

CREAMER Fund

Minutes of the Annual General Meeting

7 March 2022

Freshwell Health Centre

Present:

Trustees:

Christopher Blewett (Chairman)

Dr Andrew Hildrey (Vice Chair)

Debbie Rogers (Treasurer)

Sarah McCarthy (Secretary)

Glen Ashby

Anni Woodcock

Rosalie Wyatt

Members of the public:

Dr David Oliver

Dr Kim Andrews

David Shedden

Apologies for absence:

None.

Welcome:

The Chairman welcomed the Trustees to the meeting.

Minutes of the last meeting:

The minutes of the last Annual General Meeting held on 3 March 2020 had been circulated and were agreed and signed as a true record. Noting it was decided not to hold an AGM in 2021 due to the pandemic.

Matters arising from the minutes:

None.

Chairman's report:

The Chairman's report had been circulated to the Trustees for comment and modified according to feedback. The Chair read aloud the concluding paragraph of the report, which noted his stepping down at Chair and new role as Trustee. He kindly acknowledged the important contributions from all the Trustees and donors, past and present. The full version is attached to these notes.

Treasurer's report:

- The trial balance to the end of 2021, along with comparisons to previous year, has been circulated to Trustees and sent to the auditor on 28 Feb. Auditing of accounts has been delayed due to illness (auditor). A detailed breakdown will be circulated once accounts signed off by auditor.

- When comparing 2021 to previous years, there has been a significant 'In Memory' donation of ~ £23k, and two large contributions under the general 'Donations' line of ~ £1k each. Regarding expenditure, the total expenditure figure looks similar to 2020, however CREAMER no longer funds the MSK Physio (£7k in 2020 accounts) and omits the second half-year invoice from FHC re USS and x-ray (~ £10k). Therefore, expenditure is significantly higher compared to 2020. In conclusion, CREAMER were fortunate to receive one significant donation, without which expenditure would again exceed income, as has been the case for many years.
- A major difference in the accounts from previous years is the addition of the Sick Poor Fund ~ £29k, which as per the Charity Commission dictate, is shown separately in the accounts.

Key considerations during the year have been:

- Gift Aid claims in 2021 for 12 months was £737. Note 2020's claim included all historic eligible donations. CREAMER intends to submit an annual claim.
- Exploring use of a card reader in a way of collecting donations in an increasingly cashless society. This will be looked into further.
- Increasing the presence of CREAMER collecting tins in various villages with QR codes.
- Savings will be made once the BOC Account is transferred into FHC's name, thereby saving CREAMER the cost of paper billing (~ £70 pa). Mark continues to chase this up with BOC.
- Sarah has successfully negotiated setting up a Just Giving Page – huge thanks to Sarah for her determination to get through the very lengthy and confusing process to successfully set up links on our Facebook Page and Website to link to online donations via Just Giving.
- Income has been negatively impacted by pausing the book sales and missing the twice-yearly raffle in surgery. Trustees will continue to review regularly with the surgery, and consider alternative community raffles if situation is prolonged e.g. outside Finchingfield's Post Office, Great Bardfield Co-op or at an event, such as a summer fete. The Treasurer highlighted that whilst these traditional income sources have been restrained, we have received income from other, new sources such as book sales from the Wonky Wheel Gallery and donations from the use of FHC car park which Freshwell kindly nominated CREAMER as recipient.

Secretary's report:

The Secretary's report was read aloud and attached to these notes.

Resignation of officers:

The Chair had informed the Trustees prior to the meeting of his intention to step down at this year's AGM. His successor will be voted in during the Trustees meeting which follows this AGM. Chris will remain as a Trustee.

Any other business:

None.

Date of next Annual General Meeting:

Monday 6 March 2023



CREAMER Fund 2022 – Chair’s report

Enhancing Healthcare for Our Local Community

March 2022

Thanks are due to all the Trustees of the CREAMER Fund for the gift of their time and effort over yet another disrupted year.

Although we didn’t hold an AGM last year, we did publish a report from the Chair, and are very pleased to be meeting in person again.

