



**Ramsey Neighbourhoods Trust**  
**Registered Charity number 1186733**  
**Accounts for the Year ended**  
**31st March 2025**

# **Ramsey Neighbourhoods Trust Registered Charity number 1186733**

## **Trustees Annual Report for the year ended 31<sup>st</sup> March 2025**

The Trustees present their report with the financial statements of the charity for the year ended 31 March 2025

The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in July 2014. The Trustees have confirmed that they have referred to the guidance issued by the Charity Commission on public benefits when exercising any powers or duties to which the guidance is relevant.

The charitable status for Ramsey Neighbourhoods Trust was granted on 20 June 2012 and in 2019 its registration was transferred to a CIO. The organisation is devoted to creating a strong, active and inclusive community in the historic market town of Ramsey and the satellite villages that form Ramsey Parish. As a community development organisation, programmes and activities are led by the expressed needs and interests of residents.

- Working with the community and numerous partner organisations we firmly believe that Ramsey can continue to overcome its challenges, allowing its residents to flourish.
- From early childhood through to retirement years, RNT offers high quality community-based activities that meet the diverse needs of a rural community.
- Using local staff and volunteers RNT continues to engage residents in the decisions that affect their lives.
- By presenting learning opportunities for every generation, RNT reduces local inequalities and creates an inclusive environment.

RNT works with families in Ramsey who strive tirelessly to keep up with the demands of everyday life and we assist families in accessing the services they need to provide a safe, healthy and stable home for their children, while they positively contribute to the community.

### **Organisation**

RNT is led by volunteer Trustees, who live locally, and represent different sectors of our community. They each bring knowledge of their local area plus past professional and personal experiences to the board. RNT is based in an office above Ramsey Community Library. It is centrally situated and well used. RNT has an excellent relationship with the library services and often the two organisations combine to present activities and opportunities to residents. It also has an excellent relationship with Ramsey Town Council. RNT also works alongside Ramsey Children's Centre, which also has staff based at the library. RNT staff and Trustees are involved in meetings with the officers and elected representatives of the four local authorities that cover Ramsey – Ramsey Town Council, Huntingdonshire District Council, Cambridgeshire County Council and the Cambridgeshire and Peterborough Combined Authority.

### **Activities and Projects**

RNT has continued to offer a range of activities and programmes in Ramsey. While some of the projects are directed at specific age groups, we recognize that by helping a parent, a child may benefit.

Equally, a programme that engages a child in positive activity can provide much-needed respite for a struggling parent. Some of the long-term impact of the COVID lockdown can still be seen in some school-aged children and older adults. RNT strives to support residents in a manner best suited to their individual needs. To address the health inequalities that became increasingly apparent after the pandemic, the number of physical activity programmes are in place; as have social activities with recognized mental health benefits.

### **Volunteering and Up-Skilling**

RNT continues to champion volunteering within the community, giving local people the skills and confidence, they need, both in their volunteer activities and in the workplace. Examples include young people who, after participating in the youth clubs run by RNT have become youth workers and then attended university. Each volunteer brings something to the table and is encouraged to develop their own skill set. All contributions are valued.

- RNT has staff who are expert in running community projects but more importantly are known and respected in both the community and within the local authority areas which cover the Ramsey Parishes.
- RNT currently has seventeen members of staff most of whom are part-time or sessional. This includes project managers, activity coordinators, youth workers, finance and support staff. Relevant and appropriate training is offered to all staff. Please note that RNT's contracted staff hours only equate to 2.4 full-time employees.
- As the locally trusted organisation for Ramsey Million Partnership (RMP), RNT worked with Partnership members as they prepared to close out their ten-year funding plan which ended in summer 2024.

### **Working Strategically**

In the past, Ramsey missed out on the public investment that sister market towns were enjoying. However, RNT has developed strong working relationships with many strategic partners, notably the Town and District Councils to ensure that the voice of local people is heard, and we are optimistic about planned new developments.

RNT staff and representatives participate in regular meetings with:

- Town, District and County Councillors, Combined Authority staff
- HDC – Community Coordination Group, Active Lifestyles, Economic Development
- CCC Youth Work Forum, Community Connectors, Early years Networking Group.

