

SWAVESEY FIRE RELIEF CIO

England & Wales · Charity number 1190054

Details

Status Registered

Legal form CIO

Registered 2020-06-22

Register [View on the Charity Commission register](#)

Contact

Address Memorial Hall
High Street
Swavesey
Cambridge
CB24 4QU

Phone 07724030164

Email ms_herrington@yahoo.co.uk

Website <https://www.swavesey-pc.gov.uk/community/frere-cottages-charity/>

Activities

Objects: THE OBJECT OF THE CIO ISTO RELIEVE SUCH DESERVING POOR PERSONS, RESIDENT IN THE PARISH OF SWAVESEY WHO ARE IN RECEIPT OF AN OLD AGE PENSION OR OTHER PROPERLY SECURED INCOME, AS THE CIO MAY SELECT FOR THE PURPOSE BY PROVIDING HOMES, AT SUCH RENT WHETHER NOMINAL OR OTHERWISE AS THE CIO SHALL FROM TIME TO TIME THINK FIT, IN COTTAGES MAINTAINED BY THE CIO FOR THE PURPOSE OF SUCH PROVISION PROVIDED THAT IF AT ANY TIME ANY COTTAGE BELONGING TO THE CIO IS NOT REQUIRED FOR OCCUPATION AS AFORESAID, THE CIO MAY LET THE SAME FOR THE BEST RENT THAT CAN REASONABLY BE OBTAINED.

Activities: Provision and maintenance of Almshouses in Swavesey for local residents in need of low cost accommodation

Classification

- **How:** Provides Buildings/facilities/open Space
- **What:** Disability, The Prevention Or Relief Of Poverty, Accommodation/housing
- **Who:** Elderly/old People, Other Defined Groups

Geography

- Cambridgeshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£35,140	£11,182	-	-
2024-12-31	£34,058	£14,948	-	-
2023-12-31	£24,594	£18,231	-	-
2022-12-31	£13,835	£374,935	-	-
2021-12-31	£408,706	£12,258	-	-
2020-12-31	£12,258	£8,491	-	-

Trustees

Name	Role	Appointed
Angela Gannon		2026-02-23
Clive Robert Barnes		2019-03-26
JAMES ERNEST DODSON		
Kimberly Sayward		2026-02-23
Martin Stephen Herrington		2023-02-07
Shirley Parker		2024-11-12
Stuart Faben		2012-03-08

SWAVESEY FIRE RELIEF CIO

England & Wales - Charity number 1190054

Accounts

Annual report for 2025 of the Trustees of the Swavesey Fire Relief CIO

Registered Charity No. 1190054

1. **Charity Correspondent:** Mr Martin Herrington, c/o The Memorial Hall, High Street, Swavesey, Cambridge CB24 4QU.

2. **Bank:** Barclays Bank plc, Chesterton Road, Cambridge.

3. The properties are known locally as Frere Cottages.

4. Object of the Charity:

The Swavesey Fire Relief Fund was established by a scheme of 24th February 1914 to buy land on which to build and manage four cottages suitable for the occupation of poor persons resident in Swavesey, but in receipt of a secure income. Preference was to be given to those who had been rendered homeless by the major fire of March 1913. If a cottage is not required for occupation as thus outlined, the Trustees are empowered to let the cottage for the time being for the best charge that can reasonably be obtained. The cottages are designated as almshouses and residents as licensees not tenants. They pay weekly maintenance contributions (WMCs) not rent.

The objective of the charity was unchanged when the Swavesey Fire Relief CIO was updated in June 22nd 2020.

This Annual Report covers the full year for the Charity from January 1st. 2025 to December 31st. 2025.

5. Trustees during 2025

Mr James Dodson - Representative Trustee - Parish Council

Mr Stuart Faben - Representative Trustee - Parish Council

Mr Jonathan Benson - Representative Trustee - Parish Council

Mrs Rachel Vollerthun - Representative Trustee - Parish Council

Mr Martin Herrington - Representative Trustee – St Andrew’s Church - Treasurer

Mr Clive Barnes - Co-optative Trustee

Mrs. Shirley Parker - Co-optative Trustee – Secretary

6. Work of the Charity in 2025

Unfortunately following the resignation of Mr John Pook as Chairman none of the Trustees was willing to be appointed as Chairperson. At the regular meetings one of the Trustees takes the lead in running the meeting.

In 2025 the long running subsidence claim was completed with repairs to No 34 Station Road and the installation of new rainwater drainage pipes and a soak away at the northern end of the cottages.

There was a change of licensee at No 30 Station Road. Whilst the property was empty the opportunity was taken to carry out a deep clean and redecoration. The property was reoccupied in August 2025. All six properties are occupied.

WMCs (paid monthly) were reviewed and increased to reflect the increased rate in inflation during the year in accordance with the Government Policy Statement on Rents for Social

Housing. All the residents occupy the cottages under a license agreement in accordance with the guidance provided by the Almshouse Association. All the residents meet the requirements set out in the objects of the charity.

Various minor maintenance works and grounds maintenance have been carried out.

Now that the subsidence issue has been resolved Trustees are looking to see how best to improve the thermal efficiency of the old cottages. NP Architects have been contracted by the Trustees to manage the project, and they subsequently contracted a firm to produce as built drawings of the properties and a separate firm to carry out an energy assessment. The drawings were completed in August 2025 and the energy assessment completed early in 2026.

7. Public Benefit

In carrying out the work, Trustees have had due regard to the Charity Commission's Public Benefit Guidance when exercising any powers or duties to which the guidance is relevant.

Martin Herrington, Treasurer.

Swavesey Fire Relief CIO								
Section B				Statement of assets and liabilities at the year end				
B1	Cash funds					Total 2025		Last
						£		
B1.1	Final bank balance as per Account Book, including uncleared items					£83,166.42		
B1.2	Reconciliation of final bank balance from Account Book to bank statement							
	Bank statement total at year end	£100,680.00						
	Plus amounts paid in to bank but not cleared	-						
	Total (should equal balance at B1.1)	£100,680.00						
	Interest							
B1.3	Savings / deposit account balance					£41,471.62		
B1.4	Petty cash in hand					-		
	Total cash funds					£124,638.04		
B2	Investments (if any)					-		
B3	Debtors							

INDEPENDENT FINANCIAL EXAMINER'S REPORT						
To the Trustees of:			Swavesey Fire Relief CIO			
Charity number (if registered):			1190054			
<p>I report on the Receipts and Payments Accounts set out on the attached Financial Statement pages 1-3 for the above named charity for the year ended</p> <p>Respective responsibilities of trustees and examiner The trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for the charity under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.</p> <p>Having satisfied myself that the charity is eligible for independent examination, it is my responsibility to:</p> <p>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.</p> <p>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. 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 next statement.</p> <p>Independent Examiner's Statement In connection with my examination no matter has come to my attention, (other than disclosed below*):</p> <p>which gives me reasonable cause to believe that, in any material respect, the requirements:</p> <p>to keep accounting records in accordance with Section 130 of the Charities Act 2011; and to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act 2011 have not been met; or</p> <p>to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.</p> <p><i>*Please delete the words in brackets if they do not apply.</i></p> <p>Comments:</p>						
Signed:			Date:			
Name:						
Address:						

year 2024
£
59,747.07
40,932.93
-
100,680.00
-
-

Bank Reconciliation

Community Account

Opening Balance	£59,747.07
Total Income	£34,601.18
Total Expenditure	£11,181.83
Total Transfers out to Savings Account	£0.00

Bank Statement Check **£83,166.42**

Closing Amount on 31 Dec 2024 **£59,747.07**

Savings Account

Opening Balance	£40,932.93
Interest	£538.69

Bank Statement Check **£41,471.62**

Closing Amount on 31 Dec 2024 **£40,932.93**

Total Cash At Bank £124,638.04

Existing Commitments

Electricity for No 30 when unoccupied	£110.00
Total	£110.00

Total Cash Available £124,528.04

31 Dec 25

31 Dec 25

SAVINGS ACCOUN

Bank: Barclays
Account Name: Swavesey FI EDS
Sort Code: 20-17-35
Account Number: 30426601
Starting Balance: £40,932.93
Closing Balance:

Income

Date	Description
Monday, March 03, 2025	Interest
Monday, June 02, 2025	Interest
Monday, September 08, 2025	Interest
Monday, December 08, 2025	Interest

Transfers

Date	Description

IT 2025

	Income
	£144.78
	£136.46
	£136.80
	£120.65
B1.1 Total Income	£538.69

	Amount
B1.2 Total General Expenditure	£0.00
Total in Savings Account	£41,471.62

RECEIPTS 2025

Income not cleared through Bank:

Date	Description

28 Station Road - John Hutchison

Month	Date Paid	Amount	Remarks
January 25	02 Jan	£320.00	
February 25	03 Feb	£320.00	
March 25	03 Mar	£320.00	
April 25	01 Apr	£320.00	
May 25	01 May	£320.00	
June 25	02 Jun	£325.00	
July 25	02 Jul	£325.00	
August 25	04 Aug	£325.00	
September 25	02 Sep	£325.00	
October 25	02 Oct	£325.00	
November 25	03 Nov 25	£325.00	
December 25	02 Dec 25	£325.00	
	Total	£3,875.00	

34 Station Road - Kathy Cooper

Month	Date Paid	Amount	Remarks
January 25	02 Jan	£260.00	
February 25	03 Feb	£260.00	
March 25	03 Mar	£260.00	
April 25	01 Apr	£260.00	
May 25	01 May	£260.00	
June 25	02 May	£260.00	
July 25	01 May	£265.00	
August 25	01 Aug	£265.00	
September 25	01 Sep	£265.00	
October 25	01 Oct	£265.00	
November 25	03 Nov	£265.00	

December 25	01 Dec	£265.00	
	Total	£3,150.00	

A1.2 Total Maintenance Charges		£24,575.00
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Debtors

Date	Description
Total Amounts (

Other Income

Date	Description
10 Mar 25	RSA Compensation from Complaint No 4
07 May 25	RSA Loss of Income
24 Dec 26	RSA Loss of Income

Total Income	£34,601.18
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	Invoice No	Payment
	A1.1 Total Committed Income	£0.00