We have a strong team of elected officers in post, supported by David Shedden and the staff at the surgery. Debbie Rogers, our Treasurer, continues to bring her enthusiasm and new ideas to the CREAMER Fund. Sarah McCarthy is a hardworking and proactive Secretary. I would also like to thank Sarah’s husband Rob, who has supported us with his professional design and printing skills. During the year we have said ‘goodbye’ to Anita Clapson. In her role as Freshwell’s Business Manager, Anita has been an effective and important link between the surgery and CREAMER Trustees. She was part of the CREAMER Fund’s community initiative responsible for purchasing and over-seeing the setting up and maintenance of a network of twenty-one defibrillators in the surrounding villages.

We have had another challenging year which has had a huge impact on our fundraising. Our Facebook and website presence has raised our profile and offered a way for the community to make online donations, most recently via a JustGiving page. We thank all those who have supported the CREAMER Fund through this time. Your donations have been more important than ever.

This year our payments have totalled £33,607.73. This includes medical purchases for example a refrigerator, which was required for Covid vaccines. We also support the operation and maintenance of surgery equipment, such as the Ultrasound and X-ray machines. These machines help to speed up diagnosis and treatment, avoiding trips to hospitals. Raising funds to meet ongoing costs is a priority.

I am stepping down this year as Chair of the CREAMER Fund, but I will be continuing as a Trustee. I am very proud to have been involved since Dr Andrew Hildrey started the CREAMER Fund in 1993. I would like to thank all the people who have served on the committee over the years, and all the donors, who have supported us, some of whom wish to remain anonymous. I feel sure that the money we have raised and been gifted, has been used wisely.

Chris Blewett

Chair



CREAMER Fund 2022 – Secretary's report

"It has been a busy year for CREAMER. This report recognises the progress we have made, highlighting the collaborative team effort that goes on behind the scenes. Without committed Trustees, Freshwell's team and wonderful members of the community, its endeavours would not be possible.

I'd like to start by echoing the Chair's thanks to the Trustees and spotlight those who sit on the Publicity and Fundraising Sub-Committee. Through this focused group, we are working hard to raise the profile of CREAMER within the surgery, out in the community and online. Thanks to David Shedden and the wider surgery team for their ideas and support on this journey. Patients of the surgery will be seeing more ways to engage with CREAMER, notably new posters in the surgery highlighting how patients benefit from CREAMER's support, and a dedicated donations box in the reception area.

I would like to thank those in the community who donate, whether it's popping loose change in a collection tin, a considered donation online, or going the extra mile and raising money in aid of CREAMER specifically. Donations are so important to us, and we never take them for granted.

On that note, I would like to acknowledge Mary at the Wonky Wheel who donated the proceeds of her Colouring Book to CREAMER, and to Mr & Mrs Patient in the village who are opening their garden this year, on quite an impressive scale, for CREAMER.

Thanks also go to the organisers of Finchingfield at Christmas who invited CREAMER to join the festivities and support the event. Warm appreciation goes to Mary at The Wonky Wheel who championed CREAMER throughout. We hope to join forces again in future projects.

Our good relations with Community Heartbeat strengthen. CREAMER's funding for community defibrillators continues, bringing our total to 21. It was recently highlighted that the original initiative led by Kelly Bishop and then CREAMER has inspired others, with over 30 placed out in the communities. We shall endeavour to keep this positive impact going.

We look forward to the year ahead, bringing ideas to fruition, and getting back to physical events again, such as our planned defibrillator awareness sessions and stalls at village fetes. We continue to welcome ideas of how CREAMER can help enhance healthcare and wellbeing in our community. Very much looking ahead with optimism and enthusiasm.

Thank you.

Sarah McCarthy

Secretary

CREAMER FUND TRIAL BALANCE 31.12.21

BALANCE B/FD		
INCOME:		
	BOOK SALES / PARKING	
	COLLECTING BOXES	
	DONATIONS	
	IN MEMORY	
	GIFT AID	
	MISCELLANEOUS	
	INTEREST LLOYDS	
	INTEREST CCLA	
	SUB TOTAL:	
	TOTAL INCOME PLUS B/FWD:	
PAYMENTS:		
	PURCHASES	5,565.47
	BOC	1,885.50
	SERVICE & MAINTENANCE	5,982.00
	ULTRASOUND & XRAY	17,054.00
	HEARTBEAT	4,080.00
	STATIONERY	35.76
	TOTAL PAYMENTS:	34,602.73
	PAYMENTS FROM INCOME:	
	Sick Poor Fund Reserve:	
	LLOYDS TREASURER'S A/C 00273747	
	LLOYDS INSTANT A/C 07072348	
		CCLA
		CASH IN HAND

