

ANNUAL REPORT AND FINANCIAL STATEMENTS

28th February 2026

Company Registration Number
05700840

Registered Charity Number

Company Registration Number – 05700840
Registered Charity Number - 1167766

1167766

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Financial Statements
For the year ended 28th February 2026

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Report of the Trustees
For the year ended 28th February 2026

The Trustees, who are also Directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 28th February 2025. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "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), effective 1 January 2015, and the report is prepared in accordance with the small company regime (Section 419(2) of the Companies Act 2006).

Reference and Administrative Details

Registered Company Number	05700840 (England & Wales)
Registered Charity Number	1167766
Registered Office	32 Pine Road Winton Bournemouth BH9 1NA
Website	www.stevebernardfoundation.com
Trustees	A S Bernard M J Ryan C Mathie J D Bernard S Bernard S W Steele N O'Hara S Dunsford M F Love N J Love
Company Secretary	S W Steele
Independent Examiner	G Bernard

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Commencement of Activities

The charitable company was set up in memory of the late Steve Bernard, who was tragically killed in a motor accident in November 2005.

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Report of the Trustees (continued)
For the year ended 28th February 2026

Structure, Governance and Management

Governing Document

The charity is controlled by its governing document, being the Memorandum and Articles of Association for a Charitable Company, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Recruitment and Appointment of New Trustees

The company was registered as a charity on 21 June 2016, with the Registered Charity Number 1167766. The Trustees are also Directors of the company and the only members. All the Trustees give their time voluntarily and none receive any benefit from the company. The members are responsible for the appointment and removal of Trustees.

Objectives and Activities

The principal activity of the company is to raise funds and distribute grants, specifically restricted to the following, as set out in the company's Memorandum and Articles of Association:

> "The promotion of community participation in healthy recreation by assisting through the raising and distribution of funds in the provision of facilities for the playing and coaching of sport and which will be in the memory of Steve Bernard."

Public Benefit

When reviewing applications and making decisions on the distribution of grants, the Trustees are mindful of the Charity Commission guidance on public benefit and believe that the Charity has complied with the duty in section 17(5) of the Charities Act 2011.

A safeguarding policy is in place and risk assessments are always carried out where appropriate.

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Achievement and Performance

The Trustees meet regularly to consider applications for grants in accordance with the company's objects and to promote the charity through fund raising events and activities.

Report of the Trustees (continued)
For the year ended 28th February 2026

Grants and Donations

Every application made to the charity is carefully considered by the Trustees at their regular meetings to ensure it complies with its Public Benefit duty and meets the criteria set out in the charity's objects.

During the year, we supported 46 grant applications totalling £35,864 ranging from supporting Thomas Hepburn from Weymouth who has recently been selected to join the GB Para Tennis Table squad, sports kit for New Milton Ladies FC who are in the Hampshire League, to purchasing a race shirt and protective gear for the talented BMX rider Jasper Payne.

Sometimes our support can make a massive difference to a young person's life as it did with Kitty (pictured below) who, after being born with two genetic disorders, dreamt of riding a bike like her family and friends. Joining forces with Dorset Children's Foundation and the Alliss Foundation we were able to buy Kitty a purpose built bike that has transformed her life.

We would also like to highlight some partnerships we work closely with. Through Foundation Sports we are supporting local families by providing free spaces in their family clubs. Our continued Partnership with Dorset Leadership Academy has helped over 180 primary and secondary schools and trained 3,000 Young Leaders since we came on board in September 2024.

Some pictures of the people and group's we have supported are below and more can be seen in our Sporting Edge newsletter which can be found on our website:

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Report of the Trustees (continued)
For the year ended 28th February 2026



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Report of the Trustees (continued)
For the year ended 28th February 2026

Fundraising

The Trustees would like to give a massive “thank you” to all of the volunteers and fundraisers who undertook personal challenges and supported events during the year to raise funds for the Charity.

