

# WILLINGHAM COMBINED CHARITY

England & Wales · Charity number 1093138

## Details

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**Status** Registered

**Legal form** Other

**Registered** 2002-07-25

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** 1B Mill Road  
Willingham  
Cambridge  
CB24 5LA

**Phone** 01954261296

**Email** [willinghamcombinedcharity@gmail.com](mailto:willinghamcombinedcharity@gmail.com)

**Website** <https://charity.ballandia.co.uk/>

## Activities

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**Objects:** 1) THE PROVISION OF HOUSING ACCOMMODATION FOR PERSONS (OF WHOM 2 MUST BE WOMEN) WHO ARE IN NEED, HARDSHIP OR DISTRESS AND HAVE RESIDED IN THE ARE OF BENEFIT FOR NOT LESS THAN 2 YEARS PRIOR TO THEIR APPOINTMENT;2) THE PROVISION OF HOUSING ACCOMMODATION FOR WOMEN OVER THE AGE OF 60 WHO ARE IN NEED, HARDSHIP AND DISTRESS WHO WERE BORN IN THE AREA OF BENEFIT; ANDSUCH CHARITABLE PURPOSES FOR THE BENEFIT OF THE RESIDENTS OF AS THE TRUSTEES DECIDE.

**Activities:** Providing housing

## Classification

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- **How:** Provides Buildings/facilities/open Space
- **What:** Accommodation/housing
- **Who:** Elderly/old People

## Geography

- **Area of benefit:** PARISH OF WILLINGHAM IN THE COUNTY OF CAMBRIDGESHIRE.
- Cambridgeshire

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£36,353	£50,764	-	-
2023-12-31	£35,228	£19,931	-	-
2022-12-31	£36,713	£15,787	-	-
2021-12-31	£37,710	£11,064	-	-
2020-12-31	£36,472	£7,978	-	-

## Trustees

Name	Role	Appointed
Adrian M Wilkinson		2025-07-15
Derek Lawrance Law		2014-07-08
Graham Atherton		2015-10-20
Janet Wake		2018-01-01
Lorraine Bald		2022-04-26
Peter Hynes		2024-01-23
Raymond Pickering		2025-04-15
Rev Stephen Richard Dove		2025-05-08
Susan Ayling		2013-11-13
Susan Lorraine Lines		2023-04-18
Wendy McDiarmid		2024-01-23

**WILLINGHAM COMBINED CHARITY**

England & Wales - Charity number 1093138

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# Accounts

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THE ACCOUNTS AND ANNUAL REPORT  
FOR  
WILLINGHAM COMBINED CHARITY  
FOR THE YEAR ENDING  
31 DECEMBER 2024

Charity Registration Number: 1093138

## **Willingham Combined Charity**

Willingham Combined Charity provides housing for those in need with accommodation in the Josiah Smith Memorial Homes and a bungalow in Haden Way. There are also two sites which provide allotments, both as a service to the village and to support our charitable aims.

Willingham Combined Charity is registered with the Charity Commission, number 1093138. It is governed by a scheme made on 9th June 2000.

The objects of the charity are:

1. The provision of housing accommodation for persons (of whom 2 must be women) who are in need, hardship, or distress and have resided in the area of benefit (the Parish of Willingham in the County of Cambridgeshire) for not less than 2 years prior to their appointment
2. The provision of housing accommodation for women over the age of 60 who are in need, hardship and distress who were born in the area of benefit
3. Such charitable purposes for the benefit of the residents as the trustees decide.

There are twelve trustees: one ex-officio trustee, 2 nominated trustees and 9 co-opted trustees.

The ex-officio trustee is the Rector of the ecclesiastical parish of St Mary and All Saints, Willingham.

The nominated trustees are appointed by Willingham Parish Council.

Co-opted trustees are appointed by the trustees themselves.

The trustees must meet at least twice each year.

The Annual Report and Accounts are published on the Charity Commission website which also maintains a full list of Trustees.

The Charity is a member of The Almshouse Association.

## Trustees

Mrs P Amos (resigned 15 April 2025)

Mr G Atherton – Chair

Mrs S Ayling – Vice-chair

Mrs L Bald

Rev. S Dove – (appointed 8 May 2025)

Mr N Harris – Nominated trustee (resigned 15 April 2025)

Rev. J Hill – Ex-officio trustee (resigned 7 May 2025)

Mr P Hynes – (appointed 23 January 2024)

Mr D Law – Nominated trustee

Mrs W McDiarmid – (appointed 23 January 2024)

Mrs S Lines

Mr R Pickering – (appointed 15 April 2025)

Mrs S Shimmens – (resigned 23 January 2024)

Mrs J Wake

# WILLINGHAM COMBINED CHARITY

## ANNUAL REPORT 2024

Willingham Combined Charity are responsible for 6 one-bedroomed bungalows and 1 two-bedroom bungalow in Willingham. These bungalows are let to residents who meet the charity's in need criteria.

In 2024 no residents moved into or out of the bungalows. Regular maintenance work has been carried out on the bungalows as required. All of the bungalows had new external doors and double glazed windows installed. All required gas and electrical checks were carried out successfully. All residents were given a hamper of goodies at Christmas.

The charity also owns land let out as allotment plots in two locations in the village. There have been a number of changes of allotment holders due to people giving up their plots. Most have now been re-let.

A third plot of land is let to a local farmer. There have been enquiries from a dog walking group, the local football club and another local farmer regarding the renting or buying that land. The use of the field by dog walkers was refused and the other enquiries are still in discussion.

Over the year one trustee stepped down at the end of their term of office and two new trustees have been appointed. There is still a trustee vacancy. The Acting Team Leader of the parish of Willingham, Rev Jenny Hill, is acting as the ex-officio trustee until a new Team Rector is appointed.

The charity continues to work with its residents to ensure that their properties and surrounds are maintained to a comfortable and acceptable standard.

Graham Atherton

Chair

Willingham Combined Charity

## Independent Examiner's Report to the Trustees of The Willingham Combined Charity

I report on the accounts of the charity for the year ended 31 December 2024.

