

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 complement 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

Receipts	2022	2021
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
Totals	£36,304.95	£37,710.05

* See note 2 on page 10

Willingham Combined Charity

Financial Report Year ended 31 December 2022

Payments	2022	2021
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
Totals	£15,757.46	£11,063.82

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	
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	
Balance at 31/12/2022		£12,786.98

Cambridge Building Society a/c

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

NS&I Investment a/c

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

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

Financial Report Year ended 31 December 2022

Unit Trust investments

			Value at year end		Change in value
M&G investments			2022	2021	
NAACIF	17280 shares	WCC	£15,259.97	£15,750.72	-£490.75
NAACIF	624 shares	EORF	£65,851.28	£65,334.98	+£516.30
Blackrock					
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
CCLA					
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
11th September 2023