



## **CREAMER Fund 2025 – AGM report**

Enhancing Healthcare for Our Local Community

**March 2025**

This last year has proved challenging for many charities, including CREAMER.

Creamer has provided further defibrillators now totalling 24 and 7 bleed control kits which are situated in strategic sites in the villages of our local community. Any replenishment costs are provided by the parish councils and community projects

The NHS continues to change, and general practice has not been at the top of funding priority since the Covid pandemic, who is the major hiatus in elective secondary care.

We are very fortunate to have such a committed and forward-thinking primary care team. I would like to thank all the doctors, nurses, receptionists, management and all ancillary staff for their unfailing care and industry in these continuing difficult times.

NHS funding for the provision of primary care diagnostic services is no longer available and so the majority of CREAMER's expenses now provide for the running of the X-rays, ultrasound scans, heart, echocardiograms, "osteoporosis", bone scans and heart monitoring devices. These all enable patients to be investigated quickly in closer to home without the need to travel and wait at a district hospital put the cost for this provision has risen quite sharply.

Income from fundraising in donations for CREAMER in 2024 was £31,541.57.  
Total expenditure was £69,226.67. Thus a deficit of 37,700 per annum.

CREAMER has been fortunate enough to receive several generous large legacies in the past, but CREAMER now has residual funding to only manage less than 5 years if the current annual deficit continues.

CREAMER's future focus must be to increase its annual funding to cover the running costs for these diagnostic services within the community or they will have to be ceased.

I would like to thank my fellow trustees for all the help with raffles, collecting tins, book sales and general all-round promotions. In particular, the indefatigable Secretary (Sarah McCarthy), Treasurer (Debbie Rogers) and our Vice Chair (Chris Blewett).

## CREAMER FUND - INCOME 2024

## CREAMER FUND - INCOME 2024

### COLLECTING BOXES

DATE	BANK NO	DETAIL	AMOUNT
17.01.24	500636 76	FHC Green Letter Box	170.00
01.02.24	500638 76	FHC Green Letter Box	81.95
06.02.24	FP 77	P Hankey re Books	3.00
22.02.24	500640 77	Bell Inn Panfield Collecting Tin	37.35
22.02.24	500640 77	FHC Green Letter Box	62.65
08.03.24	500642 78	FHC Green Letter Box	150.00
20.03.24	FP 78	Pannell Books	5.00
21.03.24	500644 78	FHC Green Letter Box	54.70
21.03.24	500644 78	Community Collecting Tins ?	15.30
19.04.24	500501 79	FHC Green Letter Box	164.10
19.04.24	500501 79	Nortofts Book Sales	24.90
10.05.24	500505 80	FHC Green Letter Box	77.50
13.06.24	500506 81	FHC Green Letter Box	32.00
13.06.24	500506 81	Community Collecting Tins - ?	81.00
08.07.24	FP 82	Pannell Books	3.00
04.07.24	309399 82	Community Collecting Tins - GA	57.00
24.07.24	FP 82	Pannell Books	20.00
25.07.24	500508 82	Community Collecting Tins - BP	11.69
25.07.24	500508 82	FHC Green Letter Box	162.61
16.08.24	500509 83	FHC Green Letter Box	85.00
03.09.24	FP 84	Pannell Books	3.00
11.09.24	500511 84	FHC Green Letter Box	152.50
24.09.24	500512 84	FHC Green Letter Box	148.00
19.09.24	FP 84	Pannell Books	2.00
04.10.24	500514 85	FHC Green Letter Box	35.00
09.10.24	FP 85	Murphy Books	10.00
14.10.24	FP 85	Clarke Books	5.00
24.10.24	500516 85	FHC Green Letter Box	73.00
08.11.24	500517 86	FHC Green Letter Box	75.00
04.11.24	500751 86	Community Collecting Tins - BP	90.20
28.11.24	500519 86	FHC Green Letter Box	105.00
12.12.24	500521 87	FHC Green Letter Box	99.00
		<b>TOTAL:</b>	<b>£ 2,096.45</b>

