

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  
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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
M&G investments			2024	2023	
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.