Our big milestone this year was the charity celebrating its 20th year which it did in style at its gala dinner in February. As Steve’s brother Jacques said on the night, “this is not a night of sadness but a night of celebration”.

We were joined by some inspirational people from the 950 projects we have supported across 80 sports. This has only been possible due to the hard work and passion of the trustees, fundraisers and supporters of our charity who have helped raise over £800,000 over the last 20 years.

Also inspirational were our guest speakers Hannah Cockroft, Ray Parlour and Natash ‘Mo’ Hunt and, whilst unable to attend, video messages from Paula Radcliffe and Katrina Johnson-Thompson were played on the night.

Our thanks to everyone who supported our gala dinner which netted over £10,000 that will appear in the accounts this financial year and next.

There is not enough room to list all of our amazing fundraisers so please do visit our website to read our latest edition of Sporting Edge. Here, however, is a selection of some of those:

- Joe Cole who climbed 9 mountains across Switzerland and Italy raising £4,280
- Winton Primary School who recorded a Christmas Carol and raised £5,045
- The Gary Beale Memorial Golf Day that donated £4,000 to bring its total since 2015 to £34,000

Without all of this support the Charity would not have been able to help and support as many local sporting activities as it has.

Pictures of some of the events, are shown below:

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Our Gala Dinner



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Joe Cole on top of one of his 9 mountain challenges

Report of the Trustees (continued)
For the year ended 28th February 2026

Financial Review

During the year ended 28th February 2026, the company generated funds amounting in total to £56,518 (2025 - £43,162). This income has been more fully detailed above under the Fundraising heading.

Expenditure for the year was £64,117 (2025 - £38,245) and is more fully detailed in notes 4 and 5.

As explained below in the reserves policy the Trustees have created a Designated Fund which has set aside £75,045 of unrestricted funds for future planned expenditure on specific projects.

At the year end the unrestricted funds, before the designated reserves, totalled £52,849 (2025 - £65,493).

Reserves Policy

The Trustees have considered the anticipated level of activity for the next 12 months and consider that the capital value of the fund, the income generated by it and anticipated further donations will be adequate to fund the planned expenditure and anticipated grants.

In 2024, the Trustees approved the construction of a second fitness park. Liaising with the relevant authorities on location and design has taken longer than initially envisaged, encountering a few barriers along the way.

In an attempt to ensure the demand and planned location of the new park have local support we held a consultation day where Trustees were available at the site to answer questions, show plans and provide some gym equipment. Feedback and support were excellent so we are hopeful we can move the project along in the 2026/27 year. The funds are there; we just need to be allowed to get on with it.

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Both this new and the existing fitness park will require an annual maintenance plan for which recurring costs will be incurred. At this point we would like to give a massive thanks to Tom King who came to the rescue to repair, free of charge, damage to our existing Geva Mentor fitness park



To ensure that the Charity has sufficient funds for this new project and the ongoing maintenance the Trustees have created a designated fund to ensure sufficient unrestricted reserves are earmarked for this work. This fund will be reviewed on a periodic basis to ensure that the charity has set aside funds for planned project expenditure and maintenance.

Report of the Trustees (continued)
For the year ended 28th February 2026

Below is a picture of our existing fitness park in use. Whilst most of us would climb the bars other find a more athletic use for them!!

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Report of the Trustees (continued)
For the year ended 28th February 2026

Statement of Trustees' Responsibilities

The Trustees (who are also Directors of Steve Bernard Foundation for the purposes of company law) 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).



Company law 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 charitable company and of its incoming resources and application of resources, including the income and expenditure of the charitable company for that period. In preparing those 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;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable UK Accounting Standards 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 company will continue in business.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees confirm that they have complied with the duty under Section 17(5) of the Charities Act 2011 to have due regard to guidance published by the Charity Commission in relation to public benefit.

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Report of the Trustees (continued)
For the year ended 28th February 2026

Statement as to Disclosure of Information to the Independent Examiner

In so far as the Trustees are aware:

- There is no relevant information of which the Independent Examiner is unaware; and
- The Trustees have taken all steps they ought to have taken to make themselves aware of any relevant information and to establish that the Independent Examiner is aware of that information.