### 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 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

### Basis of independent examiner's report

My examination was carried out in accordance with the general directions given by the Charity Commission. 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 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 no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

### 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 130 of the 2011 Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Acthave 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.



16 September 2025

Lisa King  
Burdett King Accountancy Limited  
8 The Hamiltons  
Newmarket  
CB8 0NF

**Burdett King Accountancy Limited**  
8 The Hamiltons, Newmarket. CB8 0NF  
Tel: 07825 317323 Email: [lisa@burdettkingaccountancy.co.uk](mailto:lisa@burdettkingaccountancy.co.uk)

Burdett King Accountancy Limited is registered in England and Wales, company registration number 8571664.  
Registered Office: 8 The Hamiltons, Newmarket. CB8 0NF. Registered with the Chartered Association of Certified Accountants.

## Willingham Combined Charity

### Financial Report Year ended 31 December 2024

<b>Receipts</b>	<b>2024</b>	<b>2023</b>
Receipts (as below)	£36,353.62	£35,228.50
Payments (page 6)	£50,763.82	£19,931.29
<b>Surplus/(deficit) for the year</b>	<b>-£14,410.20</b>	<b>£15,297.21</b>

<b>Receipts</b>	<b>2024</b>	<b>2023</b>
Josiah Smith Maintenance	£26,580.00	£26,290.00
Haden Way Maintenance	£6,240.00	£5,720.00
Allotment rent	£1,870.00	£1,180.00
Allotment deposit	£240.00	£420.00
Field rent	£420.00	£420.00
Wayleave payment	£111.50	£109.50
M&G investments	£699.84	£846.72
Black Rock	£192.28	£192.28
Compensation from banks	£0.00	£50.00
<b>Total receipts before movement of funds</b>	<b>£36,353.62</b>	<b>£35,228.50</b>
Transfer from deposit acc/CBS	£70,000.00	£10,000.00
<b>Total</b>	<b>£106,353.62</b>	<b>£45,228.50</b>

## Willingham Combined Charity

### Financial Report Year ended 31 December 2024

<b>Payments</b>	<b>2024</b>	<b>2023</b>
House maintenance – JSB	£35,658.18	£7,481.56
House maintenance – Hayden Way	£6,115.00	£2,091.54
Legionella & gas checks	£1,008.00	£1,632.00
Electricity	£93.66	£214.44
Grass cutting – JSB	£306.25	£262.50
Allotment deposit refund	£30.00	£40.00
Water (allotments)	£338.16	£327.90
Allotment maintenance	£2,795.34	£2,702.50
Almshouse Assn	£353.00	£539.00
Buildings Insurance	£918.90	£1,871.37
Management protection insurance	£332.64	£332.64
Land/public liability insurance	£555.22	£553.59
Clerk fees	£1,500.00	£1,525.00
Postage & stationary	£131.93	£83.45
Accountancy fees	£345.00	£0.00
Room hire	£67.50	£52.50
Gifts	£215.04	£206.30
Website	£0.00	£15.00
<b>Total payments before movement of funds</b>	<b>£50,763.82</b>	<b>£19,931.29</b>
Transfer to other a/c	£60,100.00	£120,100
<b>Totals</b>	<b>£110,863.82</b>	<b>£140,031.29</b>

## Willingham Combined Charity

### Financial Report Year ended 31 December 2024

#### Summary of Assets and Liabilities

	<b>2024</b>	<b>2023</b>
Total cash balance	£15.00	£6.21
Total bank balance	£273,546.24	£283,836.82
<b>Total balances c/fwd. at 31/12/2024</b>	<b>£273,561.24</b>	<b>£283,843.03</b>
<b>Total Unit Trust Investments</b>	<b>£221,793.73</b>	<b>£211,718.53</b>
<b>Total Property and Land Assets</b>	<b>£1,575,000.00</b>	<b>£1,575,000.00</b>
<b>TOTAL ASSETS</b>	<b>£2,070,354.97</b>	<b>£2,070,561.56</b>
<b>TOTAL LIABILITIES</b>	<b>£1,620.00</b>	<b>£1,620.00</b>

## Willingham Combined Charity

### Financial Report Year ended 31 December 2024

#### Bank and Cash Balances

##### **Lloyds Bank Current a/c**

Balance 01/01/2024	£25,971.12	
Receipts	£106,338.62	
Opening cash banked	£6.21	
Payments	<u>(£110,863.82)</u>	
Balance at 31/12/2024		£21,452.13

##### **Lloyds Bank Deposit a/c**

Balance 01/01/2024	£123,722.21	
Interest received	£967.97	
Transfer from current a/c	£100.00	
Transfer to Lloyds current acc	<u>(£70,000.00)</u>	
Balance at 31/12/2024		£54,790.18

##### **Cambridge Building Society a/c**

Balance 01/01/2024	£81,818.57	
Interest received	<u>£2,288.91</u>	
Balance at 31/12/2024		£84,107.48

##### **NS&I Investment a/c**

Balance 01/01/2024	£52,324.92	
Interest received	£871.53	
Transfer from Lloyds current a/c	<u>£60,000.00</u>	
Balance at 31/12/2024		£113,196.45

Cash in hand held by Clerk/Treasurer		£15.00
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<b>Total cash balances at 31/12/2024</b>		<b>£273,561.24</b>
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#### **Bank and Cash Summary**

Total balances b/fwd. @ 1 January 2024	£283,843.03
Receipts (net of transfers)	£36,353.62
Interest received (as above)	£4,128.41
Payments (net of transfers)	(£50,763.82)
<b>Total balances c/fwd. at 31/12/2024</b>	<b>£273,561.24</b>

