

UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 JUNE 2025

FOR

ST BERNARD TRUST

ST BERNARD TRUST

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FOR THE YEAR ENDED 30 JUNE 2025**

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ST BERNARD TRUST
GENERAL INFORMATION
FOR THE YEAR ENDED 30 JUNE 2025

Charity no: 328193

Co-ordinator: Mrs J Brennan

Secretary Miss N Brennan

Treasurer: Mrs KE Checketts

Trustees:
Mrs KE Checketts
Mrs MJ Edwards
Mrs J Brennan
Miss N Brennan
Mr M Parry
Mrs J Jenkins
Mrs J Dell
Mrs T Dodge

Address: 97 Short Heath Road
Erdington
Birmingham
B23 6LH

Accountants: Robb and Co
Gainsborough House
14 Burnett Road
Streetly
Sutton Coldfield
West Midlands
B74 3EJ

ST BERNARD TRUST
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2025

ACCOUNTANTS' REPORT TO

ST BERNARD TRUST

In accordance with instructions given to me I have prepared the annexed financial statements from the accounting records of St Bernard Trust and from information and explanations supplied. In my opinion these financial statements give a true and fair view of the state of the affairs of the Trust.

AD Robb, CTA
Gainsborough House
14 Burnett Road
Streetly
Sutton Coldfield
West Midlands
B74 3EJ

5 August 2025

CLIENT APPROVAL CERTIFICATE

I approve the financial statements and confirm that I have made available all relevant records and information for their preparation.

Mrs KE Checketts

5 August 2025

ST BERNARD TRUST

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 30 JUNE 2025**

	2025		2024	
	£	£	£	£
INCOME				
Adoption fees	13,418		14,660	
General donations including Christmas cards and calendars	5,933		3,390	
Club donations and stalls	0			
Legacy	18,609		3,882	
Fundraising and collections	6,168		6,938	
		44,128		28,870
 OTHER INCOME				
Interest received	1,222		1,147	
		45,350		30,017
 Expenditure				
Kennel fees	7,987		10,012	
Vet fees	23,269		26,182	
Telephone	189		461	
Post and stationery	685		393	
Trust computer				
Website design and running	0		387	
Insurance	529		636	
fundraising				
Travel				
Donations towards costs	1,303		3,489	
Accountancy	564		564	
		34,526		42,124
Net surplus/(deficit) for year		10,824		(12,107)

There were no gains or losses for 2025 or 2024 except those included in the Statement of Financial Activities

The notes on page 4 form part of these financial statements

ST BERNARD TRUST

**BALANCE SHEET
30 JUNE 2025**

	2025		2024	
	£	£	£	£
CURRENT ASSETS:				
Bank account no 1		127,903		118,301
Bank account no 2		86,002		84,780
		213,905		203,081
CURRENT LIABILITIES:				
Accrued expenses		510		510
Creditors - unrepresented cheques				
CURRENT ASSETS:		213,395		202,571
NET ASSETS		213,395		202,571
 REPRESENTED BY:				
UNRESTRICTED FUNDS				
Brought forward		202,571		214,678
Net surplus/(deficit) for year		10,824		(12,107)
Unrestricted Reserves		213,395		202,571

Approved By the Board of Trustees on 5 August 2025 and signed on its behalf by

Mrs K Checketts
Trustee

The notes on page 5 form part of these financial statements

ST BERNARD TRUST
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2025
NOTES TO THE ACCOUNTS

1 Accounting Policies

Basis of Accounting

The accounts have been prepared under the historical cost convention and include the results of the Charity's operations which are described in the Trustees report and all of which are continuing. The accounts have been prepared in accordance with Generally Accepted Accounting Practice and Charity Statement of Recommended Practice (FRS102 2019). The charity has taken advantage of the exemption from producing a cash flow report under FRS102 2019 as it is a small charity

Turnover

Turnover is accounted for on receipt

Funds

There are no restricted funds

Taxation

The charity is not registered for VAT. The charity is not subject to taxation as a registered charity.

