

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