## Willingham Combined Charity

Financial Report Year ended 31 December 2024

### Unit Trust investments

			Value at year end		Change in value
<b>M&amp;G investments</b>			<b>2024</b>	<b>2023</b>	
NAACIF	17280 shares	WCC	£16,041.02	£15,520.90	£520.12
NAACIF	624 shares	EORF	£75,548.55	£69,939.54	£5,609.01
 <b>Blackrock</b>					
CIF	3035.63 units	PE	£4,303.86	£4,503.11	-£199.25
CIF	169.116 units	JSHT	£239.77	£250.87	-£11.10
CIF	799.908 units	REC	£36,876.61	£37,017.85	-£141.24
 <b>CCLA</b>					
COIF	340.67 units	WCC	£88,783.92	£84,486.26	£4,297.66
 <b>Total Unit Trust Investments</b>			<b>£221,793.73</b>	<b>£211,718.53</b>	

#### Notes:

WCC	Willingham Combined Charity
EORF	Extraordinary Repair Fund
PE	
JSHT	Josiah Smith Homes Trust
REC	Recoupment Account

## Willingham Combined Charity

### Financial Report Year ended 31 December 2024

#### Assets held by Willingham Combined Charity

2 End of terrace bungalows in Over Road, Willingham	£410,000
4 Terraced bungalows in Over Road, Willingham	£780,000
1 bungalow at 31 Haden Way, Willingham	£235,000
Land at Over Road, Willingham at rear of bungalows bordering Rook Grove/Mereway around 8.25 acres guide value	£90,000
Allotments on Over Road, Willingham around 2.75 acres	£40,000
Allotments on Church Street, Willingham around 0.75 acres	£20,000

These values are based on the assumption that the land and bungalows are free from structural defect and legal encumbrance and available with vacant possession.

#### Liabilities

Deposits held for allotments on Over Road, Willingham	£1,410.00
Deposits held for allotments on Church Street, Willingham	£210.00
Total	£1,620.00

#### Notes to the accounts

1. All funds are classified as unrestricted funds with the exception of the sum of £1,620 of restricted funds in the Lloyds deposit account. This is the sum of the allotment deposits held at £30 per plot. This £30 is returned to the allotment holder when the plot is surrendered in a clean and tidy condition.
2. All investments are classified as unrestricted with the exception of the M&G Investments Extraordinary Repair Fund which is held for the use of any extraordinary repairs required on the charity's properties.

**WILLINGHAM COMBINED CHARITY**

England & Wales - Charity number 1093138

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# Accounts

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THE ACCOUNTS AND ANNUAL REPORT  
FOR  
WILLINGHAM COMBINED CHARITY  
FOR THE YEAR ENDING  
31 DECEMBER 2023

Charity Registration Number: 1093138

## Willingham Combined Charity

Willingham Combined Charity provides housing for those in need with accommodation in the Josiah Smith Memorial Homes and a bungalow in Haden Way. There are also two sites which provide allotments, both as a service to the village and to support our charitable aims.

Willingham Combined Charity is registered with the Charity Commission, number 1093138. It is governed by a scheme made on 9th June 2000.

The objects of the charity are:

1. The provision of housing accommodation for persons (of whom 2 must be women) who are in need, hardship, or distress and have resided in the area of benefit (the Parish of Willingham in the County of Cambridgeshire) for not less than 2 years prior to their appointment
3. The provision of housing accommodation for women over the age of 60 who are in need, hardship and distress who were born in the area of benefit
4. Such charitable purposes for the benefit of the residents as the trustees decide.

There are twelve trustees: one ex-officio trustee, 2 nominated trustees and 9 co-opted trustees.

The ex-officio trustee is the Rector of the ecclesiastical parish of St Mary and All Saints, Willingham.

The nominated trustees are appointed by Willingham Parish Council.

Co-opted trustees are appointed by the trustees themselves.

The trustees must meet at least twice each year.

The Annual Report and Accounts are published on the Charity Commission website which also maintains a full list of Trustees.

The Charity is a member of The Almshouse Association.

## Willingham Combined Charity

### Trustees

Mrs P Amos

Mr G Atherton – Chair

Mrs S Ayling – Vice-chair

Mrs L Bald

Ms L Cosford (resigned 31 March 2023)

Rev S Gill – Ex-officio trustee (resigned 31 December 2023)

Mr N Harris – Nominated trustee

Mr S James (resigned 17 October 2023)

Mr D Law – Nominated trustee

Mrs S Lines (appointed 18 April 2023)

Mrs S Shimmens

Mr A Thompson (resigned 17 October 2023)

Mrs J Wake

## **Willingham Combined Charity**

### **Annual Report 2023**

Willingham Combined Charity are responsible for 6 one-bedroomed bungalows and 1 two-bedroom bungalow in Willingham. These bungalows are let to residents who meet the charity's in need criteria.

In 2023 one resident moved out of one of the bungalows as she no longer met the in-need criteria due to the sale of her property. This was in line with the terms of her contract when she was offered a bungalow. A new resident moved in after full redecoration of the bungalow. Regular maintenance work has been carried out on the bungalows including the resealing of all external windows and doors. All required gas and electrical checks were carried out successfully. The electric meter for communal areas at Josiah Smith Bungalows was replaced with a smart meter. In the garden of Haden Way bungalow the dying conifer hedge was trimmed back to the boundary and replaced with fencing. All residents were given a hamper of goodies at Christmas.

The charity also owns land let out as allotment plots in two locations in the village. There have been a number of changes of allotment holders due to people giving up their plots. Most have now been re-let. A third plot of land is let to a farmer. A large ash tree was removed from Westmeadow Close allotments after concerns raised by local residents.

Over the year three trustees have stepped down at the end of their term of office and new trustees have been appointed. The Rector of the parish of Willingham who is an ex-officio trustee resigned from his appointment as Rector on 31 December.

The charity continues to work with its residents to ensure that their properties and surrounds are maintained to a comfortable and acceptable standard.

