

COTTENHAM CHARITIES

England & Wales · Charity number 200586

Details

Other names COTTENHAM UNITED CHARITIES, JOHN MORETON TRUST

Status Registered

Legal form Other

Registered 1961-11-22

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

Contact

Address 21a Corbett Street
Cottenham
Cambridge
CB24 8QX

Phone 01954 250082

Email info@cottenhamcharities.co.uk

Website www.cottenhamcharities.co.uk

Activities

Objects: SEE INDIVIDUAL CONSTITUENTS

Activities: Provides accommodation in 7 Almshouses in the village of Cottenham and gives grants to those in need

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Buildings/facilities/open Space
- **What:** Education/training, The Prevention Or Relief Of Poverty, Accommodation/housing
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Defined Groups

Geography

- **Area of benefit:** PARISH OF COTTENHAM
- Cambridgeshire

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£53,371	£40,677	-	-
2023-12-31	£49,547	£39,494	-	-
2022-12-31	£44,526	£43,696	-	-
2021-12-31	£45,521	£43,820	-	-
2020-12-31	£42,757	£43,495	-	-

Trustees

Name	Role	Appointed
MALCOLM GEOFFREY DEE BSc	Chair	2002-03-12
Christine Ward		2021-06-15
David Munns		2014-01-01
Elizabeth Price		2022-07-05
Martin Graves		2022-12-09
Rev Lynda Davies		2017-10-16
Robert Lee		2023-12-08
Robert Turner		2011-06-26
SUE HOOKS		

Linked charities

- JOHN MORETON ALMSHOUSE CHARITY (200586-1)
- COTTENHAM UNITED CHARITY (200586-2)
- JANE BRIGHAM (200586-5)
- ALICE ROGERS FOR APPRENTICING (200586-6)
- JOHN MORETON ALMSHOUSE CHARITY (200586-7)
- COTTENHAM UNITED CHARITIES (200586-8)

COTTENHAM CHARITIES

England & Wales - Charity number 200586

Accounts



Trustees' Annual Report for the period

From **1/1/2024** Period start date To **31/12/2024** Period end date

Charity name: **Cottenham Charities**

Charity registration number: **200586**

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<p>The charity owns and manages seven Almshouses and Land for Allotment use in the Parish of Cottenham, Cambridgeshire.</p> <p>To provide Almshouse accommodation to those on low income in the Parish of Cottenham.</p> <p>Relief in need to individual persons and apprentices residing in the Parish of Cottenham</p>
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<p>Maintenance and provision of the Almshouses for accommodation. Grants to inhabitants of the Parish on low income by means of Christmas Vouchers and other grants as needed for Apprentices and Relief in Need.</p> <p>Benefit from the charity is available to anyone in the Parish, or connected with the Parish, who can demonstrate they are necessitous according to the Charity Scheme approved by the Charity Commission.</p>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	<p>The trustees have full regard to the guidance issued by the Charity Commission on public benefit.</p> <p>The application of income is restricted as stated in the Governing Document sealed 11th February 1970.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	

Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	All trustees are volunteers
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>The charity provides seven self-contained dwellings for local people and these have been fully occupied throughout 2024. The dwellings are regularly maintained and every effort is made to provide good quality accommodation.</p> <p>A total of £11,386 was gifted by the charity to those in need who live in the Parish.</p> <p><u><i>John Moreton Almshouse Charity</i></u> Small charitable gifts were given to residents of the Parish as needed.</p> <p>£15,000 was added to the Emergency Repair Fund invested in a COIF Charities Accumulation Fund The debt to the John Moreton Endowment fund was reduced to £78,000.</p> <p><u><i>Cottenham United Charities</i></u> Cash grants were made to 128 parishioners on low income at Christmas. This was in conjunction with the Fitzwilliam Charity which contributed to the awards.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	The charity does not need to raise funds by donation due to endowments and other income.
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The financial position of the charity is stable. The charity achieved a surplus of
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		£12,694 for the year and this has been added to retained reserves brought forward
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Reserves are held for ongoing maintenance and unforeseen costs relating to the properties. The cash reserves will be held at a level to cover debt repayments and necessary repairs and expenses for one year should there be no income from Weekly Maintenance Contributions. A sum of money is transferred annually into an Emergency Repair Fund invested with a COIF Charities Investment Fund.
Amount of reserves held	Para 1.22	Cash balance at year end was £71,144
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	The debt in the John Moreton Endowment Fund is as agreed with the Charity Commission, presently £78,000
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	None