## CREAMER FUND - INCOME 2024

### DONATIONS

DATE	BANK NO	BANK REF	TYPE	DETAIL	AMOUNT
17.01.24	500637	76	cq	Tuesday Club	225.00
17.01.24	500637	76	cq	CAF	100.00
17.01.24	500636	76	cq	Overall	220.00
02.01.24		76	FP	Stuttle	10.00
17.01.24		76	FP	Askew	10.00
22.01.24		76	FP	Goff	115.00
26.01.24		76	FP	Knowles	30.00
30.01.24		76	FP	Stuttle	10.00
01.02.24	500639	77	cq	St Andrew's Church Shalford	407.00
01.02.24	500639	77	cq	Re Birt	300.00
06.02.24		77	FP	Poulton	50.00
19.02.24		77	FP	Askew	10.00
26.02.24		77	FP	Knowles	30.00
29.02.24		77	FP	Stuttle	10.00
18.03.24		78	FP	Askew	10.00
21.03.24	500645	78	cq	Walker	40.00
26.03.24		78	FP	Knowles	30.00
02.04.24		79	FP	Stuttle	10.00
04.04.24		79	FP	Tyler	100.00
17.04.24		79	FP	Askew	10.00
19.04.24	500502	79	cq	Maddock	50.00
26.04.24		79	FP	Knowles	30.00
30.04.24		79	FP	Stuttle	10.00
02.05.24			FP	H&H re Pygram Interim pyt	3,191.49
10.05.24	500504	80	FP	Shalford Carpet Bowls Club	30.00
17.05.24		80	FP	King	20.00
17.05.24		80	FP	Askew	10.00
28.05.24		80	FP	Knowles	30.00
30.05.24		80	FP	Stuttle	10.00
12.06.24		81	FP	Litten	20.00
12.06.24		81	FP	H&H re Pygram Interim pyt	3,191.49
17.06.24		81	FP	King	20.00
17.06.24		81	FP	Askew	10.00
26.06.24		81	FP	Knowles	30.00
01.07.24		82	FP	Stuttle	10.00
17.07.24		82	FP	Askew	10.00
17.07.24		82	FP	King	20.00
26.07.24		82	FP	Knowles	30.00
30.07.24		82	FP	Stuttle	10.00
16.08.24		83	FP	Middleton	25.00
19.08.24		83	FP	King	20.00
19.08.24		83	FP	Askew	10.00
19.08.24		83	FP	Knowles	30.00
30.08.24		83	FP	Stuttle	10.00
11.09.24	500510	84	Cq	Shalford Parish Council	300.00

17.09.24		84	FP	King	20.00
17.09.24		84	FP	Askew	10.00
27.09.24		84	FP	Knowles	30.00
30.09.24		84	FP	Stuttle	10.00
17.10.24		85	FP	King	20.00
17.10.24		85	FP	Askew	10.00
28.10.24		85	FP	Knowles	30.00
30.10.24		85	FP	Stuttle	10.00
30.10.24		85	FP	H&H re Pygram Final pyt	3,699.08
01.11.24		86	FP	Maidman	20.00
08.11.24	500518	86	Cq	Tanner	1,000.00
08.11.24	500518	86	Cq	CAF Bloxsome	500.00
18.11.24		86	FP	King	20.00
18.11.24		86	FP	Askew	10.00
18.11.24		86	FP	Holford	20.00
26.11.24		86	FP	Knowles	30.00
02.12.24		87	FP	Stuttle	10.00
02.12.24		87	FP	Maidman	20.00
05.12.24		87	FP	Barrett	200.00
09.12.24		87	FP	Little Bardfield PC	300.00
12.12.24	500520	87	cq	Maddock	50.00
12.12.24	500520	87	cq	Ashford	50.00
17.12.24		87	FP	King	20.00
17.12.24		87	FP	Askew	10.00
19.12.24		87	FP	Drs T/A Newlings/Harley	112.47
23.12.24		87	FP	Shalford PC	200.00
27.12.24		87	FP	Knowles	30.00
30.12.24		87	FP	Stuttle	10.00
				<b>TOTAL: £</b>	<b>15,306.53</b>