Graham Atherton

Chair

Willingham Combined Charity

## Willingham Combined Charity

### Financial Report Year ended 31 December 2023

<b>Receipts</b>	<b>2023</b>	<b>2022</b>
Receipts (as below)	£35,228.50	£36,304.95
Payments (page 5)	£19,931.29	£15,657.46
<b>Surplus /(deficit) for the year</b>	<b>£15,297.21</b>	<b>£20,647.49</b>

<b>Receipts</b>	<b>2023</b>	<b>2022</b>
Josiah Smith Maintenance payments	£26,290.00	£27,130.00
Haden Way Maintenance payments	£5,720.00	£6,240.00
Allotment rent	£1,180.00	£1,475.00
Allotment deposit	£420.00	£170.00
Field rent	£420.00	£420.00
Wayleave payment	£109.50	£109.50
M&G investments	£846.72	£414.72
Black Rock Investments	£192.28	£192.28
Deposit a/c interest	£0.00	£0.00
Unpresented cheque	£0.00	£93.45
Compensation from Lloyds Bank	£50.00	£60.00
<b>Total receipts before movement of funds</b>	<b>£35,228.50</b>	<b>£36,304.95</b>
Transfer from CBS	£10,000.00	£0.00
<b>Total</b>	<b>£45,228.50</b>	<b>£36,304.95</b>

## Willingham Combined Charity

### Financial Report Year ended 31 December 2023

<b>Payments</b>	<b>2023</b>	<b>2022</b>
House maintenance – Josiah Smith Bungalows	£7,481.56	£6,927.15
House maintenance – Hayden Way	£2,091.54	£239.98
Legionella & gas checks	£1,632.00	£1,896.00
Electricity	£214.44	£228.74
Rent refund JSB	£0.00	£0.00
Allotment deposit refund	£40.00	£30.00
Water (allotments)	£327.90	£297.32
Atlas trees	£2,160.00	£0.00
Grass cutting	£262.50	£896.50
Allotment maintenance	£542.50	£0.00
Skip hire	£0.00	£0.00
Field maintenance	£0.00	£709.50
Buildings Insurance	£1,871.37	£881.55
Public liability insurance	£332.64	£332.64
Land liability insurance	£553.59	£553.59
Accountancy fees	£0.00	£480.00
Almshouse Association	£539.00	£187.00
Room hire	£52.50	£40.00
Gifts	£206.30	£125.45
Clerk fees/ expenses	£1,525.00	£1,793.50
Postage & stationery	£83.45	£38.54
Website costs	£15.00	£0.00
<b>Total payments before movement of funds</b>	<b>£19,931.29</b>	<b>£15,657.46</b>
Transfers to Lloyds deposit and NS&I a/cs	£120,100.00	£100.00
<b>Total</b>	<b>£140,031.29</b>	<b>£15,757.46</b>

**Willingham Combined Charity**

**Financial Report Year ended 31 December 2023**

**Summary of Assets and Liabilities**

	<b>2023</b>	<b>2022</b>
Total cash balance	£6.21	£12.08
Total bank balances	£283,836.82	£265,749.17
<b>Total balances c/fwd. at 31/12/2023</b>	<b>£283,843.03</b>	<b>£265,761.25</b>
<b>Total Unit Trust Investments</b>	<b>£211,718.53</b>	<b>£202,417.80</b>
<b>Total Property and Land Assets</b>	<b>£1,575,000.00</b>	<b>£1,380,000.00</b>
<b>TOTAL ASSETS</b>	<b>£2,070,561.56</b>	<b>£1,848,179.05</b>
<b>TOTAL LIABILITIES</b>	<b>£1,620.00</b>	<b>£1,620.00</b>

## Willingham Combined Charity

### Financial Report Year ended 31 December 2023

#### Bank and Cash Balances

##### Lloyds Bank Current a/c

Balance 01/01/2023	£120,768.04	
Receipts	£45,193.50	
Payments	<u>(£139,990.42)</u>	
Balance at 31/12/2023		£25,971.12

##### Lloyds Bank Deposit a/c

Balance 01/01/2023	£12,786.98	
Interest received	£835.23	
Transfer from current a/c	<u>£110,100.00</u>	
Balance at 31/12/2023		£123,722.21

##### Cambridge Building Society a/c

Balance 01/01/2023	£90,255.14	
Interest received	£1,563.43	
Transfer to current a/c	<u>(£10,000.00)</u>	
Balance at 31/12/2023		£81,818.57

##### NS&I Investment a/c

Balance 01/01/2023	£41,939.01	
Interest received	£385.91	
Transfer from current a/c	<u>£10,000.00</u>	
Balance at 31/12/2023		£52,324.92

Cash in hand held by Clerk/Treasurer £6.21

**Total bank and cash balances at 31/12/2023 £283,843.03**

#### Bank and Cash Summary

Total balances b/fwd. @ 1 January 2023	£265,761.25
Receipts (net of transfers)	£35,228.50
Interest received	£2,784.57
Payments (net of transfers)	(£19,931.29)
<b>Total balances c/fwd. at 31/12/2023</b>	<b>283,843.03</b>

## Willingham Combined Charity

### Financial Report Year ended 31 December 2023

#### Unit Trust investments

	Value at year end		Change in value
	2023	2022	
<b>M&amp;G investments</b>			
NAACIF 17280 shares WCC	£15,520.90	£15,259.97	+£260.93
NAACIF 624 shares EORF	£69,939.54	£65,851.28	+£4,088.26
<b>Blackrock</b>			
CIF 3035.63 units PE	£4,503.11	£4,429.95	+£73.16
CIF 169.116 units JSHT	£250.87	£246.79	+£4.08
CIF 799.908 units REC	£37,017.85	£34,917.46	+£2,100.39
<b>CCLA</b>			
COIF 340.67 units WCC	£84,486.26	£75,185.53	+£9,300.73
<b>Total Unit Trust Investments</b>	<b>£211,718.53</b>	<b>£202,417.80</b>	

#### Notes:

WCC Willingham Combined Charity

EORF Extraordinary Repair Fund

PE

JSHT Josiah Smith Homes Trust

REC Recoupment Account

## Willingham Combined Charity

### Financial Report Year ended 31 December 2023

#### Assets held by Willingham Combined Charity

2 End of terrace bungalows in Over Road, Willingham	£410,000
4 Terraced bungalows in Over Road, Willingham	£780,000
1 bungalow at 31 Haden Way, Willingham	£235,000
Land at Over Road, Willingham at rear of bungalows bordering Rook Grove/Mereway around 8.25 acres guide value	£90,000
Allotments on Over Road, Willingham around 2.75 acres	£40,000
Allotments on Church Street, Willingham around 0.75 acres	£20,000
<b>Total Property and Land Assets</b>	<b>£1,575,000</b>

These values are based on the assumption that the land and bungalows are free from structural defect and legal encumbrance and available with vacant possession.