CREAMER FUND EXPENDITURE

CREAMER FUND - PURCHASES 2021

DATE	BANK NO	TYPE	DETAILS
21.01.21	66	FP	Roche
29.01.21	66	DD	Williams
11.03.21	68	FP	RRM Design
01.04.21	69	FP	Midmed
01.04.21	69	FP	PLH Medical Ltd
29.04.21	69	FP	Reimburse DSR
28.05.21	70	FP	Roche
05.08.21	73	FP	Roche

NOTES	AMOUNT
6571334223 D-Dimer strips	113.51
WSI-23403004 - Trolley	438.00
9330042 Website/Facebok Design	1,452.00
3087861 - pharmacy fridge	2,254.80
19026 - telephone support to xray	960.00
Purchases made as per Chair email	45.45
6571372682 - D-Dimer strips	201.14
6571419827 - D-Dimer Strips	100.57
	5,565.47

CREAMER FUND - PURCHASES 2021

BRITISH OXYGEN

DATE	BANK NO	TYPE	INVOICE	NOTES
20.01.21	66	DD	3061218213	To 31.12.20
25.02.21	67	DD	3061637123	To 31.01.21
20.03.21	68	DD	3062002622	To 28.02.21
20.04.21	69	DD	3062426975	To 31.03.21
20.05.21	70	DD	3062852513	To 30.04.21
25.06.21	71	DD	3063279333	To 31.05.21
23.07.21	72	DD	3063688827	To 30.06.21
25.08.21	73	DD	3064104730	To 31.07.21
20.09.21	74	DD	3064547856	To 31.08.21
20.10.21	75	DD	3064960481	To 30.09.21
25.11.21	76	DD	3065369312	To 31.10.21
24.12.21	77	DD	3065852519	To 30.11.21

AMOUNT
132.23
176.21
279.83
57.12
170.21
170.21
171.00
57.12
170.21
170.21
57.12
274.03
1,885.50

CREAMER FUND - PURCHASES 2021

SERVICE AND MAINTENANCE CONTRACTS

[illegible]

[illegible]

CREAMER FUND - PURCHASES 2021

USS AND XRAY FACILITIES (PAID TO FHC)

[illegible]

[illegible]

CREAMER FUND - PURCHASES 2021

COMMUNITY HEARTBEAT

DATE	BANK NO	TYPE	DETAILS	NOTES
29.04.21	69	FP	6522 / 7472	Shalford
10.06.21	71	FP	7605 / 7502	Stebbing

AMOUNT
2,040.00
2,040.00
4,080.00

CREAMER FUND - PURCHASES 2021

STATIONERY ETC[illegible]

[illegible]

CREAMER FUND - PURCHASES 2021

PETTY CASH

[illegible]

NOTES	AMOUNT
c/f	35.92
	-1.50
	-23.76
reimb dsr	-10.50
unknown donor	10.00
L Hamilton	20.00
FF Horticultural Society	20.00
	50.16

CREAMER FUND - INCOME 2021

CREAMER FUND - INCOME 2021

COLLECTING BOXES/PARKING/BOOK SALES

DATE	BANK NO	DETAIL	AMOUNT
17.03.21	500452 42	Book Sales	65.34
17.03.21	500452 42	Book Sales	16.35
27.09.21	48	Parking	54.32
06.10.21	500410 49	Collecting	25.00
23.12.21	FP 51	Christmas	447.00
			608.01