Approved by the Trustees on 8th October 2026 and signed on their behalf



S W Steele
Company Secretary

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Independent Examiner's Report
For the year ended 28th February 2026

Respective responsibilities of trustees and examiner
The charity's trustees are responsible for the preparation of the accounts set out on pages 14 to 22. The charity's trustees consider that an audit is not required this year under section 144 of the Charities Act 2011 and that an independent examination is needed.

It is my responsibility to

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

Basis of independent examiner's statement
My examination was carried out in accordance with general directions given by the Charity
Commission. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items of disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently 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 Charities Act 2011;
   - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act 2011;

   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.

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Graham Bernard BA (Hons) ACMA
26 Rochester Way, Cannock, Staffordshire, WS12 3YH

Statement of Financial Activities
(incorporating an income and expenditure account)
For the year ended 28th February 2026

	Notes	2026 Unrestricted Funds	2025 Unrestricted Funds
		£	£
Income and endowments from			
Fundraising events	2	22,478	6,327
Other donations and legacies	2	32,070	35,055
Investments	3	1,970	1,780
Other income		-	-
Total		56,518	43,162
Expenditure on			
Fundraising events	4	24,288	503
Charitable Activities	5	39,829	37,742
Total		64,117	38,245
Net income/(expenditure) for the reporting period		(7,599)	4,917
Transfer (to)/from Designated Fund		(5,045)	-
Net movement in unrestricted funds		(12,644)	4,917

Reconciliation of Funds		
Total unrestricted funds brought forward	65,493	60,576
Total unrestricted funds carried forward	52,849	65,493

Continuing Operations

All incoming resources and resources expended arise from continuing activities.

The notes on pages 17 to 22 form part of these financial statements.

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Balance Sheet
As at 28th February 2026

	Notes	2026	2025
		£	£
Fixed Assets	7	-	-
Current Assets			
Debtors	8	-	-
Cash at bank and in hand		127,894	135,493
		127,894	135,493
Current Liabilities			
Creditors: amounts falling due within one year	9	-	-
Net Current Assets		127,894	135,493
Total Assets Less Current Liabilities		127,894	135,493
Net Assets			
Funds	11		
Restricted Funds		-	-
Designated Funds		75,045	70,000
Unrestricted Funds		52,849	65,493
Total Funds		127,894	135,493

The notes on pages 17 to 22 form part of these financial statements.

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Balance Sheet (continued)
As at 28th February 2026

The Trustees confirm that during the year the company was entitled to exemptions from audit under section 477 of the Companies Act 2006 and no notice has been deposited with the company requesting an audit under section 476 of the Companies Act 2006.

The Trustees acknowledge their responsibility for:

- ensuring that the company keeps accounting records which comply with section 386 of the Companies Act 2006; and

- preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its profit or loss for the financial year in accordance with the requirements of section 393, and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies.

The financial statements were approved by the Board of Trustees on 8th October 2026 and were signed on its behalf by:

A S Bernard
Trustee

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Notes to the financial statements
For the year ended 28th February 2026

1 Accounting Policies

a. Basis of preparing the financial statements

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

The charity constitutes a public benefit entity as defined by FRS 102 and is a private company limited by guarantee, registered in England and Wales. The charitable company's registered number and registered office address can be found under Reference and Administrative Details in the Report of the Trustees.

The disclosure requirements on Section 1A of FRS 102 have been applied other than where additional disclosure is required to show a true and fair view.

The financial statements are prepared in sterling, which is the functional currency of the company. Monetary amounts in these financial statements are rounded to the nearest £1.

The financial statements have been prepared under the historical cost convention, modified to include certain financial instruments at fair value. The principal accounting policies adopted are set out below.

b. Incoming resources

All incoming resources are included in the Statement of Financial Activities when the charity is legally entitled to the income, and the amount can be quantified with reasonable accuracy.

c. Resources expended

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to that category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with the use of resources.

