



## Receipts and payments accounts

For the period from	Period start date 01/01/2024	To	Period end date 31/12/2024
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### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Investment income	26,007	-	-	26,007	24,792
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>26,007</b>	<b>-</b>	<b>-</b>	<b>26,007</b>	<b>24,792</b>
<b>A2 Asset and investment sales, (see table).</b>					
Sale of investments	26,773	-	-	26,773	3,193
	-	-	-	-	-
<b>Sub total</b>	<b>26,773</b>	<b>-</b>	<b>-</b>	<b>26,773</b>	<b>3,193</b>
<b>Total receipts</b>	<b>52,780</b>	<b>-</b>	<b>-</b>	<b>52,780</b>	<b>27,985</b>
<b>A3 Payments</b>					
Charitable donations made	24,810	-	-	24,810	19,490
Accountancy fees	474	-	-	474	840
Investment management fees	1,621	-	-	1,621	1,525
Bank charges	98	-	-	98	81
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>27,003</b>	<b>-</b>	<b>-</b>	<b>27,003</b>	<b>21,936</b>
<b>A4 Asset and investment purchases. (see table)</b>					
Investment purchases	20,137	-	-	20,137	2,000
	-	-	-	-	-
<b>Sub total</b>	<b>20,137</b>	<b>-</b>	<b>-</b>	<b>20,137</b>	<b>2,000</b>
<b>Total payments</b>	<b>47,140</b>	<b>-</b>	<b>-</b>	<b>47,140</b>	<b>23,936</b>
<b>Net of receipts/(payments)</b>	<b>5,640</b>	<b>-</b>	<b>-</b>	<b>5,640</b>	<b>4,049</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>30,256</b>	<b>-</b>	<b>-</b>	<b>30,256</b>	<b>26,207</b>
<b>Cash funds this year end</b>	<b>35,896</b>	<b>-</b>	<b>-</b>	<b>35,896</b>	<b>30,256</b>

## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	CAF Bank	27,933	-	-
	Quiller cash	7,963	-	-
		-	-	-
	<b>Total cash funds</b>	<b>35,896</b>	<b>-</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B3 Investment assets</b>	CAF Equity Fund A	Unrestricted	-	-
	CAF Equity Fund B	Unrestricted	-	-
	M&G investments	Unrestricted	-	-
	Quiller investments	Unrestricted	-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B4 Assets retained for the charity's own use</b>			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
<b>B5 Liabilities</b>			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature 	Print Name J. FRYER - SPENDING	Date of approval 13/10/25
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**Trustees' Annual Report for the period**

**From**

**01/01/2024 To**

**31/12/2024**

**Charity name: St Bega Charitable Trust**

**Charity registration number: 327267**

**Objectives and Activities**

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<b>This is set out in a Trust Deed dated 1<sup>st</sup> October 1986. This states that: The Trustees may at any times or times distribute the whole 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 in their discretion decide.</b>
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	<b>This is a small general grant making charitable trust. They have used their best endeavours to ensure that they have made grants for the public benefit</b>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	<b>The Trustees have paid due regard to the guidance on public benefit given by the Charity Commission.</b>

**Additional information (optional)**

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
	Para 1.38	

Contribution made by volunteers		
Other		

## Achievements and Performance

	SORP reference	
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	<b>The distributions made by the Trustees have assisted the beneficiaries in attaining their charitable objects</b>

### Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

## Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	Cash funds at the end of this period: £35, 896
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	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.
Amount of reserves held	Para 1.22	Cash at the end of the period: £35,896
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	N/a

### 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	
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

## Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	<b>Trust Deed</b>
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	<b>Charitable Trust</b>
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	<b>The Trust Deed states: The power of appointing a new trustee(s) shall be vested in the settlor, John Fryer-Spedding during his lifetime or until he shall in writing renounce this power and thereafter in the settlor's wife Clare Fryer-Spedding during her lifetime or until she shall in writing renounce this power.</b>

### 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	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

### Reference and Administrative details

Charity name	St Bega Charitable Trust
Other name the charity uses	n/a
Registered charity number	327267
Charity's principal address	Mirehouse, Underskiddaw, Keswick CA12 4QE

**Names of the charity trustees who manage the charity**

	<b>Trustee name</b>	<b>Office (if any)</b>	<b>Dates acted if not for whole year</b>	<b>Name of person (or body) entitled to appoint trustee (if any)</b>
1	John Fryer-Spedding		Retired 03/03/2025	
2	Clare Fryer-Spedding		Retired 03/03/2025	
3	James Fryer-Spedding		Appointed 03/03/2025	John Fryer-Spedding
4	Janaki Fryer-Spedding		Appointed 03/03/2025	John Fryer-Spedding
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**Corporate trustees – names of the directors at the date the report was approved**

<b>Director name</b>		

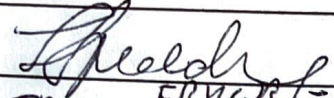
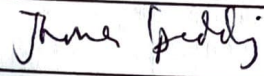
**Name of trustees holding title to property belonging to the charity**

<b>Trustee name</b>	<b>Dates acted if not for whole year</b>	

# Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	JANAKI FEYER-SPEDDING	JAMES WALTER FEYER-SPEDDING
Position (eg Secretary, Chair, etc)	TRUSTEE	TRUSTEE
Date	27/10/25	



Section A

Independent Examiner's Report

Report to the trustees

Charity Name  
St Bega Charitable Trust

On accounts for the year  
ended

31/12/2024

Charity no  
(if any)

327267

Set out on pages

1-2

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/12/2024**.

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 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.

Signed:



Date:

22-10-2025

Name:

Martin Borradaile

Relevant professional  
qualification(s) or body  
(if any):

ACA

Address:

FIFTEEN, Montgomery Way, Rosehill Industrial Estate,  
Carlisle, CA1 2RW

**Section B**

**Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**