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	The charity's income is derived from the investments in the endowment funds, Weekly Maintenance Contributions received from Almshouse residents and rental income from the Allotments.
Investment policy and objectives including any social investment policy adopted	Para 1.46	The charity's investment funds are placed in COIF Charity Investment and Deposit accounts.
A description of the principal risks facing the charity	Para 1.46	Severe damage to the Almshouses preventing occupation
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document	Para 1.25	Trust Deed
How is the charity constituted?	Para 1.25	Unincorporated Charity
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Nine Trustees composed of the Rector of Cottenham All Saints' Church, three nominated by the Parish Council and five co-optative by resolution of the Trustees.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	The charity is a member of the Almshouse Association. The charity is a member of the Cambridge & South Cambs Charities Network chaired by the Cambridge Housing Association which meets monthly.
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Cottenham Charities
Other name the charity uses	John Moreton Almshouse Charity Cottenham United Charities
Registered charity number	200586
Charity's principal address	21A Corbett Street Cottenham CAMBRIDGE CB24 8QX

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	None
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
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Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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Other optional information

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Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	Malcolm Dee	Robert Turner
Full name(s)	Malcolm Dee	Robert Turner
Position (eg Secretary, Chair, etc)	Chairman	Secretary
Date	04/10/2025	04/10/2025



Receipts and payments accounts

For the period
from

01/01/2024

To

31/12/2024

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Allotment Rents	1,713			1,713	1,666
Weekly Maintenance Contributions	46,508			46,508	43,288
Investment Income	5,150			5,150	4,543
Bank Interest				-	-
Donations				-	50
Loan repayments				-	-
				-	-
				-	-
Sub total (Gross income for AR)	53,371	-	-	53,371	49,547
A2 Asset and investment sales, (see table).					
Sub total	-	-	-	-	-
Total receipts	53,371	-	-	53,371	49,547
A3 Payments					
Expenses and Fees	2,074			2,074	1,922
Renovations				-	-
Repairs and Maintenance	5,883			5,883	12,538
Bank Charges	20			20	-
Utilities	285			285	286
Charitable Gifts	11,386			11,386	8,748
Allotment Deposit Refund		30		30	-
				-	-
Sub total	19,647	30	-	19,677	23,494
A4 Asset and investment purchases, (see table)					
Capital Loan Repayments	6,000	-	-	6,000	6,000
Investment into ER Fund	15,000	-	-	15,000	10,000
Sub total	21,000	-	-	21,000	16,000
Total payments	40,647	30	-	40,677	39,494
Net of receipts/(payments)	12,724	- 30	-	12,694	10,053
A5 Transfers between funds				-	-
A6 Cash funds last year end	57,550	900	-	58,450	48,397
Cash funds this year end	70,274	870	-	71,144	58,450

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	John Moreton Current	45,745	-	-
	John Moreton CCLA Deposit	22,667	-	-
	United Charity Current	1,863	870	-
	Total cash funds	70,274	870	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	CCLA COIF Income Fund	JM Endowment	-	90,056
	CCLA COIF Income Fund	UC Endowment	-	58,952
	CCLA COIF Accumulation Fund	ER Fund	-	220,261
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	JM Almshouses & Land attached	John Moreton	-	-
	UC 4 acres allotment land	United Charity	-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	JM Endowment	JM Endowment	78,000	01 January 2038

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
Malcolm Dee	Malcolm Dee	04/10/2025
Robert Turner	Robert Turner	04/10/2025



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Cottenham Charities

**On accounts for the year
ended**

31 December 2024

**Charity no
(if any)**

200586

Set out on pages

1-2

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2024.