CREAMER FUND - INCOME 2021

DONATIONS

DATE	BANK NO	BANK REF	TYPE	DETAIL	AMOUNT
15.01.21	40		FP	Miller	25.00
18.01.21	40		FP	Askew	20.00
20.01.21	40		FP	M Barry	500.00
26.01.21	40		FP	Knowles	30.00
11.02.21	41		Cq	Salmon	1,000.00
15.02.21	41		FP	Miller	25.00
17.02.21	41		FP	Askew	20.00
26.02.21	41		FP	Knowles	30.00
31.03.21	42		FP	Stuttle	10.00
10.03.21	42		FP	Hilton	100.00
15.03.21	42		FP	Miller	25.00
17.03.21	42		FP	Askew	20.00
26.03.21	42		FP	Knowles	30.00
02.04.21			Cash		10.00
12.04.21	43	500453	Cq	Newell	25.00
12.04.21	43	500453	Cq	Scarr	100.00
02.04.21			Cash	Botten	10.00
15.04.21	43		FP	Miller	25.00
19.04.21	43		FP	Askew	20.00
26.04.21	43		FP	Knowles	30.00
30.04.21	43		FP	Stuttle	10.00
05.05.21	44		FP	Gilbey	30.00
17.05.21	44		FP	Miller	25.00
17.05.21	44		FP	Askew	20.00
26.05.21	44		FP	Knowles	30.00
01.06.21	45		FP	Stuttle	10.00
15.06.21	45		FP	Miller	25.00
17.06.21	45		FP	Askew	20.00
28.06.21	45		FP	Knowles	30.00
30.06.21	45		FP	Stuttle	10.00
14.07.21	46	500457		Paypal Giv	187.50
15.07.21	46		FP	Miller	25.00
19.07.21	46		FP	Askew	20.00
26.07.21	46		FP	Knowles	30.00
30.07.21	46		FP	Stuttle	10.00
10.08.21	47	500458		Brown re R	10.00
10.08.21	47	500458		Cash re R	20.00
16.08.21	47		FP	Miller	25.00
17.08.21	47		FP	Askew	20.00
26.08.21	47		FP	Knowles	30.00
31.08.21	47		FP	Stuttle	10.00
27.09.21	48	500460	FP	Wilkins	20.00
02.09.21	48		FP	M Clark	50.00

02.09.21	48		FP	Y Clark	50.00
15.09.21	48		FP	Miller	25.00
17.09.21	48		FP	Askew	20.00
27.09.21	48		FP	Knowles	30.00
30.09.21	48		FP	Stuttle	10.00
30.09.21	-		Cash	Unknown (10.00
15.10.21	49		FP	Miller	25.00
18.10.21	49		FP	Askew	20.00
26.10.21	49		FP	Knowles	30.00
01.11.21	50		FP	Stuttle	10.00
01.11.21	50	500461	Cq	George Tar	1,000.00
01.11.21	50	500461	Cq	B Birt	100.00
02.11.21	50		FP	Wonky Wh	90.00
15.11.21	50		FP	Miller	25.00
17.11.21	50		FP	Askew	20.00
26.11.21	30		FP	Knowles	30.00
29.11.21	50	500463	Cq	Hanley	50.00
30.11.21			FP	Stuttle	10.00
15.12.21	51		FP	Miller	25.00
15.12.21	51	500464	Cq	Walker	40.00
17.12.21	51		FP	Askew	20.00
20.12.21	51	500465	Cq	Salmon	1,000.00
22.12.21	51		FP	Shalford P	200.00
29.12.21	51		FP	Knowles	30.00
30.12.21	51		FP	Stuttle	10.00
31.12.21	51		FP	FHC re Dav	52.00
					5,654.50

CREAMER FUND - INCOME 2021

DONATIONS - IN MEMORY

DATE	BANK NO	BANK	TYPE	DETAIL	AMOUNT
17.02.21	500541	41	Daniel Robinson	Foster	98.45
17.02.21	500541	41	cq	Steel re Fo	40.00
17.02.21	500541	41	Daniel Robinson	re Ward	128.34
17.02.21	500541	41	cq	Dale re Wa	10.00
17.02.21	500541	41	cq	Ridgewell	15.00
17.02.21	500541	41	cq	Gould re W	25.00
17.02.21	500541	41	cq	Boughtwood	50.00
08.03.21	-	42	FP	Chambers	20.00
05.03.21	-	42	FP	Blewett re	50.00
12.04.21	500453	43	cq	Executors	22,876.78
19.04.21	500454	43	cq	Hanley re	25.00
06.05.21		44	FP	Blackmore	10.00
10.05.21	500455	44	GW Hardy cq	re Cunnell	110.00
22.06.21		45	FP	Williams	30.00
30.06.21	500456	45	cq	Ridgewell	200.00
30.06.21	500456	45	Daniel Robinson cq	Re Irene O	449.24
14.07.21	500457	46		Meddle re	25.00
14.07.21	500457	46		Hickes re C	50.00
14.07.21	500457	46	GW Hardy cq	Re Collar	52.50
10.08.21	500458	47	Co-op	Re Oliver	50.00
24.08.21	500459	47	Daniel Robinson	Re Wright	666.00
24.08.21	500459	47	GW Hardy cq	Re Dollimo	200.00
15.09.21		48	FP	Much Love	83.72
15.10.21		49	FP	Much Love	502.65
01.11.21			Cash	Lindsay Ha	20.00
01.11.21			Cash	FF Horticul	20.00
02.11.21	500462	50	Cq	Hanley re	50.00
02.11.21	500462	50	Daniel Robinson	Re Peter G	659.56
10.11.21		50	Cq	FHC credit i	30.00
15.11.21		50	FP	Much Love	29.92
29.11.21	500463	50	Cq	Hardy re H	50.00
					26,627.16

