THE BARBER CHARVET TRUST

Charity number 1184317

FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31st DECEMBER 2025

THE BARBER CHARVET TRUST

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FOR THE YEAR ENDED 31 DECEMBER 2025

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THE BARBER CHARVET TRUST

LEGAL AND ADMINISTRATIVE INFORMATION
FOR THE YEAR ENDED 31 DECEMBER 2025

Trustees	John Barber Alexandra Mary Dashwood Evans Frances Barber Edward Charvet Diane Charvet
Charity number	1184317
Registered office	Little Potash Barn Berden, Bishops Stortford Essex CM23 1BG
Independent examiner	Community360 Winsley's House High Street Colchester Essex CO1 1UG

THE BARBER CHARVET TRUST

LEGAL AND ADMINISTRATIVE INFORMATION
FOR THE YEAR ENDED 31 DECEMBER 2025

Objectives and Activities

To advance such charitable purposes (according to the laws of England and Wales) as the trustees see fit from time to time.

Since inception, The Barber Charvet Trust makes grants to (mostly smaller) charities where the trustees in their sole discretion feel the charity fulfils the criteria set by the Board. It also administers the wishes of the late Frank Barber.

The trustees of the BCT remain clear on the guidance from Charity Commission on public benefit.

Achievements and Performance

The BCT is a grant making trust, established to administer the wishes of the late Frank Barber and to make grants to smaller charities that fulfil the criteria of the trust's charitable purpose.

In this regard the BCT made a total of 17 grants across 2025, to 13 charities who purpose aligned to the objects of the trust.

These 13 charities collectively bring material benefits to society across England and Wales.

Financial Review

The BCT is a financially robust grant making charitable trust, with net assets of £2.55m as at 31st December 2025

The trust holds all assets, derived from the estate of the late Mr Frank Barber, in cash and investment trusts, for the sole purpose of granting all income derived from these investments to charities across the year.

The BCT's reserves are its asset base.

There are no uncertainties about the BCT going concern.

Structure, Governance and Management

The BCT is a grant making charitable trust and is governed by a model trust deed.

Trustee selection is made in accordance clause 9 of the Trust Deed and according to the selection of relevant skills and requirements.



Edward Charvet
Trustee

THE BARBER CHARVET TRUST

INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31 DECEMBER 2025

I report on the accounts of The Barber Chervet Trust for the year ended 31 December 2025 which are set out on pages 4 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 Act) but that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the Charities Act,
- To follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the Charities Act, 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 the General Directions given by the Charity Commissioners. 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 considerations 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 the course of my examination, no material matters have come to my attention 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 the 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 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.

David Courtier FMAAT AATQB for and on behalf of:



Community360 Date 30/10/2026
Winsley's House, High Street, Colchester, Essex

THE BARBER CHARVET TRUST

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025

	Note	Unrestricted Funds £	Endowment Funds £	2025 Total £	2024 Total £
Income and endowments from:					
Donations and legacies	2	-	-	-	-
Investment income	3	45,783	-	45,783	48,591
Total income and endowments		**45,783**	**-**	**45,783**	**48,591**
Expenditure on:					
Charitable activities	4	350	164,076	164,426	295,636
Total resources expended		**350**	**164,076**	**164,426**	**295,636**
Gains/losses on investment assets		-	172,631	172,631	197,876
Net income/(expenditure)		**45,433**	**8,555**	**53,988**	**(49,168)**
Fund balances at 1 Janury 2025		77,628	2,423,333	2,500,962	2,550,130
Fund balances at 31 December 2025		**123,062**	**2,431,888**	**2,554,950**	**2,500,962**

Notes on page 6 - 8 form part of these accounts.

THE BARBER CHARVET TRUST

BALANCE SHEET
AS AT 31 DECEMBER 2025

	Note	2025 £	2025 £	2024 £	2024 £
Fixed Assets					
Investments			2,478,606		2,409,489
Current assets					
Debtors	9	7,193		3,130	
Bank balances		69,482		88,898	
		76,675		92,028	
Current liabilities					
Creditors	8	330		555	
Net current assets			76,345		91,473
Net Assets			**2,554,950**		**2,500,962**
Income funds					
Unrestricted funds	10		123,062		77,628
Endowment funds	10		2,431,888		2,423,333
			2,554,950		**2,500,962**

The trustees declare that they have approved the accounts above on:

Signed: _____ **Date:** 27th October 2026

John Barber

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

1. Accounting policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and in the proceeding year.

Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement on Recommended Practise applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Cash flow

The financial statements do not include a cash flow statement because the charity, as a small reporting entity, is exempt from the requirement to prepare such a statement under Financial Reporting Standard 1 "Cash flow statements".

Incoming resources

Grants receivable are recognised in the accounts when conditions for their receipt are satisfied. Grants with conditions attached to their use are included in restricted funds. Donations, legacies and other forms of voluntary income are recognised as incoming resources when receivable.

Resources expended

All expenditure is accounted for on an accruals basis and is recognised when there is a legal or constructive obligation to pay. Expenditure has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to a particular heading they have been allocated to activities on a basis consistent with the use of the resources.

Costs classified as governance relate to the general running of the charity and include the operations of the Board of Trustees and addressing constitutional audit and other statutory matters.

Resources expended include attributable VAT, which cannot be recovered.

Fund accounting

Unrestricted funds 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.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds may be either endowment or restricted income funds, depending on the nature of the restriction. Where the fund is not an endowment fund and is held on trust for spending on specific purposes, it is known as a restricted income fund.

The resources (the assets and liabilities) of each restricted fund are held and maintained separately from other funds. This is in recognition of the circumstances in which the resources were originally received, and/or the restrictions on that fund that determine the way those resources are subsequently to be treated.

Going Concern
The trustees of the charity deem that there are sufficient funds available to continue operating on a going concern basis for the forseeable future

Critical accounting estimates and judgements
In the application of the charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

There are no critical accounting estimates or judgements in the financial statements.

2. Donations and legacies

	Unrestricted	Endowment	2025	2024
	£	£	£	£
Legacy	-	-	-	-
	-	-	-	-

3. Investment income

	Unrestricted	Endowment	2025	2024
	£	£	£	£
Interest/dividends receivable	45,783	-	45,783	48,591
	45,783	-	45,783	48,591

4. Total resources expended

	Unrestricted	Endowment	2025	2024
	£	£	£	£
Grants	-	160,283	160,283	292,125
Investment fees	-	3,793	3,793	3,211
Governance costs	350	-	350	300
	350	**164,076**	**164,426**	**295,636**

5. Governance costs
Governance costs includes payments to the independent examiner of £330 for examination fees

6. Trustees
None of the trustees received any remuneration during the year.

7. Staff
No staff were employed by The Barber Charvet Trust during the year.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

8. Creditors: amounts falling due within one year

	2025	2024
	£	£
Accruals	330	555
	330	**555**

9. Debtors: amounts falling due within one year

	2025	2024
	£	£
Accrued interest	7,193	3,130
	7,193	**3,130**

10. Fund analysis

	Balance at 1 January	Income	Expenditure	Balance at 31 December
	£	£	£	£
Unrestricted funds	77,628	45,783	(350)	123,061
Endowment funds	2,423,334	172,631	(164,076)	2,431,889
	2,500,962	**218,415**	**(164,426)**	**2,554,950**

11. Related Parties

The Barber Charvet Trust made grants to other organisations with a trustee in common. These grants totalled £14,808 (2024:£12,000).