**Responsibilities and
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

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

Signed:

EMMA BODSWORTH

Date:

4.10.25

Name:

EMMA BODSWORTH BA FCA.

**Relevant professional
qualification(s) or body
(if any):**

*9160875 member
of ICAEW.*

Address:

*5 HART CLOSE
LONGSTANTON
CAMBRIDGE CB24 3EX.*

COTTENHAM CHARITIES

England & Wales - Charity number 200586

Accounts



Trustees' Annual Report for the period

From 1/1/2023 Period start date To 31/12/2023 Period end date

Charity name: Cottenham Charities

Charity registration number: 200586

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<p>The charity owns and manages seven Almshouses and Land for Allotment use in the Parish of Cottenham, Cambridgeshire.</p> <p>To provide Almshouse accommodation to those on low income in the Parish of Cottenham.</p> <p>Relief in need to individual persons and apprentices residing in the Parish of Cottenham</p>
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<p>Maintenance and provision of the Almshouses for accommodation.</p> <p>Grants to inhabitants of the Parish on low income by means of Christmas Vouchers and other grants as needed for Apprentices and Relief in Need.</p> <p>Benefit from the charity is available to anyone in the Parish, or connected with the Parish, who can demonstrate they are necessitous according to the Charity Scheme approved by the Charity Commission.</p>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	<p>The trustees have full regard to the guidance issued by the Charity Commission on public benefit.</p> <p>The application of income is restricted as stated in the Governing Document sealed 11th February 1970.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	

Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	All trustees are volunteers
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>The charity provides seven self-contained dwellings for local people and these have been fully occupied throughout 2023. The dwellings are regularly maintained and every effort is made to provide good quality accommodation.</p> <p>A total of £8,748 was gifted by the charity to those in need who live in the Parish.</p> <p><u><i>John Moreton Almshouse Charity</i></u> Small charitable gifts were given to residents of the Parish as needed.</p> <p>£10,000 was added to the Emergency Repair Fund invested in a COIF Charities Accumulation Fund The debt to the John Moreton Endowment fund was reduced to £84,000.</p> <p><u><i>Cottenham United Charities</i></u> Cash grants were made to 106 parishioners on low income at Christmas. This was in conjunction with the Fitzwilliam Charity which contributed to the awards.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	The charity does not need to raise funds by donation due to endowments and other income.
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The financial position of the charity is stable. The charity achieved a surplus of
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		£10,053 for the year and this has been added to retained reserves brought forward
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Reserves are held for ongoing maintenance and unforeseen costs relating to the properties. The cash reserves will be held at a level to cover debt repayments and necessary repairs and expenses for one year should there be no income from Weekly Maintenance Contributions. A sum of money is transferred annually into an Emergency Repair Fund invested with a COIF Charities Investment Fund.
Amount of reserves held	Para 1.22	Cash balance at year end was £58,450
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	The debt in the John Moreton Endowment Fund is as agreed with the Charity Commission, presently £84,000
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	None

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	The charity's income is derived from the investments in the endowment funds, Weekly Maintenance Contributions received from Almshouse residents and rental income from the Allotments.
Investment policy and objectives including any social investment policy adopted	Para 1.46	The charity's investment funds are placed in COIF Charity Investment and Deposit accounts.
A description of the principal risks facing the charity	Para 1.46	Severe damage to the Almshouses preventing occupation
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Trust Deed
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Unincorporated Charity
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Nine Trustees composed of the Rector of Cottenham All Saints' Church, three nominated by the Parish Council and five co-optative by resolution of the Trustees.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	The charity is a member of the Almshouse Association. The charity is a member of the Cambridge & South Cambs Charities Network chaired by the Cambridge Housing Association which meets monthly.
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Cottenham Charities
Other name the charity uses	John Moreton Almshouse Charity Cottenham United Charities
Registered charity number	200586
Charity's principal address	21A Corbett Street Cottenham CAMBRIDGE CB24 8QX