RAMSEY NEIGHBOURHOODS TRUST'S ACTIVITIES	
For Families, Children and Young People	<i>Walk &amp; Talk</i> , for new parents; <i>Warm Spaces</i> for parents and children; <i>Toddler Time</i> monthly group
	BOSH, weekly youth club and holiday camp activities for 5–10-year-olds
	CRUNCH, weekly youth club and holiday camp for 11–16-year-olds
	Youth Café A weekly, drop-in space for young people.
	HAF (Holiday Activities and Food) programmes for school-aged children eligible for free school meals. (Meals, cooking classes and food to take home)
For adults	
	Support with benefits, housing, and debt counselling in partnership with DISH, HAMA and local authorities
	Upskilling workshops and classes, both face to face and online, during the day and evening including digital skills – basic and advanced.
	Wellbeing and fitness classes – Yoga, Tai Chi, Pilates, Ballet, mindfulness, instruction on using gym equipment in local parks, etc.
	Repair café, sewing classes
Business, Heritage & Tourism	Craft groups, games afternoons, Crochet group
	Sparks – weekly social club for adults with additional needs
	Activities and events to increase footfall into the town and boost the local economy
	Market (until September 2024)
	National Heritage Day activities, alongside Heritage Partnership
	Information wallets delivered to tourism centres in the region
	Information brochure for new residents
Community events	Commissioned “Levelling-up” activities in collaboration with Huntingdonshire District Council
	Working with Cambridgeshire and Peterborough Combined Authority to improve local bus services to get Ramsey residents into paid employment and further and higher education
	Annual events such as a Christmas Fayre
	Bi-annual music festival
	Regular weekly markets and occasional Craft Fairs
	Monthly Great Whyte Dine-Out – food truck and community dining.

## **Administrative Details**

Registered Charity Number :1186733

Principal Address:

Neighbourhood Office, Ramsey Library

25 Great Whyte Road

Ramsey

Cambs PE26 1HG

## **Objectives and Aims:**

To develop the capacity and skills of the members of the socially disadvantaged community of Ramsey Parish, Cambridgeshire, in such a way that they can identify and help meet their needs and participate more fully in society.

## **Trustees 2024-2025**

Christine Mally – till July 2024

Carol Cornfield – Current Chair

Louise Axelsen

Ian Axelsen

Emma Cook

Josh Jenkins

Mitchell Martin

Simon Mitchell

Sophie Terrill – till September 2024

Annie Wells

## **Independent examiner**

Jan Stobart

## **Banks**

Barclays

Co-operative

## **Structure, Governance and Management**

### **Recruitment and appointment of new trustees**

An interested person is given an information pack about the Trust. This includes a copy of the Mission Statement and the Constitution as well as a copy of a booklet which details the work that Ramsey Neighbourhoods Trust undertakes and information from the Charity Commission on the requirements for a Trustee. If there is interest to continue, they are interviewed by the Chair and one other Trustee and invited to attend the next Trustee meeting. Meetings are held monthly and, if that person wishes to join the Trust, a vote is taken at that stage.

New Trustees can also be voted in at any time or at the AGM when existing Trustees are re-voted back to the Trust. As long-term members have now retired and left the area, RNT has a new generation of Trustees.

### **Risk management**

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. Controls are in place and all relevant documents are updated regularly and scrutinised. Regular staff training is held regarding fraud and data protection risk awareness. Our Safeguarding and Health and Safety measures are checked regularly and meet the standards now required by the Charity Commission. The Trust has full public liability cover, not only for Trustees but also for all the volunteers who work for the Trust and all the events and meetings held during each year including the market.

## **Financial Review**

### **Reserves Policy and reserves held**

The Trustees have implemented a formal reserves policy to ensure the stability of the Trust.

The Trustees have set a planned reserve level of £10,000 to help cover troughs in the cash budget and fluctuations in key income streams. Trustees regularly review the unrestricted funds cash balance and will amend the planned reserve level if emerging risks suggest this could provide insufficient contingency for unexpected events. At the year end, Trustees compare the reserves held against the target and take appropriate action regarding any significant shortfall or excess. At 31<sup>st</sup> March 2025, unrestricted and undesignated funds total £16,845, exceeding the reserves target. The reserve amount will allow the charity to continue to function and meet its legal obligations, on a very basic level, should all other sources of income cease. At 31<sup>st</sup> March 2025 unrestricted reserves of £60,426 are held, of which £43,581 are in designated project funds.

Restricted Funds totalling £64,781 are held at 31<sup>st</sup> March 2025, the largest of which (£44,000) is for a proposed skatepark due to break ground in 2025.

**Restricted Funding Income** – Grant income this year was received from National Lottery Community Fund, Ramsey Town Council, Hunts DC CIL, KFC Foundation, Children in Need, Tesco and the Evelyn Trust. The charity also secured a contract from Cambridgeshire CC HAF to deliver young people and family projects.

