Trustees' Annual Report for the period

From 01 JAN 2025 Period start date To:31 DEC 2025 Period end date

Charity name: GRESHAM BENEVOLENT FUND

Charity registration number: 1192072

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The object of the CIO is the relief of financial hardship by the provision of grants to individuals in need, as well as educational initiatives to promote self-development, growth and financial security
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	The charity has made grants to London-based Saint Josephs Hospice and National Mentoring Day.
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 had due regard to the guidance issued by the Charity Commission on public benefit.

CHARITY COMMISSION FOR ENGLAND AND WALES

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	We have a grant-making policy and application form that is publicly available on our website.
Policy on social investment including program related investment	Para 1.38	We make grants to individuals in need according to our governing document
Contribution made by	Para 1.38	All of our team are volunteers.

volunteers		
Other		**n/a**

Achievements and Performance

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 charity has made donations to St Josephs Hospice and also to National Mentoring Day.

Additional information (optional)
You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	The Trustees are pleased with the progress made thus far. The Trustees held an Autumn Strategy Meeting to plan initiatives for the future.
Performance of fundraising activities against objectives set	Para 1.41	The Trustees are pleased with the progress made thus far.
Investment performance against objectives	Para 1.41	We currently have no investments

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	Although in the early stages of its development the charity is now in a reasonable financial situation which will allow it to make more significant grants to those in need in the near future.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	We aim to keep £7,500 in reserve as a contingency to meet unexpected situations and events.
Amount of reserves held	Para 1.22	£7,500
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	The Trustees are happy that the Gresham Benevolent Fund is and continues to be a going concern.

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	Members of The Gresham Club and members of the Public are our primary donors. We achieve fundraising through events and donations.
Investment policy and objectives including any social investment policy adopted	Para 1.46	n/a
A description of the principal risks facing the charity	Para 1.46	Our main risk is the health of The Gresham Club, the Members of which are our primary donors. The Gresham Club is currently in good health.
Donation Return		

Structure, Governance and Management

Description of charity's trusts:		CIO Trust Deed
Type of governing document	Para 1.25	CIO Trust Deed
How is the charity constituted?	Para 1.25	CIO Constitution
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	As per CIO Constitution

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	New Trustees are provided a copy of the constitution, the most recent accounts and access to the Minutes of past meetings. They are also asked to confirm that they have read the Charity Commission's guidance on the "15 Questions That Trustees Should Ask" and encouraged to read Charity Commission Newsletters.

The charity's organisational structure and any wider network with which the charity works	Para 1.51	The Trustee Board has a Chairman who organises and minutes regular meetings of Trustees.The Charity also held a Strategy Day to discuss the way forward.
Relationship with related parties	Para 1.51	**n/a**
Other		**n/a**

Reference and Administrative details

Charity name	GRESHAM BENEVOLENT FUND
Other name the charity uses	n/a
Registered charity number	1192072
Charity's principal address	1 King William Street London EC4N 7AF

List Of Trustees Who Run 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)**
John Newlands	Trustee, Chairman	Appointed July 2025	Trustee CIO Board
Brain Christie Esq	Trustee		Trustee CIO Board
Emma Hogg	Trustee	Appointed August 2025	Trustee CIO Board
Antony Houghton	Trustee		Trustee CIO Board
David Reay-Scott	Trustee		Trustee CIO Board

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

Director name		
n/a		

Name of trustees holding title to property belonging to the charity

Trustee name	**Dates acted if not for whole year**	
n/a		

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	n/a
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	n/a
Details of arrangements for safe custody and	n/a

segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
n/a	n/a	n/a

Name of chief executive or names of senior staff members (Optional information)

n/a

Exemptions from disclosure

Reason for non-disclosure of key personnel details

n/a

Other optional information

n/a

Declarations

The trustees declare that they have approved the trustees' report above.
Signed on behalf of the charity's trustees:

Name:	**Brian Christie**	**Antony Houghton**
ElectronicallySigned:	**Brian Christie**	**Antnoy Houghton**
Position:	**Managing Trustee**	**Treasurer**
Date:	**7 October 2026**	**7 October 2026**

Profit and Loss

The Gresham Benevolent Fund
For the year ended 31 December 2025

1/1/2025 - 31/12/2025.

	2025
Turnover	
100 Club income	953.91
CAF bank unallocated	4.69
Donations from Gresham Club Lunches ect	3,069.05
Events income	3,575.42
Interest Income	30.70
Other Revenue	58.99
PayPal income unallocated	72.05
Total Turnover	**7,764.81**
Cost of Sales	
100 Club prizes	1,002.75
Donations made by GBF	2,295.00
Event costs	1,973.35
Golf Day Costs	620.00
Total Cost of Sales	**5,891.10**
Gross Profit	**1,873.71**
Administrative Costs	
Audit & Accountancy fees	215.10
Bank Fees	35.00
Entertainment-100% business	940.60
General Expenses	1,049.21
Insurance	56.00
IT Software and Consumables	416.01
Total Administrative Costs	**2,711.92**
Operating Profit	**(838.21)**
Profit on Ordinary Activities Before Taxation	**(838.21)**
Profit after Taxation	**(838.21)**