#### Liabilities

Deposits held for allotments on Over Road, Willingham	£1,410.00
Deposits held for allotments on Church Street, Willingham	£210.00
<b>Total Liabilities</b>	<b>£1,620.00</b>

#### Notes to the accounts

1. All funds are classified as unrestricted funds with the exception of the sum of £1,620 of restricted funds in the Lloyds deposit account. This is the sum of the allotment deposits held at £30 per plot. This £30 is returned to the allotment holder when the plot is surrendered in a clean and tidy condition.
2. All investments are classified as unrestricted with the exception of the M&G Investments Extraordinary Repair Fund which is held for the use of any extraordinary repairs required on the charity's properties.

## Independent Examiner's Report to the Trustees of The Willingham Combined Charity

I report on the accounts of the charity for the year ended 31 December 2023.

### 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 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

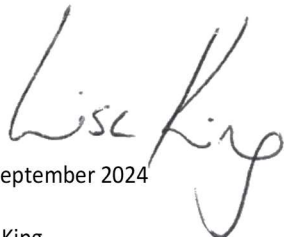
### Basis of independent examiner's report

My examination was carried out in accordance with the general directions given by the Charity Commission. 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 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 no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

### 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 130 of the 2011 Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Acthave 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.



11 September 2024

Lisa King  
Burdett King Accountancy Limited  
8 The Hamiltons  
Newmarket  
CB8 0NF

**WILLINGHAM COMBINED CHARITY**

England & Wales - Charity number 1093138

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# Accounts

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THE ACCOUNTS AND ANNUAL REPORT  
FOR  
WILLINGHAM COMBINED CHARITY  
FOR THE YEAR ENDING  
31 DECEMBER 2022

Charity Registration Number: 1093138

## **Willingham Combined Charity**

Willingham Combined Charity provides housing for those in need with accommodation in the Josiah Smith Memorial Homes and a bungalow in Haden Way. There are also two sites which provide allotments, both as a service to the village and to support our charitable aims.

Willingham Combined Charity is registered with the Charity Commission, number 1093138. It is governed by a scheme made on 9th June 2000.

The objects of the charity are:

1. The provision of housing accommodation for persons (of whom 2 must be women) who are in need, hardship, or distress and have resided in the area of benefit (the Parish of Willingham in the County of Cambridgeshire) for not less than 2 years prior to their appointment
2. The provision of housing accommodation for women over the age of 60 who are in need, hardship and distress who were born in the area of benefit
3. Such charitable purposes for the benefit of the residents as the trustees decide.

There are twelve trustees: one ex-officio trustee, 2 nominated trustees and 9 co-opted trustees.

The ex-officio trustee is the Rector of the ecclesiastical parish of St Mary and All Saints, Willingham.

The nominated trustees are appointed by Willingham Parish Council.

Co-opted trustees are appointed by the trustees themselves.

The trustees must meet at least twice each year.

The Annual Report and Accounts are published on the Charity Commission website which also maintains a full list of Trustees.

The Charity is a member of The Almshouse Association.

## **Trustees**

Mrs P Amos

Mr G Atherton – Chair

Mrs S Ayling – Vice-chair

Mrs L Bald (appointed April 2022)

Ms L Cosford

Rev S Gill – Ex-officio trustee

Mr N Harris – Nominated trustee

Mr S James

Mr D Law – Nominated trustee

Mrs S Shimmens

Mr A Thompson

Mrs J Wake

# Willingham Combined Charity

## Annual Report 2022

Willingham Combined Charity are responsible for 6 one-bedroomed bungalows and 1 two-bedroom bungalow in Willingham. These bungalows are let to residents who meet the charity's in need criteria.

In 2022 there were no changes in residents in the bungalows. Regular maintenance work has been carried out on the bungalows including redecorating rooms in two of the bungalows and replacing a kitchen floor. All required gas and electrical checks were carried out successfully.

The charity also owns land let out as allotment plots in two locations in the village. There have been a number of changes of allotment holders due to people giving up their plots. Most have now been relet. A third plot of land is let to a farmer. This land has had a new hedge planted along one of its boundaries consisting of native hedging plants and trees. The plants were provided by the charity and the farmer provided the labour.

At the AGM held in April 2022 a new chair of the charity was appointed, Graham Atherton, and a new trustee, Lorraine Bald, appointed to give a full compliment of trustees. A new Clerk/ Treasurer, Lynn McGoff, was also appointed following the resignation of the previous Clerk/ Treasurer due to a change in work circumstances.

The charity continues to work with its residents to ensure that their properties and surrounds are maintained to a comfortable and acceptable standard.

Graham Atherton

Chair

Willingham Combined Charity

## Willingham Combined Charity

### Financial Report Year ended 31 December 2022

<b>Receipts</b>	<b>2022</b>	<b>2021</b>
Josiah Smith Maintenance payments	£27,130.00	£28,450.00
Haden Way Maintenance payments	£6,240.00	£6,240.00
Allotment rent	£1,475.00	£865.00
Allotment deposit	£170.00	£270.00
Field rent	£420.00	£420.00
Wayleave payment	£109.50	£109.21
M&G investments	£414.72	£570.24
Black Rock Investments	£192.28	£192.28
Deposit a/c interest	£0.00	£0.00
Unpresented cheque	£93.45	£0.00
Compensation from Lloyds Bank	£60.00	£0.00
Donation	£0.00	£20.00
Unknown*		£573.32
<b>Totals</b>	<b>£36,304.95</b>	<b>£37,710.05</b>