Maintenance Charges

30 Station Road - Michael Baker			
Month	Date Paid	Amount	Remarks
January 25	16 Jan	£320.00	
February 25	05 Feb	£320.00	
March 25	10 Mar	£320.00	
April 25	01 Apr	£0.00	Moved out 31 Mar 25
May 25	01 May	£0.00	
June 25	01 Jun	£0.00	
July 25	01 Jul	£0.00	
August 25	01 Aug	£325.00	Denise Lambert in 1 Aug 25
September 25	01 Sep	£325.00	
October 25	30 Sep	£325.00	
November 25	30 Oct	£325.00	
December 25	01 Dec	£325.00	
January 26	30 Dec	£325.00	
	Total	£2,910.00	

1 Frere Gardens - Beverly Mannion			
Month	Date Paid	Amount	Remarks
January 25	03 Jan	£450.00	
February 25	03 Feb	£450.00	
March 25	03 Mar	£450.00	
April 25	03 Apr	£450.00	
May 25	05 May	£450.00	
June 25	03 Jun	£450.00	
July 25	03 Jul	£450.00	
August 25	04 Aug	£450.00	
September 25	03 Sep	£450.00	
October 25	03 Oct	£450.00	
November 25	03 Nov	£450.00	

December 25	03 Dec	£460.00	
	Total	£5,410.00	

		Arrears	Payments	Remarks
Owed	Totals			
		£0.00		

	Receipt No	Total paid into bank
	N/A	£650.00
	N/A	£6,043.78
	N/A	£3,332.40
	A1.3 Total Income	£10,026.18

32 Station Road - Jody Coulson

Month	Date Paid	Amount	Remarks
January 25	03 Jan	£320.00	
February 25	02 Mar	£320.00	
March 25	03 Mar	£320.00	
April 25	03 Apr	£320.00	
May 25	05 May	£320.00	
June 25	03 Jun	£320.00	
July 25	03 Jul	£325.00	
August 25	04 Aug	£325.00	
September 25	03 Sep	£325.00	
October 25	03 Sep	£325.00	
November 25	03 Nov	£325.00	
December 25	03 Dec	£325.00	
	Total	£3,870.00	

2 Frere Gardens - Paul Taylor

Month	Date Paid	Amount	Remarks
January 25	25 Jan	£450.00	
February 25	21 Feb	£450.00	
March 25	21 Mar	£450.00	
April 25	22 Apr	£450.00	
May 25	22 May	£450.00	
June 25	20 Jun	£400.00	Less the £50 credit
July 25		£0.00	
August 25	01 Aug	£900.00	
September 25	26 Aug	£450.00	
October 25	01 Oct	£450.00	
November 25	03 Nov	£450.00	

December 25	21 Nov	£460.00	
	Total	£5,360.00	

Committed Expenditure not cleared through Ba

Date	
	Microsoft Bas
	Electricity forM

Date	Serial
21 Jan 25	1
12 Feb 25	2
14 Feb 25	3
14-Feb-25	4
11 Apr 25	5
23 May 25	6
04 Jun 25	7
04 Jun 25	8
04 Jun 25	9
04 Jun 25	10
24 Jun 25	11
27 Jun 25	12
27 Jun 25	13
30 Jun 25	14
08 Jul 25	15
02 Aug 25	16
25 Aug 25	17
25 Aug 25	18
27 Aug 25	19
06 Sep 25	20
26 Sep 25	21
06 Oct 25	22
06 Oct 25	23
09 Nov 25	24
30 Nov 25	25
04 Dec 25	26

Transfers to Savings Account

Date	Description

EXPENDITURE 2025

ink:

Description	Invoice No
c Business Plan 25-26	
lo 30 when not occupied	

B1.1 Tot

Description	Invoice No
Entire Unblock toilet No 34	19858
Entire Repair cistern and fit isolation valve No 34	19951
Huttie Group - Air source heat pump service No 1 FG	128982
Huttie Group - Air source heat pump service No 2 FG	128983
Huttie Group - Glycerol for ASHP No 1 FG	130514
PDS - Decorating - No 30	PDS0333
Adam Harvey - Grass cutting and weeding	1469
T P Sparks - Plumbing Outside tap and repair sink No 2 FG	210
T P Sparks - Plumbing Repair hot water cylinderNo 1 FG	222
T P Sparks - Plumbing Repair leaks No 28	227
Grouts - Insurance Premium	52835
Alicia Abraham - Cleaning No 30	-
Nick Phillips Architects - Drawings for Insulation Project	2000
Adam Harvey - Grass cutting and weeding	1482
Edwin Parish - Trimming and removal of branches	11
Adam Harvey - Grass cutting and weeding	1506
Stuart Fabian - Replace toilet seat No 30	-
Terry's Electrical - Replace switch pullcords - No 30	10098
Nick Phillips Architects - 65% Completion payment	INV 2025
Adam Harvey - Grass cutting and weeding	1522
M Herrington - Microsoft Ondrive Account	E200X6WNF
Bev Mannion - Return of overpayment of Maintenance Charge	-
Adam Harvey - Grass cutting and weeding	1547
Adam Harvey - Grass cutting and weeding	1564
Adam Harvey - Grass cutting and weeding	1587
Almshouse Association - Subscriptions	14683

B1.2

	Type

Invoice No	Amount	Remarks
	£136.80	
	£110.00	
Total Committed Expenditure	£246.80	

Category	Amount	Remarks
Maintenance	£108.00	
Maintenance	£198.72	
Maintenance	£190.80	
Maintenance	£190.80	
Maintenance	£473.04	
Change of Occupant No 30	£3,271.00	
Gardening	£95.00	
Maintenance	£85.00	Serials 8,9 &10 paid as one at £335.00
Maintenance	£120.00	Serials 8,9 &10 paid as one at £335.00
Maintenance	£130.00	Serials 8,9 &10 paid as one at £335.00
Insurance	£1,103.18	
Change of Occupant No 30	£165.00	
Consultants	£1,650.00	
Gardening	£60.00	
Maintenance	£80.00	
Gardening	£60.00	
Maintenance	£81.13	
Maintenance	£84.00	
Consultants	£2,082.00	
Gardening	£150.00	
Admin	£164.16	
Overpayment	£50.00	
Gardening	£120.00	
Gardening	£45.00	
Gardening	£60.00	
Subscriptions	£365.00	
Total General Expenditure	£11,181.83	

Invoice No	Transfer Out	Remarks
B1.3 Total Transfers out	£0.00	

Total Expenditure **£11,181.83**

Month	WMC	Paid	Date Paid	Payment Method
Jan-21	£265.50	£265.50	04 January 2021	Standing Order
Feb-21	£265.50	£265.50	01 February 2021	Standing Order
Mar-21	£265.50	£265.50	01 March 2021	Standing Order
Apr-21	£265.50	£265.50	01 April 2021	Standing Order
May-21	£265.50	£265.50	04 May 2021	Standing Order
Jun-21	£265.50	£265.50	01 June 2021	Standing Order
Jul-21	£278.80	£278.80	01 July 2021	Standing Order
Aug-21	£278.80	£278.80	02 August 2021	Standing Order
Sep-21	£278.80	£278.80	01 September 2021	Standing Order
Oct-21	£278.80	£278.80	01 October 2021	Standing Order
Nov-21	£278.80	£278.80	01 November 2021	Standing Order
Dec-21	£278.80	£278.80	01 December 2021	Standing Order
Jan-22	£278.80	£278.80	04 January 2022	Standing Order
Feb-22	£278.80	£278.80	01 February 2022	Standing Order
Mar-22	£278.80	£278.80	01 March 2022	Standing Order
Apr-22	£278.80	£278.80	01 April 2022	Standing Order
May-22	£278.80	£278.80	03 May 2022	Standing Order
Jun-22	£278.80	£278.80	01 June 2022	Standing Order
Jul-22	£278.80	£278.80	01 July 2022	Standing Order
Aug-22	£280.00	£280.00	01 August 2022	Standing Order
Sep-22	£280.00	£280.00	01 September 2022	Standing Order
Oct-22	£280.00	£280.00	03 October 2022	Standing Order
Nov-22	£280.00	£280.00	01 November 2022	Standing Order
Dec-22	£280.00	£280.00	01 December 2022	Standing Order
Jan-23	£280.00	£280.00	03 January 2023	Standing Order
Feb-23	£280.00	£280.00	01 February 2023	Standing Order
Mar-23	£280.00	£280.00	01 March 2023	Standing Order
Apr-23	£280.00	£280.00	03 April 2023	Standing Order
May-23	£280.00	£280.00	02 May 2023	Standing Order
Jun-23	£280.00	£280.00	01 June 2023	Standing Order
Jul-23	£305.00	£305.00	03 July 2023	Standing Order
Aug-23	£305.00	£305.00	01 August 2023	Standing Order
Sep-23	£305.00	£305.00	01 September 2023	Standing Order
Oct-23	£305.00	£305.00	02 October 2023	Standing Order
Nov-23	£305.00	£305.00	01 November 2023	Standing Order
Dec-23	£305.00	£305.00	01 December 2023	Standing Order
Jan-24	£305.00	£305.00	02 January 2024	Standing Order
Feb-24	£305.00	£305.00	01 February 2024	Standing Order
Mar-24	£305.00	£305.00	01 March 2024	Standing Order
Apr-24	£305.00	£305.00	02 April 2024	Standing Order
May-24	£305.00	£305.00	01 May 2024	Standing Order
Jun-24	£305.00	£305.00	10 June 2024	Standing Order
Jul-24	£320.00	£320.00	01 July 2024	Standing Order
Aug-24	£320.00	£320.00	01 August 2024	Standing Order
Sep-24	£320.00	£320.00	02 September 2024	Standing Order
Oct-24	£320.00	£320.00	01 October 2024	Standing Order
Nov-24	£320.00	£320.00	01 November 2024	Standing Order
Dec-24	£320.00	£320.00	02 December 2024	Standing Order
Jan-25	£320.00	£320.00	02 January 2025	Standing Order