Notes to the financial statements (continued)
For the year ended 28th February 2026

d. Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

e. Cash flow statement

The company is a small company as defined by the Companies Act 2006 and is thus exempt under the terms of FRS 102 from presenting a cash flow statement.

f. Financial assets

The company has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial assets are recognised in the company's statement of financial position when the company becomes party to the contractual provisions of the instrument.

Basic financial assets, which include trade and other receivables, and cash and bank balances are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method, unless the arrangement constitutes a financial transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest.

g. Financial liabilities

Basic financial liabilities, which include trade and other payables, are initially measured at transaction price and subsequently measured at amortised cost, unless the arrangement constitutes a financial transaction where the debt instrument is measured at the present value of future payments discounted at a market rate of interest.

Notes to the financial statements (continued)
For the year ended 28th February 2026

2 Donations and Legacies

	Unrestricted Funds £	Restricted Funds £	Total 2026 £	Total 2025 £
Fund Raising Events	19,575	-	19,575	-
Sponsorship, Donations, raffles and auctions	2,903	-	2,903	6,327
	22,478	-	22,478	6,327
Other Donations	31,110	-	31,110	32,641
Gift Aid	960	-	960	2,414
	54,548	-	54,548	41,382

3 Investments

	2026 £	2025 £
Bank Interest	1,970	1,780
	1,970	1,780

4 Expenditure on raising funds

	Unrestricted Funds £	Restricted Funds £	Total 2026 £	Total 2025 £
Other fund-raising events	24,288	-	24,288	503

24,288	-	24,288	503

Notes to the financial statements (continued)
For the year ended 28th February 2026

5 Charitable Activities

	2026 £	2025 £
Grants and donations	35,864	34,831
Directors' remuneration	-	-
Printing, postage and stationery	380	541
Internet and website fees	461	467
Computer sundries	1,660	353
Promotional Merchandise	565	-
Public liability insurance	445	433
Depreciation of fixed assets	-	-
Miscellaneous expenses	454	1,117
	39,829	37,742

All the above expenditure relates to unrestricted funds.

6 Trustees' Remuneration and Benefits

There were no Trustees' remuneration or other benefits for the year ended 28 February 2026, nor for the year ended 29 February 2025.

No travelling expenses were paid to Trustees for the year ended 28 February 2026, nor for the year ended 29 February 2025.

Notes to the financial statements (continued)
For the year ended 28th February 2026

7 Fixed Assets

	Fixture and Fittings £	Office Equipment £	Total £
Cost			
At 1 March 2025	836	2,477	3,313
Additions	-	-	-
Disposals	-	-	-
At 28 February 2026	836	2,477	3,313
Depreciation			
At 1 March 2025	836	2,477	3,313
Charge for the year	-	-	-
On disposal	-	-	-
At 28 February 2026	836	2,477	3,313
Net Book Value			
At 28 February 2026	-	-	-
At 29 February 2025	-	-	-

8 Debtors

	2026 £	2025 £
Prepayments	-	-
Other Debtors	-	-
	-	-

All debtors are due within one year.

Notes to the financial statements (continued)
For the year ended 28th February 2026

9 Current Liabilities:
Amounts due within one year

	2026 £	2025 £
Accrued expenses	-	-
Other Creditors	-	-
	-	-

10 Company Limited by guarantee

The company is limited by guarantee and does not have share capital. Each of the members of the company agrees, in the event of the company being wound up, to contribute to any deficiency in assets a sum not exceeding £1.

11 Movement in Funds

	Brought forward £	Net movement in funds £	Carried forward £
Restricted Funds	-	-	-
Designated Funds	70,000	5,045	75,045
Unrestricted Funds	65,493	(12,644)	52,849

	135,493	(7,599)	127,894

Analysis of Designated Funds

	2026	2025
	£	£
Fitness Park	50,045	45,000
Maintenance of Fitness Parks	25,000	25,000
	75,045	70,000