

## **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 24<sup>th</sup> 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 22<sup>nd</sup> 2020.

This Annual Report covers the full year for the Charity from January 1<sup>st</sup>. 2025 to December 31<sup>st</sup>. 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						
<b>B1</b>	<b>Cash funds</b>					<b>Total 2025</b>
						<b>£</b>
<b>B1.1</b>	<b>Final bank balance as per Account Book, including uncleared items</b>					£83,166.42
<b>B1.2</b>	<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	-				
	<b>Total (should equal balance at B1.1)</b>	<b>£100,680.00</b>				
	Interest					
<b>B1.3</b>	<b>Savings / deposit account balance</b>					£41,471.62
<b>B1.4</b>	<b>Petty cash in hand</b>					-
	<b>Total cash funds</b>					<b>£124,638.04</b>
<b>B2</b>	<b>Investments (if any)</b>					-
<b>B3</b>	<b>Debtors</b>					

<b>INDEPENDENT FINANCIAL EXAMINER'S REPORT</b>						
<b>To the Trustees of:</b>			<b>Swavesey Fire Relief CIO</b>			
<b>Charity number (if registered):</b>			<b>1190054</b>			
<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><b>Respective responsibilities of trustees and examiner</b>  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><b>Basis of Independent Examiner's report</b>  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><b>Independent Examiner's Statement</b>  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>						
<b>Signed:</b>			<b>Date:</b>			
<b>Name:</b>						
<b>Address:</b>						



<b>year 2024</b>
<b>£</b>
59,747.07
40,932.93
-
<b>100,680.00</b>
-
-

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## **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
<b>Total</b>	<b>£110.00</b>

**Total Cash Available £124,528.04**

31 Dec 25

31 Dec 25

**SAVINGS ACCOUNT**

**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
<b>B1.1 Total Income</b>	<b>£538.69</b>

	Amount
<b>B1.2 Total General Expenditure</b>	<b>£0.00</b>
<b>Total in Savings Account</b>	<b>£41,471.62</b>

## 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	
	<b>Total</b>	<b>£3,875.00</b>	

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	



	Invoice No	Payment
	<b>A1.1 Total Committed Income</b>	<b>£0.00</b>

### 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	
	<b>Total</b>	<b>£2,910.00</b>	

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	
	<b>Total</b>	<b>£5,410.00</b>	

		<b>Arrears</b>	<b>Payments</b>	<b>Remarks</b>
<b>Owed</b>	<b>Totals</b>			
		£0.00		

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



<b>32 Station Road - Jody Coulson</b>			
<b>Month</b>	<b>Date Paid</b>	<b>Amount</b>	<b>Remarks</b>
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	
	<b>Total</b>	<b>£3,870.00</b>	

<b>2 Frere Gardens - Paul Taylor</b>			
<b>Month</b>	<b>Date Paid</b>	<b>Amount</b>	<b>Remarks</b>
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	
	<b>Total</b>	<b>£5,360.00</b>	

**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	
<b>B1.1 Tot</b>	

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
<b>B1.2</b>	

	Type



Invoice No	Amount	Remarks
	£136.80	
	£110.00	
<b>total Committed Expenditure</b>	<b>£246.80</b>	

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	
<b>Total General Expenditure</b>	<b>£11,181.83</b>	

Invoice No	Transfer Out	Remarks
<b>B1.3 Total Transfers out</b>	<b>£0.00</b>	

**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
<b>Totals</b>	<b>£17,747.40</b>	<b>£17,752.40</b>		
<b>Difference</b>	<b>£5.00</b>	<b>Credit</b>		

[illegible]

[illegible]

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
<b>Totals</b>	<b>16,774.00</b>	<b>16,774.00</b>		
<b>Difference</b>	<b>£0.00</b>	<b>Credit</b>		



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
<b>Totals</b>	<b>£17,687.40</b>	<b>£17,707.40</b>		
<b>Difference</b>	<b>£20.00</b>	<b>Credit</b>		

[illegible]

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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
<b>Totals</b>	<b>£14,406.70</b>	<b>£14,406.70</b>		
<b>Difference</b>	<b>£0.00</b>	<b>Credit</b>		

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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
<b>Total</b>	<b>£15,760.00</b>	<b>£15,760.00</b>		
<b>Difference</b>	<b>£0.00</b>	<b>Credit</b>		




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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
<b>Total</b>	<b>£15,710.00</b>	<b>£15,710.00</b>		
<b>Difference</b>	<b>0.00</b>	<b>Credit</b>		

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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						
	Bank statement 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						-

<b>INDEPENDENT FINANCIAL EXAMINER'S REPORT</b>							
<b>To the Trustees of:</b>				<b>Swavesey Fire Relief CIO</b>			
<b>Charity number (if registered):</b>				<b>1190054</b>			
<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><b>Respective responsibilities of trustees and examiner</b>  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"> <li>• examine the accounts under section 145 of the 2011 Act;</li> <li>• follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and</li> <li>• state whether particular matters have come to my attention.</li> </ul> <p><b>Basis of Independent Examiner's report</b>  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><b>Independent Examiner's Statement</b>  In connection with my examination no matter has come to my attention:</p> <ol style="list-style-type: none"> <li>1. which gives me reasonable cause to believe that, in any material respect, the requirements: <ul style="list-style-type: none"> <li>• to keep accounting records in accordance with Section 130 of the Charities Act 2011; and</li> <li>• to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act</li> </ul> <p>have not been met; or</p> </li> <li>2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.</li> </ol> <p>Comments:</p>							
<b>Signed:</b>				<b>Date: 9th February 2026</b>			
							
<b>Name: BRIDGET HENDRY</b>							
<b>Address: 33 WALLMANS LANE, SWAVESEY, CAMBRIDGE CB24 4QY</b>							