Feb-25	£320.00	£320.00	03 February 2025	Standing Order
Mar-25	£320.00	£320.00	03 March 2025	Standing Order
Apr-25	£320.00	£320.00	01 April 2025	Standing Order
May-25	£320.00	£320.00	01 May 2025	Standing Order
Jun-25	£320.00	£325.00	02 June 2025	Standing Order
Jul-25	£325.00	£325.00	02 July 2025	Standing Order
Aug-25	£325.00	£325.00	04 August 2025	Standing Order
Sep-25	£325.00	£325.00	02 September 2025	Standing Order
Oct-25	£325.00	£325.00	02 October 2025	Standing Order
Nov-25	£325.00	£325.00	03 November 2025	Standing Order
Dec-25	£325.00	£325.00	02 December 2025	Standing Order
Totals	£17,747.40	£17,752.40		
Difference	£5.00	Credit		

Month	WMC	Paid	Date Paid	Payment Method
Jan-21	£265.00	£265.00	14 January 2021	Funds Transfer
Feb-21	£265.00	£265.00	03 February 2021	Funds Transfer
Mar-21	£265.00	£265.00	05 March 2021	Funds Transfer
Apr-21	£265.00	£265.00	01 April 2021	Funds Transfer
May-21	£265.00	£265.00	04 May 2021	Funds Transfer
Jun-21	£265.00	£265.00	02 June 2021	Funds Transfer
Jul-21	£278.25	£278.25	02 July 2021	Funds Transfer
Aug-21	£278.25	£278.25	04 August 2021	Funds Transfer
Sep-21	£278.25	£278.25	03 September 2021	Funds Transfer
Oct-21	£278.25	£278.25	04 October 2021	Funds Transfer
Nov-21	£278.25	£278.25	05 November 2021	Funds Transfer
Dec-21	£278.25	£278.25	02 December 2021	Funds Transfer
Jan-22	£278.25	£278.25	10 January 2022	Funds Transfer
Feb-22	£278.25	£278.25	04 February 2022	Funds Transfer
Mar-22	£278.25	£278.25	04 March 2022	Funds Transfer
Apr-22	£278.25	£278.25	04 April 2022	Funds Transfer
May-22	£278.25	£278.25	05 May 2022	Funds Transfer
Jun-22	£278.25	£278.25	06 June 2022	Funds Transfer
Jul-22	£280.00	£280.00	05 July 2022	Funds Transfer
Aug-22	£280.00	£280.00	01 August 2022	Funds Transfer
Sep-22	£280.00	£280.00	05 September 2022	Funds Transfer
Oct-22	£280.00	£280.00	13 October 2022	Funds Transfer
Nov-22	£280.00	£280.00	02 November 2022	Funds Transfer
Dec-22	£280.00	£280.00	02 December 2022	Funds Transfer
Jan-23	£280.00	£220.00	20 January 2023	Funds Transfer
		£60.00	23 January 2023	Funds Transfer
Feb-23	280.00	£280.00	31 January 2023	Funds Transfer
Mar-23	280.00	£280.00	28 February 2023	Funds Transfer
Apr-23	280.00	£280.00	31 March 2023	Funds Transfer
May-23	280.00	£280.00	02 May 2023	Funds Transfer
Jun-23	280.00	£280.00	02 June 2023	Funds Transfer
Jul-23	300.00	£300.00	03 July 2023	Funds Transfer
Aug-23	305.00	£305.00	04 August 2023	Funds Transfer
Sep-23	305.00	£305.00	04 September 2023	Funds Transfer
Oct-23	305.00	£305.00	03 October 2023	Funds Transfer
Nov-23	305.00	£305.00	06 November 2023	Funds Transfer
Dec-23	305.00	£305.00	11 December 2023	Funds Transfer
Jan-24	£305.00	£305.00	05 January 2024	Funds Transfer
Feb-24	£305.00	£305.00	09 February 2024	Funds Transfer
Mar-24	£305.00	£305.00	04 March 2024	Funds Transfer
Apr-24	£305.00	£305.00	08 April 2024	Funds Transfer
May-24	£305.00	£305.00	07 May 2024	Funds Transfer
Jun-24	£305.00	£305.00	04 June 2024	Funds Transfer
Jul-24	£320.00	£320.00	12 July 2024	Funds Transfer
Aug-24	£320.00	£320.00	12 August 2024	Funds Transfer
Sep-24	£320.00	£320.00	18 September 2024	Funds Transfer
Oct-24	£320.00	£320.00	21 October 2024	Funds Transfer
Nov-24	£320.00	£320.00	11 November 2024	Funds Transfer
Dec-24	£320.00	£320.00	04 December 2024	Funds Transfer

Jan-25	£320.00	£320.00	16 January 2025	Funds Transfer
Feb-25	£320.00	£320.00	05 February 2025	Funds Transfer
Mar-25	£320.00	£320.00	10 March 2025	Funds Transfer
Apr-25	£0.00	£0.00		
May-25	£0.00	£0.00		
Jun-25	£0.00	£0.00		
Jul-25	£0.00	£0.00		
Aug-25	£325.00	£325.00	31 July 2025	Counter Credit
Sep-25	£325.00	£325.00	01 September 2025	Standing Order
Oct-25	£325.00	£325.00	30 September 2025	Standing Order
Nov-25	£325.00	£325.00	30 October 2025	Standing Order
Dec-25	£325.00	£325.00	01 December 2025	Standing Order
Jan-26	£325.00	£325.00	30 December 2025	Standing Order
Totals	16,774.00	16,774.00		
Difference	£0.00	Credit		

Moved Out 31 March 2025
Moved In 1 August 2025

Month	WMC	Paid	Date Paid	Payment Method
Jan-21	£265.50	£265.50	04 January 2021	Standing Order
Feb-21	£265.50	£265.50	01 February 2021	Standing Order
Mar-21	£265.50	£265.50	01 March 2021	Standing Order
Apr-21	£265.50	£265.50	01 April 2021	Standing Order
May-21	£265.50	£265.50	04 May 2021	Standing Order
Jun-21	£265.50	£265.50	01 June 2021	Standing Order
Jul-21	£265.50	£265.50	01 July 2021	Standing Order
Aug-21	£265.50	£265.50	02 August 2021	Standing Order
Sep-21	£265.50	£265.50	01 September 2021	Standing Order
Oct-21	£265.50	£265.50	01 October 2021	Standing Order
Nov-21	£278.80	£278.80	01 November 2021	Standing Order
Nov-21	£53.20	£53.20	01 November 2021	Bank Transfer
Dec-21	£278.80	£278.80	01 December 2021	Standing Order
Jan-22	£278.80	£278.80	04 January 2022	Standing Order
Feb-22	£278.80	£278.80	01 February 2022	Standing Order
Mar-22	£278.80	£278.80	01 March 2022	Standing Order
Apr-22	£278.80	£278.80	01 April 2022	Standing Order
May-22	£278.80	£278.80	03 May 2022	Standing Order
Jun-22	£278.80	£278.80	01 June 2022	Standing Order
Jul-22	£278.80	£278.80	01 July 2022	Standing Order
Aug-22	£280.00	£280.00	01 August 2022	Standing Order
Sep-22	£280.00	£280.00	01 September 2022	Standing Order
Oct-22	£280.00	£280.00	03 October 2022	Standing Order
Nov-22	£280.00	£280.00	01 November 2022	Standing Order
Dec-22	£280.00	£280.00	01 December 2022	Standing Order
Jan-23	£280.00	£280.00	03 January 2023	Standing Order
Feb-23	£280.00	£280.00	01 February 2023	Standing Order
Mar-23	£280.00	£280.00	01 March 2023	Standing Order
Apr-23	£280.00	£280.00	03 April 2023	Standing Order
May-23	£280.00	£280.00	02 May 2023	Standing Order
Jun-23	£280.00	£280.00	01 June 2023	Standing Order
Jul-23	£300.00	£280.00	03 July 2023	Standing Order
		£20.00	17 July 2023	Counter Credit
Aug-23	£300.00	£300.00	01 August 2023	Standing Order
Sep-23	£300.00	£300.00	01 September 2023	Standing Order
Oct-23	£300.00	£300.00	02 October 2023	Standing Order
Nov-23	£300.00	£300.00	01 November 2023	Standing Order
Dec-23	£300.00	£300.00	01 December 2023	Standing Order
Jan-24	£300.00	£300.00	02 January 2024	Standing Order
Feb-24	£300.00	£300.00	01 February 2024	Standing Order
Mar-24	£300.00	£300.00	01 March 2024	Standing Order
Apr-24	£300.00	£300.00	02 April 2024	Standing Order
May-24	£300.00	£300.00	01 May 2024	Standing Order
Jun-24	£300.00	£320.00	03 June 2024	Standing Order
Jul-24	£320.00	£320.00	03 July 2024	Standing Order
Aug-24	£320.00	£320.00	05 August 2024	Standing Order
Sep-24	£320.00	£320.00	03 September 2024	Standing Order
Oct-24	£320.00	£320.00	03 October 2024	Standing Order
Nov-24	£320.00	£320.00	04 November 2024	Standing Order

Dec-24	£320.00	£320.00	03 December 2024	Standing Order
Jan-25	£320.00	£320.00	03 January 2025	Standing Order
Feb-25	£320.00	£320.00	03 February 2025	Standing Order
Mar-25	£320.00	£320.00	03 March 2025	Standing Order
Apr-25	£320.00	£320.00	03 April 2025	Standing Order
May-25	£320.00	£320.00	06 May 2025	Standing Order
Jun-25	£320.00	£320.00	03 June 2025	Standing Order
Jul-25	£325.00	£325.00	03 July 2025	Standing Order
Aug-25	£325.00	£325.00	04 August 2025	Standing Order
Sep-25	£325.00	£325.00	03 September 2025	Standing Order
Oct-25	£325.00	£325.00	03 October 2025	Standing Order
Nov-25	£325.00	£325.00	03 November 2025	Standing Order
Dec-25	£325.00	£325.00	03 December 2025	Standing Order
Totals	£17,687.40	£17,707.40		
Difference	£20.00	Credit		


