

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)

Name:		Swavesey Fire Relief CIO					
Charity number (if registered):		1190054					
FINANCIAL STATEMENT							
For the period:		1 January 2024 to 31 December 2024					
Section A				Receipts and Payments			
A1	Receipts (Totals)	2024	2023	A2	Payments (Totals)	2024	
		£	£			£	
	Rents	23,770.00	24,192.00		Insurance	1,118.86	
	Debtors	-	50.00		Subscriptions	353.00	
	Amazon Smile	-	18.41		Consultants	-	
	Jeremy Newsum - Donation	250.00	-		Maintenance	10,509.46	
	Interest from Savings Account	606.63	335.83		Garden Contract	690.00	
	Ombudsman's Compensation Award	800.00	-		Almshouse Course	210.00	
	Insurance Claim - Loss of Income	8,582.33	-		Kathy Cooper - Compensation	500.00	
	Grouts- Insurance Overpayment	49.71	-		Insurance Excess - Trubuild	500.00	
					Insurance Excess - Accommodation	500.00	

Swavesey Fire Relief CIO						
Section B Statement of assets and liabilities at the year end						
B1	Cash funds					Total 2024
						£
B1.1	Final bank balance as per Account Book, including uncleared items					£59,747.07
B1.2	<i>Reconciliation of final bank balance from Account Book to bank statement</i>					
	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 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 of the charity. 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 a full 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</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:					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
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Existing Commitments

	£0.00
Total	£0.00

Total Cash Available	£100,680.00
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Tuesday, December 31, 2024

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
<hr/>	
£33,452.04	
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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

UNT 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
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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
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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 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	
March 24	28 Feb	£400.00	
	06 Mar	£100.00	
April 24	28 Mar	£425.00	
May 24	29 Apr	£400.00	
	29 Apr	£25.00	
June 24	28 May	£400.00	
	28 May	£25.00	
July 24	28 Jun	£400.00	
August 24	29 Jul	£400.00	

£425.00
£425.00
£0.00
£425.00
£425.00
£0.00
£425.00
£0.00
£425.00
£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
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B1.2	Reconciliation of final bank balance from Account Book to bank statement						
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	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
<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 31 DECEMBER 2024</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, (other than disclosed below):</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><i>*Please delete the words in brackets if they do not apply.</i></p> <p>Comments:</p>	
Signed:	Date:
Name:	
Address:	