\* See note 2 on page 10

## Willingham Combined Charity

### Financial Report Year ended 31 December 2022

<b>Payments</b>	<b>2022</b>	<b>2021</b>
House maintenance – Josiah Smith Bungalows	£6,927.15	£772.80
House maintenance – Hayden Way	£239.98	£2,508.00
Legionella & gas checks	£1,896.00	£1,428.00
Electricity	£228.74	£183.38
Rent refund JSB	£0.00	£390.00
Allotment deposit refund	£30.00	£30.00
Water (allotments)	£297.32	£344.06
Atlas trees	£0.00	£96.00
Grass cutting	£896.50	£422.50
Allotment Ground work	£0.00	£575.00
Skip hire	£0.00	£100.00
Field maintenance	£709.50	£0.00
Buildings Insurance	£881.55	£827.18
Public liability insurance	£332.64	£332.64
Land liability insurance	£553.59	£554.19
Accountancy fees	£480.00	£441.00
Almshouse Association	£187.00	£182.00
Room hire	£40.00	£40.00
Gifts	£125.45	£161.68
Clerk fees/ expenses	£1,793.50	£1,280.00
Postage & stationary	£38.54	£205.39
Website costs	£0.00	£15.00
Transfer to Lloyds deposit a/c	£100.00	£100.00
Unpaid cheques	£0.00	£75.00
<b>Totals</b>	<b>£15,757.46</b>	<b>£11,063.82</b>

## Willingham Combined Charity

Financial Report Year ended 31 December 2022

### Cash Balances

#### **Lloyds Bank Current a/c**

Balance 01/01/2022	£100,232.01	
Receipts	£36,304.95	
Payments	£15,757.46	
<hr/>		
Balance at 31/12/2022		£120,768.04

#### **Lloyds Bank Deposit a/c**

Balance 01/01/2022	£12,680.45	
Interest received	£6.53	
Transfer from current a/c	£100.00	
<hr/>		
Balance at 31/12/2022		£12,786.98

#### **Cambridge Building Society a/c**

Balance 01/01/2022	£89,892.86	
Interest received	£362.28	
<hr/>		
Balance at 31/12/2022		£90,255.14

#### **NS&I Investment a/c**

Balance 01/01/2022	£41,900.01	
Interest received	£39.00	
<hr/>		
Balance at 31/12/2022		£41,939.01

Cash in hand held by Clerk/Treasurer	£12.08
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<b>Total cash balances at 31/12/2022</b>	<b>£265,761.25</b>
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## Willingham Combined Charity

Financial Report Year ended 31 December 2022

### Unit Trust investments

			Value at year end		Change in value
<b>M&amp;G investments</b>			<b>2022</b>	<b>2021</b>	
NAACIF	17280 shares	WCC	£15,259.97	£15,750.72	-£490.75
NAACIF	624 shares	EORF	£65,851.28	£65,334.98	+£516.30
<b>Blackrock</b>					
CIF	3035.63 units	PE	£4,429.95	£5,576.45	-£1,146.50
CIF	169.116 units	JSHT	£246.79	£310.67	-£63.88
CIF	799.908 units	REC	£34,917.46	£42,363.13	-£7,445.67
<b>CCLA</b>					
COIF	340.67 units	WCC	£75,185.53	£82,620.14	-£7,434.61

#### Notes:

WCC	Willingham Combined Charity
EORF	Extraordinary Repair Fund
PE	
JSHT	Josiah Smith Homes Trust
REC	Recoupment Account

## Willingham Combined Charity

Financial Report Year ended 31 December 2022

### Assets held by Willingham Combined Charity

2 End of terrace bungalows in Over Road, Willingham	£370,000
4 Terraced bungalows in Over Road, Willingham	£700,000
1 bungalow at 31 Haden Way, Willingham	£195,000
Land at Over Road, Willingham at rear of bungalows bordering Rook Grove/Mereway around 8.25 acres guide value	£75,000
Allotments on Over Road, Willingham around 2.75 acres	£30,000
Allotments on Church Street, Willingham around 0.75 acres	£10,000

These values are based on the assumption that the land and bungalows are free from structural defect and legal encumbrance and available with vacant possession.

### Liabilities

Deposits held for allotments on Over Road, Willingham	£1,410.00
Deposits held for allotments on Church Street, Willingham	£210.00
	Total £1,620.00

## Notes to the accounts

1. All funds are classified as unrestricted funds with the exception of the sum of £1,620 of restricted funds in the Lloyds deposit account. This is the sum of the allotment deposits held at £30 per plot. This £30 is returned to the allotment holder when the plot is surrendered in a clean and tidy condition.
2. The unknown sum of £573.32 from 2021 is still unresolved. This was two unknown deposits in a night safe that the charity has no knowledge of and Lloyds Bank has been unable to resolve.

## **Independent Examiner's Report**

**Report to the trustees of Willingham Combined Charity on accounts for the year ended 31 December 2022, charity no. 1093138, set out on pages 1-10.**

I report to the trustees on my examination of the accounts of Willingham Combined Charity ("the Trust") for the year ended 31 December 2022.

### **Responsibilities and basis of report**

As the charity trustees, you are responsible for the preparation of the accounts in accordance with 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**

My examination was carried out in accordance with general Directions given by the Charity Commission. 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 consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

### **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 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.

Andrew Rand - FCA  
Thompson Taraz Rand, 10 Jesus Lane, Cambridge, CB5 8BA  
11<sup>th</sup> September 2023

**WILLINGHAM COMBINED CHARITY**

England & Wales - Charity number 1093138

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# Accounts

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THE ACCOUNTS AND ANNUAL REPORT  
FOR  
WILLINGHAM COMBINED CHARITY  
FOR THE YEAR ENDING  
31 DECEMBER 2021

Charity Registration Number: 1093138

## **Willingham Combined Charity**

Willingham Combined Charity provides housing for those in need with accommodation in the Josiah Smith Memorial Homes and a bungalow in Haden Way. There are also two sites which provide allotments, both as a service to the village and to support our charitable aims.

Willingham Combined Charity is registered with the Charity Commission, number 1093138. It is governed by a scheme made on 9th June 2000.