Month	WMC	Paid	Date Paid	Payment Method
Jan-21	£216.70	£216.70	04 January 2021	Standing Order
Feb-21	£216.70	£216.70	01 February 2021	Standing Order
Mar-21	£216.70	£216.70	01 March 2021	Standing Order
Apr-21	£216.70	£216.70	01 April 2021	Standing Order
May-21	£216.70	£216.70	04 May 2021	Standing Order
Jun-21	£216.70	£216.70	01 June 2021	Standing Order
Jul-21	£226.50	£226.50	01 July 2021	Standing Order
Aug-21	£226.50	£226.50	02 August 2021	Standing Order
Sep-21	£226.50	£226.50	01 September 2021	Standing Order
Oct-21	£226.50	£226.50	01 October 2021	Standing Order
Nov-21	£226.50	£226.50	01 November 2021	Standing Order
Dec-21	£226.50	£226.50	01 December 2021	Standing Order
Jan-22	£226.50	£226.50	04 January 2022	Standing Order
Feb-22	£226.50	£226.50	01 February 2022	Standing Order
Mar-22	£226.50	£226.50	01 March 2022	Standing Order
Apr-22	£226.50	£226.50	01 April 2022	Standing Order
May-22	£226.50	£226.50	03 May 2022	Standing Order
Jun-22	£226.50	£226.50	01 June 2022	Standing Order
Jul-22	£226.50	£226.50	01 July 2022	Standing Order
Aug-22	£227.00	£227.00	01 August 2022	Standing Order
Sep-22	£227.00	£227.00	01 September 2022	Standing Order
Oct-22	£227.00	£227.00	03 October 2022	Standing Order
Nov-22	£227.00	£227.00	01 November 2022	Standing Order
Dec-22	£227.00	£227.00	01 December 2022	Standing Order
Jan-23	£227.00	£227.00	03 January 2023	Standing Order
Feb-23	£227.00	£227.00	01 February 2023	Standing Order
Mar-23	£227.00	£227.00	01 March 2023	Standing Order
Apr-23	£227.00	£227.00	03 April 2023	Standing Order
May-23	£227.00	£227.00	02 May 2023	Standing Order
Jun-23	£227.00	£227.00	01 June 2023	Standing Order
Jul-23	£250.00	£250.00	03 July 2023	Standing Order
Aug-23	£250.00	£250.00	01 August 2023	Standing Order
Sep-23	£250.00	£250.00	01 September 2023	Standing Order
Oct-23	£245.00	£245.00	02 October 2023	Standing Order
Nov-23	£245.00	£245.00	01 November 2023	Standing Order
Dec-23	£245.00	£245.00	01 December 2023	Standing Order
Jan-24	£245.00	£245.00	02 January 2024	Standing Order
Feb-24	£245.00	£245.00	01 February 2024	Standing Order
Mar-24	£245.00	£245.00	01 March 2024	Standing Order
Apr-24	£245.00	£245.00	02 April 2024	Standing Order
May-24	£245.00	£245.00	01 May 2024	Standing Order
Jun-24	£245.00	£245.00	03 June 2024	Standing Order
Jul-24	£260.00	£260.00	01 July 2024	Standing Order
Aug-24	£260.00	£260.00	01 August 2024	Standing Order
Sep-24	£260.00	£260.00	02 September 2024	Standing Order
Oct-24	£260.00	£260.00	01 October 2024	Standing Order
Nov-24	£260.00	£260.00	01 November 2024	Standing Order
Dec-24	£260.00	£260.00	02 December 2024	Standing Order
Jan-25	£260.00	£260.00	02 January 2025	Standing Order

Feb-25	£260.00	£260.00	03 February 2025	Standing Order
Mar-25	£260.00	£260.00	03 March 2025	Standing Order
Apr-25	£260.00	£260.00	01 April 2025	Standing Order
May-25	£260.00	£260.00	01 May 2025	Standing Order
Jun-25	£260.00	£260.00	02 June 2025	Standing Order
Jul-25	£265.00	£265.00	01 July 2025	Standing Order
Aug-25	£265.00	£265.00	01 August 2025	Standing Order
Sep-25	£265.00	£265.00	01 September 2025	Standing Order
Oct-25	£265.00	£265.00	01 October 2025	Standing Order
Nov-25	£265.00	£265.00	03 November 2025	Standing Order
Dec-25	£265.00	£265.00	01 December 2025	Standing Order
Totals	£14,406.70	£14,406.70		
Difference	£0.00	Credit		

Month	WMC	Paid	Date Paid	Payment Method
Dec-22	£400.00	£0.00		
Jan-23	£400.00	£400.00	10 February 2023	BACS
Feb-23	£400.00	£800.00	10 February 2023	BACS
Mar-23	£400.00	£400.00	28 February 2023	Standing Order
Apr-23	£400.00	£400.00	28 March 2023	Standing Order
May-23	£400.00	£400.00	28 April 2023	Standing Order
Jun-23	£400.00	£400.00	30 May 2023	Standing Order
Jul-23	£400.00	£400.00	28 June 2023	Standing Order
Aug-23	£400.00	£400.00	28 July 2023	Standing Order
Sep-23	£400.00	£400.00	29 August 2023	Standing Order
Oct-23	£400.00	£400.00	28 September 2023	Standing Order
Nov-23	£400.00	£400.00	30 October 2023	Standing Order
Dec-23	£425.00	£400.00	28 November 2023	Standing Order
Jan-24	£425.00	£400.00	28 December 2023	Standing Order
Feb-24	£425.00	£400.00	29 January 2024	Standing Order
Mar-24	£425.00	£400.00	28 February 2024	Standing Order
		£100.00	06 March 2024	Counter Credit
		£25.00	28 March 2024	Counter Credit
Apr-24	£425.00	£400.00	28 March 2024	Standing Order
		£25.00	29 April 2024	Counter Credit
May-24	£425.00	£400.00	29 April 2024	Standing Order
		£25.00	28 May 2024	Counter Credit
Jun-24	£425.00	£400.00	28 May 2024	Standing Order
Jul-24	£425.00	£400.00	28 June 2024	Standing Order
Aug-24	£425.00	£400.00	29 July 2024	Standing Order
Sep-24	£425.00	£475.00	02 September 2024	Standing Order
Oct-24	£425.00	£450.00	03 October 2024	Standing Order
Nov-24	£425.00	£450.00	04 November 2024	Standing Order
Dec-24	£450.00	£450.00	02 December 2024	Standing Order
Jan-25	£450.00	£450.00	03 January 2025	Standing Order
Feb-25	£450.00	£450.00	03 February 2025	Standing Order
Mar-25	£450.00	£450.00	03 March 2025	Standing Order
Apr-25	£450.00	£450.00	03 April 2025	Standing Order
May-25	£450.00	£450.00	06 May 2025	Standing Order
Jun-25	£450.00	£450.00	03 June 2025	Standing Order
Jul-25	£450.00	£450.00	03 July 2025	Standing Order
Aug-25	£450.00	£450.00	04 August 2025	Standing Order
Sep-25	£450.00	£450.00	03 September 2025	Standing Order
Oct-25	£450.00	£450.00	03 October 2025	Standing Order
Oct-25	£0.00	-£50.00	06 October 2025	BACS Transfer
Nov-25	£450.00	£450.00	03 November 2025	Standing Order
Dec-25	£460.00	£460.00	03 December 2025	Standing Order
Total	£15,760.00	£15,760.00		
Difference	£0.00	Credit		

Month	WMC	Paid	Date Paid	Payment Method
Dec-22	£400.00	£400.00	02 December 2022	Cash
Jan-23	£400.00	£400.00	04 January 2023	Standing Order
Feb-23	£400.00	£400.00	01 February 2023	Standing Order
Mar-23	£400.00	£400.00	01 March 2023	BACS
Apr-23	£400.00	£400.00	03 April 2023	Standing Order
May-23	£400.00	£400.00	02 May 2023	Standing Order
Jun-23	£400.00	£400.00	01 June 2023	Standing Order
Jul-23	£400.00	£400.00	07 July 2023	BACS
Aug-23	£400.00	£100.00	04 August 2023	BACS
Sep-23	£400.00	£700.00	25 August 2023	BACS
Oct-23	£400.00	£400.00	02 October 2023	BACS
Nov-23	£400.00	£400.00	01 November 2023	Standing Order
Dec-23	£400.00	£425.00	29 November 2023	Standing Order
Jan-24	£425.00	£425.00	29 December 2023	Standing Order
Feb-24	£425.00	£425.00	29 January 2024	Standing Order
Mar-24	£425.00	£425.00	29 February 2024	Standing Order
Apr-24	£425.00	£425.00	02 April 2024	Standing Order
May-24	£425.00	£425.00	29 April 2024	Standing Order
Jun-24	£425.00	£425.00	03 June 2024	Standing Order
Jul-24	£425.00	£50.00	15 July 2024	BACS
Aug-24	£425.00	£425.00	22 July 2024	BACS
Sep-24	£425.00	£475.00	29 August 2024	BACS
Oct-24	£425.00	£750.00	20 September 2024	BACS
Nov-24	£425.00	£425.00	23 October 2024	BACS
Dec-24	£425.00	£450.00	25 November 2024	BACS
Jan-25	£450.00	£450.00	29 January 2025	BACS
Feb-25	£450.00	£450.00	21 February 2025	BACS
Mar-25	£450.00	£450.00	21 March 2025	BACS
Apr-25	£450.00	£450.00	22 April 2025	BACS
May-25	£450.00	£450.00	22 May 2025	BACS
Jun-25	£450.00	£400.00	20 June 2025	BACS
Jul-25	£450.00	£0.00		
Aug-25	£450.00	£900.00	01 August 2025	BACS
Sep-25	£450.00	£450.00	26 August 2025	BACS
Oct-25	£450.00	£450.00	01 October 2025	Funds Transfer
Nov-25	£450.00	£450.00	03 November 2025	Funds Transfer
Dec-25	£460.00	£460.00	21 November 2025	Funds Transfer
Total	£15,710.00	£15,710.00		
Difference	0.00	Credit		

Swavesey Fire Relief CIO							
Section B		Statement of assets and liabilities at the year end					
B1	Cash funds					Total 2025	Last year 2024
						£	£
B1.1	Final bank balance as per Account Book, including uncleared items					£83,166.42	59,747.07
B1.2	Reconciliation of final bank balance from Account Book to bank statement						
	<u>Bank statement</u> total at year end	£83,166.42					
	Plus amounts paid in to bank but not cleared	-					
	Total (should equal balance at B1.1)	£83,166.42					
	Interest						
B1.3	Savings / deposit account balance					£41,471.62	40,932.93
B1.4	Petty cash in hand					-	-
	Total cash funds					£124,638.04	100,680.00
B2	Investments (if any)					-	-
B3	Debtors						-

INDEPENDENT FINANCIAL EXAMINER'S REPORT	
To the Trustees of:	Swavesey Fire Relief CIO
Charity number (if registered):	1190054
<p>I report on the Receipts and Payments Accounts set out on the attached Financial Statement pages 1-3 for the above named charity for the year ended 31st December 2025</p> <p>Respective responsibilities of trustees and examiner The trustees are responsible for the preparation of the accounts. The 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.</p> <p>Having satisfied myself that the charity is eligible for independent examination, it is my responsibility to:</p> <ul style="list-style-type: none"> • 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. <p>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 next statement.</p> <p>Independent Examiner's Statement In connection with my examination no matter has come to my attention:</p> <ol style="list-style-type: none"> 1. which gives me reasonable cause to believe that, in any material respect, the requirements: <ul style="list-style-type: none"> • to keep accounting records in accordance with Section 130 of the Charities Act 2011; and • to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act <p>have not been met; or</p> 2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached. <p>Comments:</p>	
Signed:	
	Date: 9th February 2026
Name: BRIDGET HENDRY	
Address: 33 WALLMANS LANE, SWAVESEY, CAMBRIDGE CB24 4QY	

SWAVESEY FIRE RELIEF CIO

England & Wales - Charity number 1190054

Accounts

Annual report for 2024 of the Trustees of the Swavesey Fire Relief CIO

Registered Charity No. 1190054

1. **Charity Correspondent:** Mr John Pook, 11 Market Street, Swavesey, Cambridge CB24 4QG.