## CREAMER FUND - INCOME 2024

### DONATIONS - IN MEMORY

DATE	BANK NO	BANK REF	TYPE	DETAIL	AMOUNT
01.02.24	500639	77	Cqs via Daniel Robinson	Re Douse	811.24
21.02.24		77	FP	Pilling re Amos	25.00
22.02.24	500641	77	Cq via GW Hardy	Re Williamson	259.60
08.03.24	500643	78	Cq	MacDonald re Amos	50.00
08.03.24	500643	78	Cq	MacDonald re Hamley	30.00
08.03.24	500642	78	Cash	Re Amos	100.00
19.04.24	500502	79	Cqs via Daniel Robinson	Re Butcher	100.90
19.04.24	500502	79	Cq via Co-op	Re Bacon	25.00
19.04.24	500502	79	Cq via Co-op	Re Bacon	45.00
29.07.24	500507	82	Cq	Mills re Bright	10.00
15.08.24		83	FP	Much Loved	29.57
16.08.24	500509	83	Cash	Walker re Finbow	30.00
02.09.24		84	FP	S Wooldridge Funeral Donation	50.00
11.09.24	500510	84	Cq	Meddle re Tonham	50.00
11.09.24	500510	84	Cqs via Hardy	Re Lee	198.38
11.09.24	500510	84	Cqs via Darke	Re Overall	177.50
11.09.24	500510	84	Cqs via Hardy	Re Bright	120.00
24.09.24	500512	84	Cash	Re Lee	10.00
24.09.24	500512	84	Cash	Re Harley	20.00
24.09.24	500513	84	Cq	Re Overall	20.00
24.09.24	500513	84	Cq	Re Finbow	20.00
24.09.24	500513	84	Cqs via Hardy	Re Finbow	565.00
04.10.24	500514	85	Cq	Meddle re Ketley	25.00
04.10.24	500515	85	Cqs via Coop	Re Turner	451.85
08.11.24	500518	86	Cq	Moore Re Turner	20.00
				<b>TOTAL:</b>	<b>£ 3,244.04</b>

## CREAMER FUND - INCOME 2024

### CAR PARKING

DATE	BANK NO	DETAIL	AMOUNT
19.04.24	500501 79		6.00
10.05.24	500505 80		2.50
06.06.24	FP 81	Finchingfield Fox	50.00
13.06.24	500506 81		7.00
25.07.24	500508 82		10.70
11.09.24	500511 84		7.50
25.09.24	500512 84		7.00
24.10.24	500516 85		2.00
12.12.24	500521 86		6.00
		TOTAL:	£ 98.70

CREAMER FUND - INCOME 2024

JUST GIVING

DATE	BANK NO	BANK REF	TYPE	DETAIL	AMOUNT
08.01.24	76		FP		102.74
29.01.24	76		FP		22.50
04.03.24	77		FP		29.16
02.04.24	79		FP		45.16
15.04.24	79		FP		53.35
29.04.24	79		FP		1.76
01.07.24	82		FP		15.46
22.07.24	82		FP		131.76
29.07.24	82		FP		6.26
03.09.24	84		FP		29.91
01.10.24	85		FP		22.10
04.11.24	86		FP		39.75
02.12.24	87		FP		4.30
16.12.24	87		FP		334.53
23.12.24	87		FP		44.60
				TOTAL: £	883.34



CREAMER FUND - INCOME 2024

FUND RAISING

DATE	BANK NO	DETAIL	AMOUNT
17.01.24	500636 76	Christmas Raffle 2023	15.00
01.02.24	500638 76	Christmas Raffle 2023	3.05
27.12.24	500752	Event FF Fox	160.62
		TOTAL:	£ 178.67

CREAMER FUND - INCOME 2024

GIFT AID CLAIMS

DATE	BANK	DETAIL	AMOUNT
			NIL

CREAMER FUND - INCOME 2024

MISC INCOME

DATE	BANK NO	TYPE	DETAIL	AMOUNT
				NIL

## CREAMER FUND - INCOME 2024

### CHARITY COMMISSION INVESTMENTS DEPOSIT FUND

DATE			INTEREST
16.02.24	Int credit 06.11.23		756.79
16.02.24	Int credit 04.12.23		736.57
16.02.24	Int credit 03.01.24		762.03
02.02.24	Interest		762.99
04.03.24	Interest		713.58
03.04.24	Interest		763.35
02.05.24	Interest		738.44
04.06.24	Interest		766.66
02.07.24	Interest	Loss of £100 pm / withdrawal of £20k	663.74
02.08.24	Interest		680.81
03.09.24	Interest		663.88
02.10.24	Interest	Loss of £70 pm / withdrawal of £25k	593.06
04.11.24	Interest		555.08
03.12.24	Interest		523.19
		<b>TOTAL:</b>	<b>£ 9,680.17</b>