The objects of the charity are:

1. The provision of housing accommodation for persons (of whom 2 must be women) who are in need, hardship, or distress and have resided in the area of benefit (the Parish of Willingham in the County of Cambridgeshire) for not less than 2 years prior to their appointment
2. The provision of housing accommodation for women over the age of 60 who are in need, hardship and distress who were born in the area of benefit
3. Such charitable purposes for the benefit of the residents as the trustees decide.

There are twelve trustees: one ex-officio trustee, 2 nominated trustees and 9 co-opted trustees.

The ex-officio trustee is the Rector of the ecclesiastical parish of St Mary and All Saints, Willingham.

The nominated trustees are appointed by Willingham Parish Council.

Co-opted trustees are appointed by the trustees themselves.

The trustees must meet at least twice each year.

The Annual Report and Accounts are published on the Charity Commission website which also maintains a full list of Trustees.

The Charity is a member of The Almshouse Association

## **Trustees**

Mrs P Amos (appointed 7 June 2021)

Mr G Atherton – Chair

Mrs S Ayling – Vice-chair

Ms L Cosford

Rev S Gill – Ex-officio trustee

Mr N Harris – Nominated trustee

Mr S James

Mr D Law – Nominated trustee

Mrs S Shimmens

Mr A Thompson

Mrs J Wake

# Willingham Combined Charity

## Annual Report 2021

### **Residents and Maintenance of 7 bungalows owned by the Charity.**

There have been no changes in residents during the past year with all bungalows being occupied. During Covid the Trustees have kept regular contact with the residents, enabling us to keep a close eye on them also keeping all maintenance and checks up to date.

**The Allotment** scene has altered for the better with the supply keeping up with demand on both sites. The sites have water: 2 outlets in Westmeadow and one in Church Street.

### **Westmeadow Close.**

After clearing the perimeters and putting a new fence around the site, the Trust has been able to provide, alongside the existing 23, seventeen new 5x5 metre allotments that are available for novice growers. They are proving very successful.

### **Church Street.**

This site only has 10 plots that are snapped up if/when they become available.

At the moment we have our full compliment of Trustees with two Parish Council members plus the rector, Rev'd Simon Gill.

We have been in close contact with the Lloyds Bank regarding two unknown deposits into a night safe in Brighton, amounting to £573.32. This is mentioned on the last page of our accounts by the Auditors. We are waiting to hear from the Lloyds Bank as to whether they want it back or not.

Mrs Sue Ayling  
Acting Chairman 2022

**Willingham Combined Charity**

**Financial Report Year ended 31<sup>st</sup> December 2021**

<u>Receipts</u>	<b>2020</b>	<b>2021</b>
Allotment Rents	1,070.00	865.00
Allotment Deposits	210.00	270.00
Land Rent West Meadow Rook Grove/Mereway	420.00	420.00
UK Power Networks Wayleaves	-	109.21
Bungalows Maintenance Contributions JSB	27,160.00	28,450.00
Bungalow Haden Way	6,240.00	6,240.00
Income from Investments M&G	743.04	570.24
Income from investments BlackRock	203.01	192.28
Interest received from Lloyds Bank Deposit A/C	-	-
Interest received from Cambridge Building Society	126.06	-
Interest received from N S & I A/C	299.47	-
Donation	-	20.00
Unknown	-	573.32
	<u>£36,471.58</u>	<u>37,710.05</u>

## Willingham Combined Charity

Financial Report Year ended 31<sup>st</sup> December 2021

### Payments

	2020	2021
Allotments Ground Work	529.00	575.00
Skip Hire	-	100.00
Allotments Water supp	314.91	344.06
Allotment Return of Deposit	-	30.00
Atlas tree surgery	-	96.00
J.S.B Bungalows Eon Electricity	255.57	183.38
Legionella and Gas checks	1,344.00	1,428.00
J.S.B Repairs and renovations	981.80	772.80
Haden repairs and renovations	839.40	2,508.00
2,508.00		
Rent refund JSB	-	390.00
Grass cutting	637.00	422.50
Buildings Insurance	-	827.18
J.S.B Water	108.87	-
Almshouses Association members	179.00	182.00
Grout Insurance Public Liability	332.64	332.64
Grout Insurance liability land policy	548.70	554.19
Uttridge Accounting audit fees	426.00	441.00
Clerk/Treasurer's salary	1,250.00	1,280.00
Clerk/Treasurer, trustees expenses	91.55	-
Stationary	-	205.39
Transfer to Lloyds Deposit A/c	100.00	100.00
Charity Donation (Willingham Scout Group)	10.00	-
Charity Donation (Arthur Rank Hospice)	10.00	-
Website Costs	-	15.00
Gifts	20.00	161.68
Room Hire	-	40.00
Unpaid cheques	-	75.00
	<u>£7,978.44</u>	<u>11,063.82</u>

**WILLINGHAM COMBINED CHARITY**

**Financial Report Year ended 31<sup>st</sup> December 2021**

**Cash Balances**

Lloyds Bank Current A/c balance 1/1/2021	73,585.78
Receipts	37,710.05
	<u>111,295.83</u>
Payments	11,063.82
Balance at 31/12/2021	<u>100,232.01</u>
Lloyds Bank Deposit A/c balance 1/1/2021	12,579.19
Interest Received	1.26
Transfer from Current A/c	100.00
Balance at 31/12/2021	<u>12,680.45</u>
Cambridge Building Society A/c balance 1/1/2021	89,803.06
Interest received	89.80
Balance at 31/12/2020	<u>89,892.86</u>
N S & I Investment A/c balance 1/1/2021	41,895.82
Interest received	4.19
Balance at 31/12/2020	<u>41,900.01</u>
Cash in hand held by Clerk/Treasurer	-