2. **Bank:** Barclays Bank plc, Chesterton Road, Cambridge.

3. The properties are known locally as Frere Cottages.

4. **Object of the Charity:**

The Swavesey Fire Relief Fund was established by a scheme of 24th February 1914 to buy land on which to build and manage four cottages suitable for the occupation of poor persons resident in Swavesey, but in receipt of a secure income. Preference was to be given to those who had been rendered homeless by the major fire of March 1913. If a cottage is not required for occupation as thus outlined, the Trustees are empowered to let the cottage for the time being for the best charge that can reasonably be obtained. The cottages are designated as almshouses and residents as licensees not tenants. They pay weekly maintenance contributions (WMCs) not rent.

The object of the charity was unchanged when the Swavesey Fire Relief CIO was updated from June 22nd.2020.

This Annual Report covers the full year for the Charity from January 1st. 2024 to December 31st. 2024.

5. **Trustees during 2024**

Mr John Pook (Chairman and Representative Trustee)

Mr James Dodson (Representative Trustee)

Mr Stuart Faben (Representative Trustee)

Mr Clive Barnes (Co-optative Trustee) – June 2019

Mr Jonathan Benson (Representative Trustee) from June 2020

Mr Martin Herrington (Co-optative Trustee/Representative Trustee) from December 2020

Mrs. Mary Adams (Co-optative Trustee) from March 2023

The Trustees met on Tuesday 12th November 2024 and agreed to changes to the trustees from that meeting.

Mr John Pook retired as chairman and as a Trustee.

Ms Rachel Vollerthun was appointed as a Representative Trustee (Parish Council)

Mrs Mary Evans ceased to act as a Trustee but will continue to support the Trustees.

Ms. Shirley Parker has been appointed as a Trustee, (Co – optative) and will act as Secretary.

Representative Trustees are appointed by Swavesey Parish Council and The Parochial Church Council of St Andrews Church Swavesey

6. **Work of the Charity in 2024**

During 2024 the original cottages provided housing for four single people as licensees in view of their need for accommodation. Two new single cottages were completed and occupied by two single people in December 2022 and continued in occupation throughout 2024. WMC payments were reviewed and increased to reflect the increased rate in inflation during the year. All the residents occupy the cottages under a license agreement in accordance with the

guidance provided by the Almshouse Association. All the residents meet the requirements set out in the objects of the charity.

Various minor maintenance works and grounds maintenance have been carried out.

Settlement to one of the cottages is subject to a claim with the Charity's insurance company. The repairs to the cottages have been subject to delays by the insurance company and the Trustees have sought resolution through the Financial Ombudsman Service. Work to remedy the settlement to 34 Station Road, the cottage affected by the settlement has now been completed but there remains work to resolve settlement affecting the drains which was subject to a complaint to the Ombudsman. This has now been resolved and awaits further action to carry out remedial work by the insurer.

Plans are progressing to improve the insulation and to install solar panels to the original cottages.

7. Public Benefit

In carrying out the work, Trustees have had due regard to the Charity Commission's Public Benefit Guidance when exercising any powers or duties to which the guidance is relevant.

John Pook, Chairman (to November 14th. 2024)

Swavesey Fire Relief CIO									
Section B							Statement of assets and liabilities at the year end		
B1	Cash funds						Total 2024	Last	
							£		
B1.1	Final bank balance as per Account Book, including uncleared items						£59,747.07		
B1.2	Reconciliation of final bank balance from Account Book to bank statement								
	Bank statement total at year end	£100,680.00							
	Plus amounts paid in to bank but not cleared	-							
	Total (should equal balance at B1.1)	£100,680.00							
	Interest								
B1.3	Savings / deposit account balance						£40,932.93		
B1.4	Petty cash in hand						-		
	Total cash funds						£100,680.00		
B2	Investments (if any)						-		
B3	Debtors						-		

INDEPENDENT FINANCIAL EXAMINER'S REPORT						
To the Trustees of:			Swavesey Fire Relief CIO			
Charity number (if registered):			1190054			
<p>I report on the Receipts and Payments Accounts set out on the attached Financial Statement pages 1-3 for the above charity for the year ended</p> <p>Respective responsibilities of trustees and examiner The trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.</p> <p>Having satisfied myself that the charity is eligible for independent examination, it is my responsibility to:</p> <p>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 Act; and state whether particular matters have come to my attention.</p> <p>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 of the trustees. 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 for 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 next statement.</p> <p>Independent Examiner's Statement In connection with my examination no matter has come to my attention, (other than disclosed below*):</p> <p>which gives me reasonable cause to believe that, in any material respect, the requirements:</p> <p>to keep accounting records in accordance with Section 130 of the Charities Act 2011; and to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act 2011 have not been met; or</p> <p>to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.</p> <p><i>*Please delete the words in brackets if they do not apply.</i></p> <p>Comments:</p>						
Signed:			Date:			
Name:						
Address:						

year 2023
£
81,569.76
-
81,569.76
-
50.00

Bank Reconciliation

Community Account

Opening Balance	£41,243.46
Total Income	£33,452.04
Total Expenditure	£14,948.43
Total Transfers out to Savings Account	£0.00
Bank Statement Check	£59,747.07
Closing Amount on 31 Dec 2024	£59,747.07

Savings Account

Opening Balance	£40,326.30
Interest	£606.63
Bank Statement Check	£40,932.93
Closing Amount on 31 Dec 2024	£40,932.93

Total Cash At Bank £100,680.00

Existing Commitments

Total £0.00

Total Cash Available £100,680.00

Tuesday, December 31, 2024

INCOME

£1,980.00	Jan-24
£2,230.00	Feb-24
£2,180.00	Mar-24
£7,664.44	Apr-24
£1,580.00	May-24
£2,000.00	Jun-24
£2,095.00	Jul-24
£2,044.71	Aug-24
£2,445.00	Sep-24
£2,095.00	Oct-24
£2,120.00	Nov-24
£5,017.89	Dec-24
<u>£33,452.04</u>	

Tuesday, December 31, 2024

FRERE COTTAGES - FINANCIAL STATEMENT - AS AT:

31 December 2024

(a)	(b)	(c)	(d)
1	CASH AT BANK		
2	Current Account	£59,747.07	
3	Savings Account	£40,932.93	
4	Total Cash at Bank (C2+C3)	£100,680.00	
5			
6	INCOME		
7	Income from Licensees 2024	£23,770.00	
8	Donation	£250.00	
9	Compensation from RSA	£8,582.33	
10	Refund from Insurance Brokers	£49.71	
11	Compensation from RSA	£800.00	
12	Total Income for 2024 (C7+C8+C9+C10+C11)	£33,452.04	
13	EXPENDITURE		
14			
15	Total Expenditure for 2024	£14,948.43	See list below
16	Excess of Income over Expenditure (C12-C15)	£18,503.61	£9,121.28
17	COMMITTED EXPENDITURE (Not passed through Bank Account)		
18	Microsoft Basic Business Plan	£162.36	
19			
20	Total committed Expenditure	£162.36	
21			
22	Total Cash Available (C7-C20)	£100,517.64	

Notes: **1. Weekly Maintenance Payments.**

2. Income in 2024

Income from Maintenance Charges	£23,770.00
Other income	£9,682.04
	£33,452.04

3. Expenditure in 2024

Hibbitt & Sons - John Shep Plaque	£567.11
Entire Group Ltd - Replace Water Heater at No 34	£2,116.36
Entire Group Ltd - Repair water leak in floor No 34	£108.00

Entire Group Ltd - New immersion heater for No 34	£108.00
Edwin Parish - Trimming of Leylandii	£130.00
Kilborn & Sons - Double socket outlet at No 32	£102.72
Adam Harvey-Grass Cutting	£50.00
TN Walsh - Repair to tap No 34	£60.00
Kathy Cooper - Compensation	£500.00
Adam Harvey - INV 1214 Grass Cutting	£50.00
Entire - Replace hot tap in bath No 34	£290.45
Adam Harvey-Grass Cutting	£50.00
Entire Gp Ltd- Replace Water Heater at No 30	£1,895.28
Grout Insurance	£1,118.86
Entire Gp Ltd- Replace washing machine valve	£124.90
Adam Harvey-Grass Cutting	£50.00
Adam Harvey-Grass Cutting	£50.00
Entire Gp Ltd- Replace Water Heater at No 32	£1,895.28
Adam Harvey-Grass Cutting & Weeding	£80.00
Almshouse Association Courses - Shirley & Rachel	£210.00
Trubuild - Insurance Claim Excess	£500.00
Adam Harvey-Grass Cutting & Weeding	£50.00
J Kilborn & Son Ltd - Heater to No 30 & Repair to Dehumidifier	£847.73
Entire Gp Ltd- Replace Water Heater at No 28	£1,895.28
Kathy Cooper - Accomodation/Insurance Excess	£500.00
Adam Harvey-Grass Cutting & Weeding	£105.00
Terry's Electrical Services - Replace pendant 1 Frere Gardens	£36.00
Adam Harvey-Grass Cutting & Weeding	£75.00
Thye Almshouse Association	£353.00
J Kilborn & Son Ltd - Treplace Heaters x 3 to No 30	£1,029.46
Total	£14,948.43