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	None
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
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Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

--

Other optional information

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Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	Malcolm Dee	Robert Turner
Full name(s)	Malcolm Dee	Robert Turner
Position (eg Secretary, Chair, etc)	Chairman	Secretary
Date	29/10/2024	29/10/2024



Receipts and payments accounts

For the period
from

01/01/2023

To

31/12/2023

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Allotment Rents	1,666	-	-	1,666	1,718
Weekly Maintenance Contributions	43,288	-	-	43,288	38,842
Investment Income	4,543	-	-	4,543	3,755
Bank Interest	-	-	-	-	-
Donations	50	-	-	50	211
Loan repayments	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	49,547	-	-	49,547	44,526
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	49,547	-	-	49,547	44,526
A3 Payments					
Expenses and Fees	1,922	-	-	1,922	3,504
Renovations	-	-	-	-	-
Repairs and Maintenance	12,538	-	-	12,538	16,963
Bank Charges and Interest	-	-	-	-	-
Utilities	286	-	-	286	419
Charitable Gifts	8,748	-	-	8,748	6,809
	-	-	-	-	-
	-	-	-	-	-
Sub total	23,494	-	-	23,494	27,696
A4 Asset and investment purchases, (see table)					
Capital Loan Repayments	6,000	-	-	6,000	6,000
Investment into ER Fund	10,000	-	-	10,000	10,000
Sub total	16,000	-	-	16,000	16,000
Total payments	39,494	-	-	39,494	43,696
Net of receipts/(payments)	10,053	-	-	10,053	830
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	47,497	900	-	48,397	47,566
Cash funds this year end	57,550	900	-	58,450	48,397

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	John Moreton Current	36,256	-	-
	John Moreton CCLA Deposit	19,121	-	-
	United Charity Current	2,172	900	-
	Total cash funds	57,550	900	-

(agree balances with receipts and payments account(s))

OK OK OK

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	CCLA COIF Income Fund	JM Endowment	-	82,010
	CCLA COIF Income Fund	UC Endowment	-	57,650
	CCLA COIF Accumulation Fund	ER Fund	-	194,457
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	JM Almshouses & Land attached	John Moreton	-	-
	UC 4 acres allotment land	United Charity	-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	JM Endowment	JM Endowment	84,000	01 January 2038

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
Malcolm Dee	Malcolm Dee	29/10/2024
Robert Turner	Robert Turner	29/10/2024



**Report to the trustees/
members of**

Cottenham Charities

**On accounts for the year
ended**

31 December 2023

**Charity no
(if any)**

200586

Set out on pages

attached

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2023.

**Responsibilities and basis
of report**

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent examiner's
statement**

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Signed:

Emma Bodsworth

Date:

29.10.24

Name:

Emma Bodsworth

**Relevant professional
qualification(s) or body (if
any):**

BA FCA

Address:

5 Hart Close

Longstanton

CAMBRIDGE CB24 3EX

COTTENHAM CHARITIES

England & Wales - Charity number 200586

Accounts



Trustees' Annual Report for the period

From **1/1/2022** Period start date To **31/12/2022** Period end date

Charity name: **Cottenham Charities**

Charity registration number: **200586**

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<p>The charity owns and manages seven Almshouses and Land for Allotment use in the Parish of Cottenham.</p> <p>To provide Almshouse accommodation to those on low income in the Parish of Cottenham.</p> <p>Relief in need to individual persons and apprentices residing in the Parish of Cottenham</p>
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<p>Maintenance and provision of the Almshouses for accommodation. Grants to inhabitants of the Parish on low income by means of Christmas Vouchers and other grants as needed for Apprentices and Relief in Need.</p> <p>Benefit from the charity is available to anyone in the Parish, or connected with the Parish, who can demonstrate they are necessitous according to the Charity Scheme approved by the Charity Commission.</p>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	<p>The trustees have full regard to the guidance issued by the Charity Commission on public benefit.</p> <p>The application of income is restricted as stated in the Governing Document sealed 11th February 1970.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	

Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	All trustees are volunteers
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>The charity provides seven self-contained dwellings for local people and these have been fully occupied throughout 2022. The dwellings are regularly maintained and every effort is made to provide good quality accommodation.</p> <p>A total of £6,809 was gifted by the charity to those in need who live in the Parish.</p> <p><u><i>John Moreton Almshouse Charity</i></u> Small charitable gifts were given to residents of the Parish as needed.</p> <p>£10,000 was added to the Emergency Repair Fund invested in a COIF Charities Accumulation Fund The debt to the John Moreton Endowment fund was reduced to £90,000.</p> <p><u><i>Cottenham United Charities</i></u> Cash grants were made to 96 parishioners on low income at Christmas. This was in conjunction with the Fitzwilliam Charity who contributed to the awards.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	The charity does not need to raise funds by donation due to endowments and other income.
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The financial position of the charity is stable. The charity achieved a surplus of
---	-----------	--

		£830 for the year and this has been added to retained reserves brought forward
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Reserves are held for ongoing maintenance and unforeseen costs relating to the properties. The cash reserves will be held at a level to cover debt repayments and necessary repairs and expenses for one year should there be no income from Weekly Maintenance Contributions. A sum of money is transferred annually into an Emergency Repair Fund invested with a COIF Charities Investment Fund.
Amount of reserves held	Para 1.22	Cash balance at year end was £48,397
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	The debt in the John Moreton Endowment Fund is as agreed with the Charity Commission, presently £90,000
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	None

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	The charity's income is derived from the investments in the endowment funds, Weekly Maintenance Contributions received from Almshouse residents and rental income from the Allotments.
Investment policy and objectives including any social investment policy adopted	Para 1.46	The charity's investment funds are placed in COIF Charity Investment and Deposit accounts.
A description of the principal risks facing the charity	Para 1.46	Severe damage to the Almshouses preventing occupation
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Trust Deed
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Unincorporated Charity
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Nine Trustees composed of the Rector of Cottenham All Saints' Church, three nominated by the Parish Council and five co-optative by resolution of the Trustees.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	The charity is a member of the Almshouse Association. The charity is a member of the Cambridge & South Cambs Charities Network chaired by the Cambridge Housing Association which meets monthly.
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Cottenham Charities
Other name the charity uses	John Moreton Almshouse Charity Cottenham United Charities
Registered charity number	200586
Charity's principal address	21A Corbett Street Cottenham CAMBRIDGE CB24 8QX

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	None
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
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Name of chief executive or names of senior staff members (Optional information)

--

Exemptions from disclosure

Reason for non-disclosure of key personnel details

--

Other optional information

--

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	Malcolm Dee	Robert Turner
Full name(s)	Malcolm Dee	Robert Turner
Position (eg Secretary, Chair, etc)	Chairman	Secretary
Date	27/10/2023	27/10/2023



