£
FIXED ASSETS					
Investments	3		295,419		283,766
 CURRENT ASSETS					
Stock		3,700		3,774	
Bank balances		36,725		70,270	
Debtors		11,475		0	
Creditor		0		0	
		<hr/>		<hr/>	
Net Current			51,900		74,044
Net assets			<hr/>		<hr/>
			347,319		357,810
 Represented by:					
FUNDS					
Unrestricted funds	4		324,501		334,062
Restricted funds	4		22,818		23,748
			<hr/>		<hr/>
			347,319		357,810

The accounts on pages 2 to 8 were approved by the trustees on

J V O'DONNELL

P V O'DONNELL

**ST BERNADETTE TRUST
NOTES TO THE ACCOUNTS
31ST DECEMBER 2023**

1. ACCOUNTING POLICIES

(a) General convention

These accounts have been prepared under the historic cost convention as modified by the revaluation of Investments and in accordance with applicable accounting standards and the Statement of Recommended Practice: Accounting and Reporting by Charities.

(b) Investments

Investments are included in the accounts at their market value at the end of the financial year, capital gains and losses both realised and unrealised are reflected in the Statement of Financial Activities.

(c) Funds

Surpluses arising on pilgrimages are treated as Restricted Funds - Lourdes Fund. Other unrestricted funds are regarded as General Funds to be applied in accordance with the Charity's objects. There are no designated funds.

2. SURPLUS (DEFICIT) ON LOURDES PILGRIMAGE

	2023	2022
	£	£
Receipts	15,167	0
Expenses	16,097	0
	<u>930</u>	<u>0</u>

3. INVESTMENTS

	2023	2022
	£	£
Quoted investments		
Market value at 31st December 2022	283,766	357,109
Additions	47,716	0
Disposals	(28,742)	(25,000)
Net unrealised investment gains/(losses)	(7,321)	(48,343)
	<u>295,419</u>	<u>283,766</u>
Market value as at 31st December 2023	<u>295,419</u>	<u>283,766</u>
Historic cost as at 31st December 2023	<u>298,736</u>	<u>282,604</u>

**ST BERNADETTE TRUST
NOTES TO THE ACCOUNTS
31ST DECEMBER 2023**

4. FUNDS

	£	£	£	£	£
	Balance 1st January 2023	Income	Expenditure	Gains/ (losses)	Balance 31st December 2023
Unrestricted - General Fund	334,062	16,922	17,492	(8,918)	324,575
Restricted - Lourdes Fund	23,748	15,167	16,171		22,744
	<u>357,810</u>	<u>32,089</u>	<u>33,663</u>	<u>(8,918)</u>	<u>347,319</u>

5. SUMMARY OF NET ASSETS BY FUNDS

	Unrestricted £	Restricted £	Total £
Fixed assets	295,419	0	295,419
Net current assets	29,156	22,744	51,900
Net assets	<u>324,575</u>	<u>22,744</u>	<u>347,319</u>

6. OTHER INFORMATION

	2023	2022
Number of employees	Nil	Nil
No trustee received any remuneration.		
Independent Examiner's fee	Nil	Nil

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ST BERNADETTE TRUST

I report on the accounts of the charity for the year ended 31st December 2023 which are set out on pages 2 to 8.

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 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

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

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from 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 no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

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 130 of the 2011 Act and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 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.

Natalie Worth (FCCA))
3 Blacksmiths Close
Thrussington
Leicester
LE7 4UJ