SAVINGS ACCC

Bank: Barclays
Account Name: Swavesey FI EDS
Sort Code: 20-17-35
Account Number: 30426601
Starting Balance: £40,326.30
Closing Balance:

Income

Date	Description
###	Interest
###	Interest
###	Interest
###	Interest

Transfers

Date	Description

BUNTS 2024

	Income
	£150.81
	£151.37
	£151.94
	£152.51
B1.1 Total Income	£606.63

	Amount
B1.2 Total General Expenditure	£0.00
Total in Savings Account	£40,932.93

RECEIPTS 2024

Income not cleared through Bank:

Date	Description

|

28 Station Road - John Hutchison			
Month	Date Paid	Amount	Remarks
January 24	02 Jan	£305.00	
February 24	01 Feb	£305.00	
March 24	01 Mar	£305.00	
April 24	02 Apr	£305.00	
May 24	01 May	£305.00	
June 24	10 Jun	£305.00	
July 24	01 Jul	£320.00	
August 24	01 Aug	£320.00	
September 24	02 Sep	£320.00	
October 24	01 Oct	£320.00	
November 24	01 Nov 24	£320.00	
December 24	02 Dec 24	£320.00	
Total		£3,750.00	

34 Station Road - Kathy Cooper			
Month	Date Paid	Amount	Remarks
January 24	02 Jan	£245.00	
February 24	01 Feb	£245.00	
March 24	01 Mar	£245.00	
April 24	02 Apr	£245.00	
May 24	01 May	£245.00	
June 24	03 Jun	£245.00	
July 24	01 Jul	£260.00	
August 24	01 Aug	£260.00	
September 24	02 Sep	£260.00	
October 24	01 Oct	£260.00	

November 24	01 Nov	£260.00	
December 24	02 Dec	£260.00	
	Total	£3,030.00	

A1.2 Total Maintenance Charges	£23,770.00
---------------------------------------	-------------------

Debtors

Date	Description
December 23	Rent Shortfall for 1 Frere Gardens - £400 Paid
January 24	Rent Shortfall for 1 Frere Gardens - £400 Paid
February 24	Rent Shortfall for 1 Frere Gardens - £400 Paid
March 24	Rent Shortfall for 1 Frere Gardens - £400 Paid
May 24	Rent Shortfall for 1 Frere Gardens - £400 Paid
July 24	Rent Shortfall for 1 Frere Gardens - £400 Paid
August 24	Rent Shortfall for 1 Frere Gardens - £400 Paid
August 24	Rent Shortfall for 2 Frere Gardens - £50 Paid
September 24	Rent Shortfall for 2 Frere Gardens - £100 Paid
	Total Amounts (

Other Income

Date	Description
Wednesday, February 14, 2024	Jeremy Newsum Donation
Thursday, March 21, 2024	Ombudsman's Compensation Award
Tuesday, April 23, 2024	Insurance Claim - Loss of Income
Monday, August 05, 2024	Grouts- Insurance Overpayment
Wednesday, August 21, 2024	Ombudsman's Compensation Award
Thursday, December 05, 2024	Insurance Claim - Loss of Income

Total Income	£33,452.04
---------------------	-------------------

	Invoice No	Payment
	A1.1 Total Committed Income	£0.00

Maintenance Charges

30 Station Road - Michael Baker			
Month	Date Paid	Amount	Remarks
January 24	05 Jan	£305.00	
February 24	09 Feb	£305.00	
March 24	04 Mar	£305.00	
April 24	08 Apr	£305.00	
May 24	07 May	£305.00	
June 24	04 Jun	£305.00	
July 24	12 Jul	£320.00	
August 24	12 Aug	£320.00	
September 24	18 Sep	£320.00	
October 24	21 Oct	£320.00	
November 24	11 Nov	£320.00	
December 24	04 Dec	£320.00	
	Total	£3,750.00	

1 Frere Gardens - Beverly Mannion			
Month	Date Paid	Amount	Remarks
February 24	29 Jan	£400.00	£425.00
March 24	28 Feb	£400.00	£425.00
	06 Mar	£100.00	£0.00
April 24	28 Mar	£425.00	£425.00
May 24	29 Apr	£400.00	£425.00
	29 Apr	£25.00	£0.00
June 24	28 May	£400.00	£425.00
	28 May	£25.00	£0.00
July 24	28 Jun	£400.00	£425.00
August 24	29 Jul	£400.00	£425.00

September 24	02 Sep	£475.00		£425.00
October 24	03 Oct	£450.00	£50 Overpayment	£425.00
November 24	04 Nov	£450.00	£50 Overpayment	£425.00
December 24	02 Dec	£450.00		
January 25				
	Total	£4,800.00		£4,250.00
				£550.00

5100

		Arrears	Payments	Remarks
		£25.00	£25.00	Paid 5 Mar 24
		£25.00	£25.00	Paid 5 Mar 24
		£25.00	£25.00	Paid 5 Mar 24
		£25.00	£25.00	Paid 5 Mar 24
		£25.00	£25.00	Paid 29 Apr 24
		£25.00	£25.00	Paid 2 Sep 24
		£25.00	£25.00	Paid 2 Sep 24
		£375.00	£375.00	Paid 29 Aug 24
		£325.00	£325.00	Paid 20 Sep 24
Owed	Totals	£875.00	£875.00	
		£0.00		

	Receipt No	Total paid into bank
		£250.00
		£500.00
		£5,234.44
		£49.71
		£300.00
		£3,347.89
	A1.3 Total Committed Income	£9,682.04

32 Station Road - Jody Coulson			
Month	Date Paid	Amount	Remarks
January 24	02 Jan	£300.00	
February 24	01 Feb	£300.00	
March 24	01 Mar	£300.00	
April 24	02 Apr	£300.00	
May 24	01 May	£300.00	
June 24	03 Jun	£320.00	
July 24	03 Jul	£320.00	
August 24	05 Aug	£320.00	
September 24	03 Sep	£320.00	
October 24	03 Oct	£320.00	
November 24	04 Oct	£320.00	
December 24	03 Dec	£320.00	
	Total	£3,740.00	

2 Frere Gardens - Paul Taylor			
Month	Date Paid	Amount	Remarks
February 24	29 Jan	£425.00	£425.00
March 24	29 Feb	£425.00	£425.00
April 24	02 Apr	£425.00	£425.00
May 24	29 Apr	£425.00	£425.00
June 24	03 Jun	£425.00	£425.00
July 24	15 Jul	£50.00	£425.00
	22 Jul	£425.00	£0.00
August 24	29 Aug	£475.00	£425.00
September 24	20 Sep	£750.00	£425.00
October 24	23 Oct	£425.00	£425.00

November 24	25 Nov	£450.00		£450.00
December 24				
January 25				
	Total	£4,700.00		£4,275.00
				£425.00 Credit

Credit

5100

EXPENDITURE 2024

Committed Expenditure not cleared through Bank:

Date	Description	Type	Invoice No	Amount	Remarks
	Microsoft Basic Business Plan			£162.36	not yet paid
B1.1 Total Committed Expenditure				£162.36	

General Expenditure

Date	Description	Invoice No	Type	Serial No	Amount	Remarks
Monday, January 29, 2024	Hibbitt & Sons - John Shep Plaque	22216	New Cottages	1	£567.11	
Friday, March 01, 2024	Entire Group Ltd - Replace Water Heater at No 34	18648	Maintenance	2	£2,116.36	
Friday, March 01, 2024	Entire Group Ltd - Repair water leak in floor No 34	18637	Maintenance	3	£108.00	
Monday, March 11, 2024	Entire Group Ltd - New immersion heater for No 34	18649	Maintenance	4	£108.00	
Monday, March 11, 2024	Edwin Parish - Trimming of Leylandii	40	Gardening	5	£130.00	
Monday, March 25, 2024	Kilborn & Sons - Double socket outlet at No 32	1955	Maintenance	6	£102.72	
Tuesday, April 02, 2024	Adam Harvey-Grass Cutting	1198	Gardening	7	£50.00	
Monday, April 08, 2024	TN Walsh - Repair to tap No 34	N/A	Maintenance	8	£60.00	
Tuesday, April 30, 2024	Kathy Cooper - Compensation	N/A	Compensation	9	£500.00	
Friday, May 03, 2024	Adam Harvey - INV 1214 Grass Cutting	1214	Gardening	10	£50.00	
Monday, May 20, 2024	Entire - Replace hot tap in bath No 34	18872	Maintenance	11	£290.45	
Thursday, June 06, 2024	Adam Harvey-Grass Cutting	1232	Gardening	12	£50.00	
Monday, July 01, 2024	Entire Gp Ltd- Replace Water Heater at No 30	19043	Maintenance	13	£1,895.28	
Monday, July 01, 2024	Grout Insurance	50445	Insurance	14	£1,118.86	overpaid, but returned 5/8
Wednesday, July 03, 2024	Entire Gp Ltd- Replace washing machine valve	19028	Maintenance	15	£124.90	
Wednesday, July 03, 2024	Adam Harvey-Grass Cutting	1242	Gardening	16	£50.00	
Friday, August 02, 2024	Adam Harvey-Grass Cutting	1264	Gardening	17	£50.00	
Friday, August 02, 2024	Entire Gp Ltd- Replace Water Heater at No 32	19169	Maintenance	18	£1,895.28	
Friday, August 23, 2024	Adam Harvey-Grass Cutting & Weeding	1285	Gardening	19	£80.00	
Monday, September 09, 2024	Almshouse Association Courses - Shirley & Rachel	N/A	Course	20	£210.00	
Tuesday, September 17, 2024	Trubuild - Insurance Claim Excess	N/A	Insurance Excess	21	£500.00	
Wednesday, September 25, 2024	Adam Harvey-Grass Cutting & Weeding	1308	Gardening	22	£50.00	
Friday, October 04, 2024	J Kilborn & Son Ltd - Heater to No 30 & Repair to Dehumidifier	2045	Maintenance	23	£847.73	
Tuesday, October 08, 2024	Entire Gp Ltd- Replace Water Heater at No 28	18946	Maintenance	24	£1,895.28	
Monday, October 21, 2024	Kathy Cooper - Accomodation/Insurance Excess	N/A	Insurance Excess	24	£500.00	
Wednesday, November 06, 2024	Adam Harvey-Grass Cutting & Weeding	1349	Gardening	25	£105.00	
Saturday, November 16, 2024	Terry's Electrical Services - Replace pendant 1 Frere Gardens	9980	Maintenance	26	£36.00	
Monday, December 02, 2024	Adam Harvey-Grass Cutting & Weeding	1369	Gardening	27	£75.00	
Saturday, December 07, 2024	Thye Almshouse Association	M1258	Subscriptions	28	£353.00	
Saturday, December 21, 2024	J Kilborn & Son Ltd - To replace Heaters x 3 to No 30	2092	Maintenance	29	£1,029.46	
B1.2 Total General Expenditure					£14,948.43	