## CREAMER FUND - INCOME 2024

### LLOYDS BANK INTEREST

DATE	BANK NO	TYPE	DETAIL	AMOUNT
09.01.24	76	FP		11.35
09.02.24	77	FP		4.42
11.03.24	78	FP		3.78
09.04.24	79	FP		2.09
02.05.24	80	FP		1.53
03.06.24	81	FP		3.52
10.06.24	81	FP		1.58
09.07.24	82	FP		3.60
09.08.24	83	FP		3.87
09.09.24	84	FP		3.67
09.10.24	85	FP		4.66
11.11.24	86	FP		4.52
09.12.24	87	FP		5.08
			TOTAL:	£ 53.67

CREAMER FUND - INCOME 2024

SICK POOR FUND - RING FENCED INCOME

DATE	BANK NO	TYPE	DETAIL	AMOUNT
				NIL

## CREAMER FUND EXPENDITURE - 2024

**CREAMER FUND - PURCHASES 2024**

DATE	BANK NO	TYPE	DETAILS
15.01.24	98	FP	Roche
17.01.24	98	FP	Freshwell Health Centre
17.01.24	98	FP	Freshwell Health Centre
31.01.24	98	FP	Numed
19.02.24	99	FP	RM Design
19.02.24	99	FP	Reimburse DSR
05.03.24	100	FP	Roche
26.03.24	100	FP	RM Design
10.06.24	103	FP	Roche
10.06.24	103	FP	Freshwell Health Centre
09.07.24	104	FP	Roche
14.08.24	105	FP	RM Design
02.09.24	106	FP	RM Design
20.09.24	106	FP	Numed
20.09.24	106	FP	Freshwell Health Centre
20.09.24	106	FP	Freshwell Health Centre
20.09.24	106	FP	Freshwell Health Centre
14.10.24	107	FP	RM Design
24.10.24	107	FP	Freshwell Health Centre
24.10.24	107	FP	Numed
12.11.24	108	FP	RM Design
25.11.24	108	FP	Numed



NOTES	AMOUNT
6571848900 - D-Dimer Strips	129.58
ECG rental	204.00
re Novacor R-Test Machine	2,330.00
Inv 0000375280 BP cover C20423 19/2-18/2/2025	242.52
Inv 10824190 Domain Name	34.80
Printer / Ink	49.99
6571879237 - D-Dimer Strips	129.58
10872825 - Defib signs	780.00
6571924949 / D-Dimer Strips	120.42
ECG Rental 1/24 - 3/24	204.00
6571950200 / D-Dimer Strips	240.84
11029825 - Bookmarks & posters	231.60
11041678 - Domain	23.48
Inv 0000410124 BP cover C214140/C170134 17/10/24-16/10/25	530.16
ECG Rental 4/24 - 6/24	204.00
Maple Upholstery recover of chairs	200.00
Keeler Practitioner Otoscope	196.10
11095457 - Donation Stickers	30.00
ECG Rental 7/2024 - 9/2024	204.00
415428 Integration Software (BP/ECG)	132.00
11132973 - Appt Cards	129.60
In 0000 419135 ECG 16/12/24 - 15.12/25	287.64
<b>TOTAL:</b>	<b>£ 6,634.31</b>

CREAMER FUND - PURCHASES 2024

BRITISH OXYGEN

DATE	BANK NO	TYPE	INVOICE	NOTES	AMOUNT
17.01.24	98	FP	Freshwell Health Centre	10/2023 - 12/2023	536.39
10.06.24	103	FP	Freshwell Health Centre	1/2024 - 3/2024	719.17
20.09.24	106	FP	Freshwell Health Centre	1/2024 - 6/2024	598.14
24.10.24	107	FP	Freshwell Health Centre	7/2024 - 9/2024	780.51
				TOTAL:	£ 2,634.21

## CREAMER FUND - PURCHASES 2024

## SERVICE AND MAINTENANCE CONTRACTS

<b>DATE</b>	<b>BANK</b>	<b>TYPE</b>	<b>DETAILS</b>	<b>INVOICE</b>	<b>NOTES</b>
31.01.24	98	FP	Kamber	1623	Generator Service
10.06.24	103	FP	FHC		DEXA Scanner Maintenance / Procedure Certification
20.09.24	106	FP	FHC		Intermedical 60mth service of No Breath FENO
					<b>TOTAL:</b>