2 Trustees

No Trustee received payment from the Trust.

0000000000000000 Trustees Annual Report for St Bernard Trust Year Ended 30 June 2025

The Trustees present their annual report for St Bernard Trust (charity 328193) as required by the Charity Statement of Recommended Practice (FRS102 2019)

Objectives and Activities

The aim of St Bernard Trust is to protect and promote the St Bernard breed of dog in the United Kingdom and to provide financial assistance to house and treat St Bernards who have been neglected or cannot be looked after by their current owners.

The trust also makes donations to individuals to help with the cost of looking after St Bernards and occasionally other organisations which promote the well-being of St Bernards.

Achievements and Performance

The ordinary trust income this year rose by £15,333 This included a legacy of £18,609. The Trust has continued to make payments to look after St Bernards, at a slightly lower level than last year. There was a surplus of £10,824.

There has been a massive increase in demand for our services over the past few years and at the same time income has been restricted due to reduced shows. The Trust has been able to maintain a high level of services as a result of a series of legacies.

The Trustees are satisfied that the Trust continues to make a significant improvement in the care of St Bernards

Financial Review

The trust has made a surplus of £10,824 this year on income of £45,350. Without the legacy income was £26,741, which is similar to last year. There is a reserve account of £86,002 and the main bank account contains £127,903.

The Trustees are satisfied that the trust has sufficient resources to meet its outgoings. 2024-25 has been another challenging year for everyone, but the income of the Trust has stood up reasonably well. It is likely that inflation and the adverse economic outlook will continue to increase demand for our services. We are well placed to meet this with the recent legacy.

The trustees are satisfied that there are sufficient reserves to cover the expenditure of the Trust. We only provide assistance to responsible owners, where there is a clear plan in place to look after the St Bernards and this will continue to be the case. It has not been necessary to review expenditure levels. The Trustees maintain a close eye on the finances and expenditure is looked at both for its effectiveness and sustainability. The Trust has sufficient reserves to continue operating at its current level for a number of years

There is some uncertainty caused by economic conditions, but this seems to be steadier. There are still plenty of owners struggling to afford to look after their dogs. St Bernard Trust is only a small charity and is not financially sophisticated. There are no specific forecasts as these are unnecessary, but the trustees maintain a close watch over income, expenditure and reserve levels. We are satisfied that it is not necessary to take further action in the current circumstances. As we have plenty of reserves there is no urgent requirement to increase income. The trustees are aware that the Trust currently has sufficient reserves for some years.

Structure Governance and Management

St Bernard Trust is an unincorporated association operating as a charity. The trustees act as a body in decision making. New and replacement Trustees are selected from the owners of St Bernard dogs known to existing Trustees. Each new Trustee is elected unanimously by the existing Trustees.

As a small charity St Bernard Trust is reliant on a few formal controls. The most important of these is that all payments have to be authorised by at least two Trustees. Day to day running of the Trust is

delegated to the co-ordinator and the Treasurer. Regular reports are made to Trustees of the Trust activities.

The accounts of the charity are independently examined by Mr A D Robb of Robb & Co.

Reference and Administrative Details

St Bernard Trust is Charity 328193. The registered address of the Charity is Primrose Cottage, Callow Hill Road, Alvechurch, B48 7LR.

The Trustees during the year to 30 June 2025 were;

Co-ordinator	Mrs J Brennan
Secretary	Miss N Brennan
Treasurer	Mrs K E Checketts

Trustees	Mrs K E Checketts
	Mrs M J Edwards
	Mrs J Brennan
	Miss N Brennan
	Mr M Parry
	Mrs J Jenkins
	Mrs J Dell
	Mrs T Dodge

This report was approved by the trustees at the annual meeting on 5 August 2025.

Mrs K E Checketts
Trustee and treasurer
5 August 2025