Transfers to Savings Account

Date	Description	Type	Invoice No	Transfer Out	Remarks

B1.3 Total Transfers out £0.00

Total Expenditure £14,948.43

Swavesey Fire Relief CIO							
Section B				Statement of assets and liabilities at the year end			
B1	Cash funds			Total 2024		Last year 2023	
				£		£	
B1.1	Final bank balance as per Account Book, including uncleared items			£59,747.07		81,569.76	
B1.2	Reconciliation of final bank balance from Account Book to bank statement						
	Bank statement total at year end	£100,680.00					
	Plus amounts paid in to bank but not cleared	-					
	Total (should equal balance at B1.1)	£100,680.00					
	Interest						
B1.3	Savings / deposit account balance			£40,932.93			
B1.4	Petty cash in hand			-		-	
	Total cash funds			£100,680.00		81,569.76	
B2	Investments (if any)			-		-	
B3	Debtors			-		50.00	

INDEPENDENT FINANCIAL EXAMINER'S REPORT

To the Trustees of: **Swavesey Fire Relief CIO**

Charity number (if registered): **1190054**

I report on the Receipts and Payments Accounts set out on the attached Financial Statement pages 1-3 for the above named charity for the year ended **31 DECEMBER 2024**

Respective responsibilities of trustees and examiner

The trustees are responsible for the preparation of the accounts. The 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.

Having satisfied myself that the charity is eligible for independent examination, 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 next statement.

Independent Examiner's Statement

In connection with my examination no matter has come to my attention, (~~other than disclosed below~~):

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 Charities Act 2011; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities 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.

**Please delete the words in brackets if they do not apply.*

Comments:

Signed: **Brenda**

Date: **27/02/25**

Name: **BRIDGET HENDRY**

Address: **33 WALLMAN'S LANE
SWAVESY CAMBRIDGE CB24 4BY**

SWAVESEY FIRE RELIEF CIO

England & Wales - Charity number 1190054

Accounts

Annual report for 2023 of the Trustees of the Swavesey Fire Relief CIO

(known locally as Frere Cottages).
1190054

Registered Charity No.

1. Charity Correspondent

Mr John Pook

11 Market Street, Swavesey

Cambridge CB24 4QG

2. Bank

Barclays Bank plc
Chesterton Road, Cambridge

3. Object of the Charity

The Swavesey Fire Relief Fund was established by a scheme of 24th February 1914 to buy land on which to build and manage four cottages suitable for the occupation of poor persons resident in Swavesey, but in receipt of a secure income. Preference was to be given to those who had been rendered homeless by the major fire of March 1913. If a cottage is not required for occupation as thus outlined, the Trustees are empowered to let the cottage for the time being for the best charge that can reasonably be obtained. The cottages are designated as almshouses and residents as licensees not tenants. They pay weekly maintenance contributions (WMCs) not rent.

The object of the charity was unchanged when the Swavesey Fire Relief CIO was updated from June 22nd.2020.

This Annual Report covers the full year for the Charity from January 1st. 2023 to December 31st. 2023.

4. Trustees during 2023

Mr John Pook (Chairman and Representative Trustee)

Mr James Dodson (Representative Trustee)

Mr Stuart Faben (Representative Trustee)

Mr Clive Barnes (Co-optative Trustee) - June 2019

Ms Bridget Lofts (Representative Trustee) - March 2019 to March 2023

Mr Jonathan Benson (Representative Trustee) from June 2020

Mr M S Herrington (Co-optative Trustee/Representative Trustee) from December 2020

Mrs. Mary Adams (Co-optative Trustee) from March 2023

Representative Trustees are appointed by Swavesey Parish Council and The Parochial Church Council of St Andrews Church Swavesey. Martin Herrington became a representative Trustee in place of Ms Bridget Lofts for St Andrews Church in March 2023

5. Work of the Charity in 2023

During 2023 the original cottages provided housing for four single people as licensees in view of their need for accommodation. Two new single cottages were completed and occupied by two single People in December 2022 and continued in occupation throughout 2023. The Charity took full responsibility for the cottages from the building contractors from December. WMC payments were reviewed and increased to reflect the increased rate in inflation during the year. All the residents occupy the cottages under a license agreement in accordance with the guidance provided by the Almshouse Association. All the residents meet the requirements set out in the objects of the charity.

Various minor maintenance works and grounds maintenance have been carried out.

Settlement to one of the cottages is subject to an ongoing claim with the Charity's insurance company. The repairs to the cottages have been subject to delays by the insurance company and the Trustees are seeking resolution through the Financial Ombudsman Service.

The Trustees acknowledged their gratitude to John Shepperson BM fixed a granite plaque to mark his generous donation resulting in the building of the new cottages.

6. Public Benefit

In carrying out the work, Trustees have had due regard to the Charity Commission's Public Benefit Guidance when exercising any powers or duties to which the guidance is relevant.

John Pook, Chairman

Swavesey Fire Relief CIO							
Section B				Statement of assets and liabilities at the year end			
B1	Cash funds			Total 2023		Last year 2022	
				£		£	
B1.1	Final bank balance as per Account Book, including uncleared items			£41,243.46		67,576.68	
B1.2	Reconciliation of final bank balance from Account Book to bank statement						
	Bank statement total at year end	£41,243.46					
	Plus amounts paid in to bank but not cleared	-					
	Total (should equal balance at B1.1)	£41,243.46					
	Interest						
B1.3	Savings / deposit account balance			£40,326.30		7,678.24	
B1.4	Petty cash in hand			-		-	
	Total cash funds			£81,569.76		75,254.92	
B2	Investments (if any)			-		-	
B3	Debtors			50.00		400.00	

INDEPENDENT FINANCIAL EXAMINER'S REPORT

To the Trustees of: Swavesey Fire Relief CIO

Charity number (if registered): 1190054

I report on the Receipts and Payments Accounts set out on the attached Financial Statement pages 1-3 for the above named charity for the year ended ...**31 DECEMBER 2023**

Respective responsibilities of trustees and examiner

The trustees are responsible for the preparation of the accounts. The 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.

Having satisfied myself that the charity is eligible for independent examination, 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 next statement.

Independent Examiner's Statement

In connection with my examination no matter has come to my attention, (~~other than disclosed below~~):

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 Charities Act 2011; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

have 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.

**Please delete the words in brackets if they do not apply.*

Comments:

Signed: *Bridget Hendry*

Date: *25/02/2024*

Name: *BRIDGET HENDRY*

Address: *33 WALLMANS LANE
SWAVESEY CAMBS CB24 40Y*

SWAVESEY FIRE RELIEF CIO

England & Wales - Charity number 1190054

Accounts

Annual report for 2022 of the Trustees of the Swavesey Fire Relief CIO

(known locally as Frere Cottages).
No. 1190054

Registered Charity

1. Charity Correspondent

Mr John Pook

11 Market Street, Swavesey

Cambridge CB24 4QG

2. Bank

Barclays Bank plc
Chesterton Road, Cambridge

3. Object of the Charity

The Swavesey Fire Relief Fund was established by a scheme of 24th February 1914 to buy land on which to build and manage a number of cottages suitable for the occupation of poor persons resident in Swavesey, but in receipt of a secure income. Preference was to be given to those who had been rendered homeless by the major fire of March 1913. If a cottage is not required for occupation as thus outlined, the Trustees are empowered to let the cottage for the time being for the best charge that can reasonably be obtained. The cottages are designated as almshouses and residents as licensees not tenants. They pay weekly maintenance contributions (WMCs) not rent.

The object of the charity was unchanged when the Swavesey Fire Relief CIO was updated from June 22nd.2020.

This Annual Report covers the full year for the Charity from January 1st. 2022 to December 31st 2022.

4. Trustees during 2022

Mr John Pook (Chairman and Representative Trustee)

Mr James Dodson (Representative Trustee)

Mr Stuart Faben (Representative Trustee)

Mr Clive Barnes (Co-optative Trustee) - June 2019

Ms Bridget Lofts (Representative Trustee) - March 2019

Mr Jonathan Benson (Representative Trustee) from June 2020

Mr M S Herrington (Co-optative Trustee) from December 2020

Representative Trustees are appointed by Swavesey Parish Council and The Parochial Church Council of St Andrews Church Swavesey.

Mr Herrington took over the role of treasurer from Mr Pook

5. Work of the Charity in 2022

During 2022 the original cottages provided housing for four single people as licensees in view of their need for accommodation. WMC payments were reviewed maintained at their existing level given the impact of the COVID pandemic.

Various minor maintenance works and grounds maintenance have been carried out. Settlement to one of the cottages is subject to an ongoing claim and being resolved by the Charity's insurance company.

The Trustees received a generous offer of financial support in 2018 to develop the large garden to the rear of the site to provide two new one bedroom single storey cottages to meet the need for affordable accommodation in Swavesey in accordance with the Trust's aims. The Trustees sought and obtained planning permission for two additional cottages to be constructed in November 2020. The Trustees commissioned Nick Phillips Architects to take the design forward and obtain tenders to build the new cottages. A Swavesey building contractor, Dean and Dean, submitted a successful tender and the two new cottages were completed and occupied on December 1st 2022.

Two new single residents were selected and they signed the licenses to occupy the cottages. They both met the requirements set out in the object of the charity.

From 2020 the Trustees have updated the charitable status of the Frere Cottages to a CIO (Incorporated Charity Status). The Charity was registered by the Charity Commission on June 22nd 2020.