AMOUNT
420.00
981.51
795.00
<b>£                2,196.51</b>

## CREAMER FUND - PURCHASES 2024

### USS AND XRAY FACILITIES (PAID TO FHC)

DATE	BANK NO	TYPE	DETAILS
17.01.24	98	FP	Freshwell Health Centre
17.01.24	98	FP	Freshwell Health Centre
18.05.24	102	FP	Freshwell Health Centre
10.06.24	103	FP	Freshwell Health Centre
20.09.24	106	FP	Freshwell Health Centre
20.09.24	106	FP	Freshwell Health Centre
20.09.24	106	FP	Freshwell Health Centre
20.09.24	106	FP	Freshwell Health Centre
24.10.24	107	FP	Freshwell Health Centre
24.10.24	107	FP	Freshwell Health Centre

NOTES	AMOUNT
Xray Service 1/10 - 31/12/2023	2,934.75
USS Service 10/2023 - 12/2023	5,240.00
USS Service 01/2024 - 03/2024	5,302.07
Xray Service 1/1 - 31/3/2024 (inc previous unclaimed staff costs)	12,695.12
USS Service 4/24 - 6/24	5,462.50
USS Dragon Reporting Subscription	299.50
USS Fujifilm Maintenance Service Contract	1,516.43
Xray Service 4/2024 - 6/2024 (inc maintenance costs)	9,767.69
Xray Service 7/2024 - 9/2024 (inc main)	4,168.20
USS Service 7/2024 - 9/2024	5,500.00
<b>TOTAL:</b>	<b>£ 52,886.26</b>

COMMUNITY HEARTBEAT

DATE	BANK NO	TYPE	DETAILS	NOTES	AMOUNT
19.04.24	101	FP	11148	Defib Stebbing	2,025.00
30.07.24	104	FP	11446	Bleed Kits	2,695.00
				TOTAL: £	4,720.00

CREAMER FUND - PURCHASES 2024

STATIONERY ETC

DATE	BANK NO	TYPE	DETAILS	NOTES
09.07.24	104	FP	Reimburse dsr - printer costs	
09.07.24	104	FP	Reimburse dsr - gift	
09.07.24	104	FP	Reimburse dsr - stamps	
30.07.24	104	FP	Reimburse dsr - collecting tins/chains	
				TOTAL:



AMOUNT	
	49.99
	40.00
	13.60
	91.79
£	195.38

## PETTY CASH

DATE	BANK NO	TYPE	DETAILS	NOTES	AMOUNT
				c/f	14.19
				<b>TOTAL:</b>	<b>£ 14.19</b>

# CREAMER FUND TRIAL BALANCE to 31.12.2024

<b>BALANCE B/FD</b>		<b>185,784.51</b>
<b>INCOME:</b>		
	COLLECTING BOXES	2,096.45
	DONATIONS	15,306.53
	IN MEMORY	3,244.04
	CAR PARKING	98.70
	JUST GIVING	883.34
	FUND RAISING	178.67
	GIFT AID	0.00
	MISCELLANEOUS INCOME	0.00
	INTEREST CCLA	9,680.17
	INTEREST LLOYDS	53.67
	<b>SUB TOTAL:</b>	<b>31,541.57</b>
	<b>TOTAL INCOME PLUS B/FWD:</b>	<b>217,326.08</b>
<b>PAYMENTS:</b>		
	PURCHASES	6,634.31
	BOC	2,634.21
	SERVICE & MAINTENANCE	2,196.51
	ULTRASOUND & XRAY	52,886.26
	SICK POOR FUND	0.00
	HEARTBEAT	4,720.00
	STATIONERY	195.38
	<b>TOTAL PAYMENTS:</b>	<b>69,266.67</b>
	<b>PAYMENTS FROM INCOME:</b>	<b>148,059.41</b>
	<b>LLOYDS TREASURER'S A/C 00273747</b>	<b>2,444.06</b>
	<b>LLOYDS BUSINESS BANK INSTANT A/C 07072348</b>	<b>8,314.78</b>
		<b>CCLA</b>
		<b>137,286.38</b>
	£4.34 dsr petty cash / £9.85 SM	<b>CASH IN HAND</b>
		<b>14.19</b>
		<b>£148,059.41</b>
	<b>Sick Poor Fund Reserve</b>	<b>£28,341.37</b>

Reviewed & Approved

Bill Mules FCA