### **Review of Results:**

The accounts show a total deficit of £17,566 (previous 9-month period deficit of £27,465). Unrestricted funds show a deficit of £2,798 (previous 9-month period deficit of £19,457).

**Accounts Approved by the Trustees on 16<sup>th</sup> February 2026**

**Trustee** I Axelsen (Chair of trustees)    I Axelsen

**Trustee** C Cornfield    C Cornfield

**RAMSEY NEIGHBOURHOODS TRUST**

Registered Charity no : 1186733

**RECEIPTS AND PAYMENTS ACCOUNT  
FOR THE PERIOD 1 APRIL 2024 TO 31 MARCH 2025**

	Unrestricted Funds £	Restricted Funds £	12 Month 2024/2025 £	9 month 2023/2024 £
<b>RECEIPTS</b>				
Grants	353	101,714	102,067	81,854
Donations and Sponsorship	4,886	-	4,886	3,183
Fees	10,147	-	10,147	10,568
Trading Income	-	31,539	31,539	30,325
Market Income	3,970	-	3,970	3,122
Fundraising events	376	117	493	3,516
Total Receipts	19,732	133,369	153,101	132,568
<b>PAYMENTS</b>				
Staff Costs	10,557	80,825	91,382	97,488
Insurance	504	-	504	504
Office and IT costs	2,569	18	2,587	2,531
Utilities	-	-	-	500
Meeting room hire	1,967	2,346	4,313	7,218
Bus Hire	-	2,124	2,124	3,331
Project costs	2,937	62,106	65,043	29,821
Professional Fees	-	-	-	6,760
Accounting and Examination	500	-	500	1,004
Subscriptions	2,951	493	3,444	3,681
Advertising	475	225	700	1,625
Donations & Sundries	70	-	70	1,679
Fundraising event costs	-	-	-	3,891
Total Payments	22,530	148,137	170,668	160,033
DEFICIT FOR YEAR	- 2,798	- 14,768	- 17,566	- 27,465
TRANSFERS BETWEEN FUNDS	3,271	3,271	-	-
TOTAL FUNDS BROUGHT FORWARD	59,954	82,820	142,774	170,239
TOTAL FUNDS CARRIED FORWARD	60,426	64,781	125,208	142,774



**RAMSEY NEIGHBOURHOODS TRUST**  
**Registered Charity no : 1186733**

**STATEMENT OF ASSETS AND LIABILITIES AT 31st MARCH 2025**

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
<b>BANK BALANCES</b>				
Barclays Current Account	60,426	6,781	67,208	85,751
Barclays Savings Account	0	58,000	58,000	
Co-op Account				57,023
	<b>60,426</b>	<b>64,781</b>	<b>125,208</b>	<b>142,774</b>
<b>DEBTORS</b>				
Grant amount due		0	0	3795
Contract amount due		3750	3750	2250
<b>CREDITORS</b>				
Accounting and examination	568		568	500
Invoices	0		0	225
<b>NON MONETARY ASSETS</b>				
Market Equipment				
Office Equipment				

**FUNDS HELD AT 31st MARCH 2025**

	2025		2024	
	Unrestricted £	Restricted £	Total £	Total £
RNT Governance	16,845	0	16,845	19,826
CCC Children	0	0	0	3,724
CCC Walks and HIP	0	4,553	4,553	8,950
Crafters	0	341	341	395
Sparks	11,203	0	11,203	9,645
Community Market	402	0	402	-26
Phoenix	7,755	0	7,755	42,053
Families & Young People	24,221	-3,750	20,471	14,206
Skate Park / MUGA	0	44,000	44,000	44,000
KFC	0	1,555	1,555	0
Skills	0	5,093	5,093	0
CCF 2	0	4,400	4,400	0
Children in need	0	8,590	8,590	0
<b>Total</b>	<b>60,426</b>	<b>64,781</b>	<b>125,208</b>	<b>142,774</b>

**Independent Examiner's Report  
to the Trustees of Ramsey Neighbourhoods Trust  
Registered Charity number 1186733**

I report to the trustees on my examination of the accounts of Ramsey Neighbourhoods Trust for the year ended 31<sup>st</sup> March 2025.

**Responsibilities and basis of report**

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

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

J Stobart

J Stobart FCCA  
19 Westfield Drive, Coggeshall, Essex CO6 1PU  
16<sup>th</sup> February 2026