CREAMER FUND - INCOME 2021

MISC INCOME

DATE	BANK NO	TYPE	DETAIL	AMOUNT
17.03.21	500452	42	Sale of dis	155.00
20.04.21		FP	Refund Mc	89.99
				244.99

CREAMER FUND - INCOME 2021

LLOYDS BANK INTEREST

DATE	BANK NO	TYPE	DETAIL	AMOUNT
11.01.21	40			0.05
09.02.21	41			0.03
09.03.21	42			0.02
09.04.21	43			0.02
10.05.21	44			0.11
09.06.21	45			0.09
09.07.21	46			0.09
09.08.21	47			0.22
09.09.21	48			0.19
11.10.21	49			0.21
09.11.21	50			0.22
09.12.21	51			0.24
				1.49

CREAMER FUND - INCOME 2021

CHARITY COMMISSION INVESTMENTS DEPOSIT FUND

DATE			INTEREST
04.01.21			1.94
01.02.21			1.06
01.03.21			1.48
01.04.21			1.60
04.05.21			1.47
01.06.21			1.73
01.07.21			1.68
02.08.21			1.99
01.09.21			1.66
01.10.21			1.68
01.11.21			1.66
01.12.21			1.66
			19.61

CREAMER FUND - INCOME 2021

GIFT AID CLAIMS

[illegible]

CREAMER FUND - INCOME 2021

SICK POOR FUND - RING FENCED INCOME

DATE	BANK NO	TYPE	DETAIL	AMOUNT
08.07.21		FP	Initial tra	20,214.92
08.07.21		FP	Initial tra	6,695.29
31.08.21		FP	Additional	138.76
27.09.21	500460 48	cq	IRO NS&I S	2,292.40
				###

CREAMER FUND TRIAL BALANCE 31.12.21

	31.12.21	31.12.20
INCOME:		
BOOK SALES / PARKING	583.01	0.00
COLLECTING BOXES	25.00	901.18
DONATIONS	5,654.50	4,370.63
IN MEMORY	26,627.16	2,090.81
GIFT AID	737.51	1,390.08
MISCELLANEOUS	244.99	0.00
INTEREST LLOYDS	1.49	1.12
INTEREST CCLA	19.61	466.55
RECEIPTS TOTAL:	33,893.27	9,220.37
PAYMENTS:		
PURCHASES	5,565.47	929.52
BOC	1,885.50	1,432.95
SERVICE & MAINTENANCE	5,982.00	7,015.20
ULTRASOUND & XRAY	17,054.00	16,328.56
HEARTBEAT	4,080.00	0.00
STATIONERY	35.76	233.81
NHS PROVIDE PHYSIO	0.00	7,107.00
TREASURER FEE	0.00	300.00
TOTAL PAYMENTS:	34,602.73	33,347.04
Receipts less Payments:	-709.46	-24,126.67
Balance Brought Forward:	174,577.67	198,704.34
BALANCE CARRIED FORWARD:	173,868.21	174,577.67
Sick Poor Fund Reserve:	29,341.37	0.00
TOTAL FUNDS HELD:	203,209.58	174,577.67
LLOYDS TREASURER'S A/C 00273747	7,103.92	6,312.09
LLOYDS INSTANT A/C 07072348	30,877.12	3,070.89
CCLA	165,178.38	165,158.77
CASH IN HAND	50.16	35.92
	203,209.58	174,577.67

I have examined the Creamer Fund Accounting Records and Financial Statements as at 31st December 2021 and can confirm they give a true and fair view of the Assets & Liabilities at 31st December and the Receipts and Payments for the year ended on that date.

W. Mules FCA

15/3/2022