6. Public Benefit

In carrying out the work, Trustees have had due regard to the Charity Commission's Public Benefit Guidance when exercising any powers or duties to which the guidance is relevant.

John Pook, Chairman

Swavesey Fire Relief CIO							
Section B		Statement of assets and liabilities at the year end					
B1	Cash funds				Total 2022	Last year 2021	
					£	£	
B1.1	Final bank balance as per Account Book, including uncleared items				67,576.68	429,083.88	
B1.2	<i>Reconciliation of final bank balance from Account Book to bank statement</i>						
	Bank statement total at year end	67,576.68					
	Plus amounts paid in to bank but not cleared	-					
	Total (should equal balance at B1.1)	67,576.68					
	Interest						
B1.3	Savings / deposit account balance				7,678.24	7,670.83	
B1.4	Petty cash in hand				-	-	
	Total cash funds				75,254.92	436,754.71	
B2	Investments (if any)				-	-	
B3	Debtors				400.00	-	

INDEPENDENT FINANCIAL EXAMINER'S REPORT

To the Trustees of: Swavesey Fire Relief CIO

Charity number (if registered): 1190054

I report on the Receipts and Payments Accounts set out on the attached Financial Statement pages 1-3 for the above named charity for the year ended ...**31 DECEMBER 2022**

Respective responsibilities of trustees and examiner

The trustees are responsible for the preparation of the accounts. The 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.

Having satisfied myself that the charity is eligible for independent examination, 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 next statement.

Independent Examiner's Statement

In connection with my examination no matter has come to my attention, (~~other than disclosed below~~).

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 Charities Act 2011; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

have 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.

**Please delete the words in brackets if they do not apply.*

Comments:

Signed: *Bridget Hendry*

Date: 14/01/22

Name: BRIDGET HENDRY

Address: 33 WAUMANS LANE
SWAVESY CAMBS CB24 4DY

SWAVESEY FIRE RELIEF CIO

England & Wales - Charity number 1190054

Accounts

Annual report for 2021 of the Trustees of the Swavesey Fire Relief CIO

(known locally as Frere Cottages).
No. 1190054

Registered Charity

1. Charity Correspondent

Mr John Pook

11 Market Street, Swavesey

Cambridge CB24 4QG

2. Bank

Barclays Bank plc
Chesterton Road, Cambridge

3. Object of the Charity

The Swavesey Fire Relief Fund was established by a scheme of 24th February 1914 to buy land on which to build and manage a number of cottages suitable for the occupation of poor persons resident in Swavesey, but in receipt of a secure income. Preference was to be given to those who had been rendered homeless by the major fire of March 1913. If a cottage is not required for occupation as thus outlined, the Trustees are empowered to let the cottage for the time being for the best charge that can reasonably be obtained. The cottages are designated as almshouses and residents as licensees not tenants. They pay weekly maintenance contributions (WMCs) not rent.

The object of the charity was unchanged when the Swavesey Fire Relief CIO was updated from June 22nd.2020.

This Annual Report covers the full year for both Charities from January 1st. 2021 to December 31st 2021.

4. Trustees during 2021

Mr John Pook (Chairman and Representative Trustee)

Mrs Jill Holland (Hon. Secretary, Treasurer and Co-optative Trustee)

Mr James Dodson (Representative Trustee)

Mr Stuart Faben (Representative Trustee)

Mr Clive Barnes (Co-optative Trustee) - June 2019

Ms Bridget Lofts (Representative Trustee) - March 2019

Mr Jonathan Benson (Representative Trustee) from June 2020

Mr M S Herrington (Co-optative Trustee) from December 2020

Representative Trustees are appointed by Swavesey Parish Council and The Parochial Church Council of St Andrews Church Swavesey.

Mrs Jill Holland served for many years as Secretary and Treasurer to December 2020. Her death left a hole in our Charity and the thanks of the Trustees is recorded here for her service, Mr Herrington filled her vacancy and Mr Pook became Treasurer and Ms Lofts Secretary.

5. Work of the Charity in 2021

During 2021 the cottages provided housing for four single people as licensees in view of their need for accommodation. WMC payments were reviewed and increased by 5% to reflect increased maintenance costs levels.

Various minor maintenance works and grounds maintenance have been carried out

The Trustees received a generous offer of financial support in 2018 to develop the large garden to the rear of the site to provide two new one bedroom single storey cottages to meet the need for affordable accommodation in Swavesey in accordance with the Trust's aims. The Trustees sought and obtained planning permission for two additional cottages to be constructed in November 2020. The Trustees have commissioned Nick Phillips Architects to take the design forward and obtain tenders to build the new cottages. Depending on the tenders received construction will start late 2021 into 2022.

From 2020 the Trustees have updated the charitable status of the Frere Cottages to a CIO (Incorporated Charity Status). The Charity was registered by the Charity Commission on June 22nd 2020.

6. Public Benefit

In carrying out the work, Trustees have had due regard to the Charity Commission's Public Benefit Guidance when exercising any powers or duties to which the guidance is relevant.

John Pook, Chairman

Swavesey Fire Relief CIO						
Section B						
Statement of assets and liabilities at the year end						
B1	Cash funds				Total 2021	Last year 2020
					£	£
B1.1	Final bank balance as per Account Book, including uncleared items				429,083.88	39,796.33
B1.2	Reconciliation of final bank balance from Account Book to bank statement					
	Bank statement total at year end	429,083.88				
	Plus amounts paid in to bank but not cleared	-				
	Total (should equal balance at B1.1)	429,083.88				
B1.3	Savings / deposit account balance				7,670.83	7,863.24
B1.4	Petty cash in hand					
	Total cash funds				436,754.71	47,659.57
B2	Investments (if any)				-	-

INDEPENDENT FINANCIAL EXAMINER'S REPORT	
To the Trustees of:	Swavesey Fire Relief CIO
Charity number (if registered):	1190054
<p>I report on the Receipts and Payments Accounts set out on the attached Financial Statement pages 1-3 for the above named charity for the year ended</p> <p>Respective responsibilities of trustees and examiner The trustees are responsible for the preparation of the accounts. The 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.</p> <p>Having satisfied myself that the charity is eligible for independent examination, it is my responsibility to:</p> <p>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.</p> <p>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 next statement.</p> <p>Independent Examiner's Statement In connection with my examination no matter has come to my attention, (other than disclosed below*):</p> <p>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 Charities Act 2011; and to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act</p> <p>have not been met; or</p> <p>to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.</p> <p><i>*Please delete the words in brackets if they do not apply.</i></p> <p>Comments:</p>	
Signed: Bridget Hendry	Date: 19/2/2022
Name: BRIDGET HENDRY	
Address: 33 Wallmans Lane, Swavesey, Cambridge, CB24 4QY	

New Cottages

Date	Description	Total paid into bank
###	BACS Transfer from Donor for new cottages	£200,000.00
###	BACS Transfer from Donor for new cottages	£196,000.00
	A1.3 Total Amounts Received	£396,000.00

Other Income

Date	Description	Total paid into bank
###	Bank Compensation	£50.00
###	Amazon Smile	£5.00
###	Jeremy Newsum - Donation	£200.00
	A1.4 Total Amounts Received	£255.00

Total Income Received (A1.2+A1.3+A1.4)	£408,705.30
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EXPENDITURE

Year 2021

Committed Expenditure not cleared through Bank:

Date	Description	Type	Invoice No	Payment
B1.1 Total Committed Expenditure				£0.00

General Expenditure

Date	Description	Type	Invoice No	Payment
Friday, May 14, 2021	Cheque 1000242 - Hewitsons Solicitors	Legal Fees	A	£1,084.00
Thursday, June 24, 2021	Cheque 1000243 - Insurance	Insurance	B	£682.33
Friday, July 30, 2021	Cheque 1000244 - Edwin Parish - Strimming	Maintenance	C	£40.00
###	TN Walsh - Plumbing - 28 Station Rd	Maintenance	D	£75.00
###	The National Association of Alms Houses Subscriptions	Subscriptions	E	£146.00
B1.2 Total General Expenditure				£2,027.33

New Cottages

Date	Description	Type	Invoice No	Payment
Thursday, July 29, 2021	A F Howland - Trial Pits and Soakaway Tests	Trial Pits	1	£2,400.00
###	NP Architects - Construction Drawings (80%)	Architects	2	£3,840.00
###	Green Heat Ltd - SAP Assessment and Compliance	SAP Assessment	3	£210.00
###	Award Associates - Consultancy	Structural Engineers	4	£834.00
###	Portal Planning - Planning Application Fee	Planning	5	£144.00
###	Portal Planning - Planning Application Fee	Planning	6	£262.00
###	MTC Engineering - Professional Charges	Drainage Design	7	£1,339.00
###	Cambridge City Council - Building Control Fees	Building Control	8	£1,224.00
###	NP Architects - Construction Drawings (20%)	Architects	9	£983.76
###	Portal Planning - Planning Application Fee	Planning	10	£144.00
###	Lignal Consultancy - Soft Landscaping Scheme	Landscape Design	11	£432.00
###	Soil Property Testing Ltd	Soil Testing	12	£74.10
###	NP Architects - Completion to Tender Stage	Architects	13	£2,253.60
###	Ann Sherwood - Biodiversity Enhancement Scheme	Ecology	14	£150.00
###	NP Architects - Submission of Planning Conditions	Architects	15	£1,500.00
###	Woodlands Homecare - Sheds	Sheds	16	£1,333.30
###	Woodlands Homecare - Sheds VAT	Sheds	17	£266.66
B1.3 Total Amounts Spent on New Cottages				£17,390.42
Total Expenditure (B1.2+B1.3)				£19,417.75

SAVINGS ACCOUNT

Year 2021

Bank: Barclays
Account Name: Swavesey FI EDS
Sort Code: 20-17-35
Account Number: 30426601
Starting Balance: £7,863.24
Closing Balance: £7,670.83

Income

Date	Description	Invoice No	Expenditure
###	Interest		£0.20
###	Interest		£0.20
###	Interest		£0.20
###	Interest		£0.19
B1.1 Total Income			£0.79

Expenditure

Date	Description	Invoice No	Payments
###	Alex Arthurs - Replacement manhole covers	E	£193.20
B1.2 Total General Expenditure			£193.20
Closing Balance			£7,670.83

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