**Total cash balances**  
**£244,705.33**

**WILLINGHAM COMBINED CHARITY**

**Financial Report Year ended 31<sup>st</sup> December 2021**

<u>Unit Trust Investments</u>	£	£	
	31/12/2020	31/12/2021	change in value
M&G Investments			
NAACIF 17280 shares WCC value	14,449.54	15,750.72	+1301.18
NAACIF 624 shares EORF value	57,729.80	65,334.98	+7605.18
Blackrock			
CIF 3035.630 units PE value	5,980.19	5,576.45	-403.74
CIF 169.116 units JSHT value	333.16	310.67	- 22.49
CIF 799.908 units REC	43,986.94	42,363.13	-1623.81
CCLA			
COIF 340.67 units WCC value	70,838.44	82,620.14	+11781.70

EORF extra ordinary repair fund  
JSHT Josiah Smith Homes Trust  
REC Recoupment Account

**Assets held by Willingham Combined Charity 31<sup>st</sup> December 2021**

2 End of terrace bungalows in Over Road Willingham	£370,000
4 Terraced bungalows in Over Road Willingham	£700,000
31 Haden Way Willingham bungalow	£195,000
Land at Over Road Willingham at rear of bungalows bordering Rook Grove/Mereway around 8.25 acres guide value	£75,000
Allotments on Over Road Willingham around 2.75 acres	£30,000
Allotments on Church Street Willingham around 0.75 acres	£10,000

**These values are based on the assumption that the land and bungalows be free from structural defect and legal encumbrance and available with vacant possession.**

**Allotment deposits held West Meadow Close 31<sup>st</sup> December 2021**

Plot

1 Bob Menzies	£30.00
2 Brenda Smith	£30.00
3b Jack Higginson	£30.00
5a Caroline & Micheal Deeth	£30.00
9 Brian Phillips	£30.00
17 & 18 John Harding	£30.00
19 James Beckwith	£30.00
21a Jacyn Garforth	£30.00
21b Esther Schmidheiny	£30.00
22 Verena Downes	£30.00
23 Mandy Hawes	£30.00
24b Tony Stark	£30.00
25a Randy Kalume	£30.00
26a Seda Panayirci	£30.00
26b Mr & Mrs Ross	£30.00
27 Graham Atherton	£30.00
M2 Alan Rutherford	£30.00
M4, M5, M6 John Ferguson	£60.00
M8 Eve Crighton	£30.00
M9, M10 David and Eileen Seaton	£30.00
M11 Emily Stevenson	£30.00
M16 Rueda	£30.00
10B S Walton	£30.00
M10 Naylor	£30.00
M14 Croft	£30.00
M15 Wadd	£30.00
10A Lines	£30.00
20A Walton D.	£30.00

**Total** **£870.00**

Please note that the plots have been renumbered to better reflect the layout of the allotments.

The 'M' plots are smaller areas which are being rented for £10.00 per annum with a £30.00 deposit.

Lemos paid deposit of £30.00 in Financial Year but this was refunded in same Financial Year

**Allotment deposits held School House Yard 31<sup>st</sup> December 2021**

Plot

1 Mr & Mrs Pullar	£30.00*
3 Vanessa Burns	£30.00
4 Simon Tyrell	£30.00
5 Mr & Mrs Jarvis	£30.00
6 & 7 Mr & Mrs Mason	£30.00
8 Sue Yau	£30.00
9 Mr Hembury	£30.00
Willingham Adult Group	-
<b>Total</b>	<b>£210.00</b>

\*Mr & Mrs Pullar also rent Plot 2 but one deposit only held.

**Additional notes**

. The sum of £573.32 which appears as income and described as unknown, represents 2 deposits in a night safe.

7th January 2021     £230.08

9<sup>th</sup> February 2021     £343.24

At this current time the source of this income is not known. The following actions to ascertain the source of these amounts

- Lloyds Bank have been contacted and they are investigating
- The previous Clerk/Treasurer has been contacted but has no recollection of these amounts being deposited.
- The Local Authority has been contacted to check any refunds they may have made, for example refund of any Council Tax on properties during void periods.

Previous audit report for 2020 stated that no documentation was provided in respect of Blackrock CIF 169.116 units valuation this documentation is to be found on the reverse of CIF 3035.630 units valuation

# Independent Examiners Report to the Trustees of Willingham Combined Charity



10 Jesus Lane  
Cambridge CB5 8BA  
t: 01223 461 044  
f: 01223 461 045  
e: info@thompsontarazrand.co.uk  
w: www.thompsontarazrand.co.uk

## Independent Examiner's Report

**Report to the trustees of Willingham Combined Charity on accounts for the year ended 31 December 2021, charity no. 1093138, set out on pages 1-8.**

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2021.

### Responsibilities and basis of report

As the charity trustees, you are responsible for the preparation of the accounts in accordance with 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

My examination was carried out in accordance with general Directions given by the Charity Commission. 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 consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

### 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 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.

Thompson Taraz Rand is the trading name of Thompson Taraz Rand Ltd  
Registered in England & Wales Under Company Number 11467536.  
Registered Office Address: 10 Jesus Lane Cambridge CB5 8BA  
Directors: Andrew Rand FCA; Craig Lockley BA (Hons) FCCA; Chris Whiteoak BSc (Hons) CTA, Adrian Hoddinott BA (Hons) ACA  
Associates: Simon Tu BSc ACA; Ben Howe FCCA IIT (Dip)  
In association with Thompson Taraz LLP  
Regulated for a range of investment activities by the Institute of Chartered Accountants in England & Wales.

I would like to disclose the following;

- No trustees report has been presented for my review
- The NS&I Investment Account balance per the accounts does not agree to the account statement by £4.19. This is due to interest being recognised too early (interest received on 01/01/2022 per Bank Reconciliation).
- It is my understanding all funds are unrestricted, although the accounts do not specify this point
- Deposits from allotments should be headed up as liabilities in the accounts.
- A note on unsubstantiated income amounting to £573.32 should be included in the accounts. These receipts could relate to a refund or other miscellaneous items not meeting income criteria.

Andrew Rand - FCA  
Thompson Taraz Rand Ltd,  
10 Jesus Lane, Cambridge, CB5 8BA  
27<sup>th</sup> July 2022