Receipts and payments accounts

For the period
from

01/01/2022

To

31/12/2022

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Allotment Rents	1,418	300	-	1,718	1,431
Weekly Maintenance Contributions	38,842		-	38,842	39,358
Investment Income	3,755		-	3,755	3,352
Bank Interest			-	-	-
Donations	211		-	211	1,380
Loan repayments			-	-	-
			-	-	-
			-	-	-
Sub total (Gross income for AR)	44,226	300	-	44,526	45,521
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	44,226	300	-	44,526	45,521
A3 Payments					
Expenses and Fees	3,504	-	-	3,504	1,912
Renovations		-	-	-	-
Repairs and Maintenance	16,963	-	-	16,963	10,898
Bank Charges and Interest		-	-	-	-
Utilities	419	-	-	419	533
Charitable Gifts	6,809	-	-	6,809	10,478
		-	-	-	-
		-	-	-	-
Sub total	27,696	-	-	27,696	23,820
A4 Asset and investment purchases, (see table)					
Capital Loan Repayments	6,000	-	-	6,000	6,000
Investment into ER Fund	10,000	-	-	10,000	14,000
Sub total	16,000	-	-	16,000	20,000
Total payments	43,696	-	-	43,696	43,820
Net of receipts/(payments)	530	300	-	830	1,701
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	46,966	600	-	47,566	45,866
Cash funds this year end	47,497	900	-	48,397	47,566

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	John Moreton Current	27,311	-	-
	John Moreton CCLA Deposit	16,160	-	-
	United Charity Current	4,025	900	-
	Total cash funds	47,497	900	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
B2 Other monetary assets	Details	to nearest £	to nearest £	to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	CCLA COIF Income Fund	JM Endowment	-	69,355
	CCLA COIF Income Fund	UC Endowment	-	52,798
	CCLA COIF Accumulation Fund	ER Fund	-	163,463
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	JM Almshouses & Land attached	John Moreton	-	-
	UC 4 acres allotment land	United Charity	-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
	JM Endowment	JM Endowment	90,000	01 January 2038
Signed by one or two trustees on behalf of all the trustees				
	Signature	Print Name	Date of approval	
	Malcolm Dee	Malcolm Dee	27/10/2023	
	Robert Turner	Robert Turner	27/10/2023	



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Cottenham Charities

**On accounts for the year
ended**

31 December 2022

**Charity no
(if any)**

200586

Set out on pages

attached

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2022.

**Responsibilities and
basis of report**

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement**

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Signed:

E Bodsworth

Date:

26.10.23

Name:

Emma Bodsworth

**Relevant professional
qualification(s) or body
(if any):**

BA FCA

Address:

5 Hart Close

Longstanton

CAMBRIDGE CB24 3EX

COTTENHAM CHARITIES

England & Wales - Charity number 200586

Accounts



Trustees' Annual Report for the period

From 1/1/21 Period start date To 31/12/2021 Period end date

Charity name: Cottenham Charities

Charity registration number: 200586

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To manage the Almshouses and Land belonging to the Charities. To support the Almspeople. Relief in need to individual persons and apprentices residing in the Parish of Cottenham
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Maintenance and provision of the Almshouses for accommodation. Grants to inhabitants of the Parish on low income by means of Christmas Vouchers. Other grants as needed for Apprentices and Relief in Need. Benefit from the Charity is available to anyone in the Parish, or connected with the Parish, who can demonstrate they are necessitous according to the Charity Scheme approved by the Charity Commission.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The application of income is restricted as stated to the Governing Document sealed 11 th February 1970.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	

Contribution made by volunteers	Para 1.38	
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>A total of £7,978 was gifted or loaned by the Charities to those in need who live in the Parish.</p> <p><u><i>John Moreton Almshouse Charity</i></u> Small charitable gifts were given to residents of the Parish as needed. The WMC was increased by inflation this year. £14,000 was added to the Emergency Repair Fund invested in a COIF Charities Accumulation Fund The Debt to the John Moreton Endowment fund was reduced to £96,000.</p> <p><u><i>Cottenham United Charity</i></u> Cash grants were made to 80 parishioners on low income at Christmas. This was in conjunction with the Fitzwilliam Charity who contributed to the awards.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	The Charity does not need to raise funds by donation due to endowments and other income.
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The financial position of the charity is stable.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The cash reserves will be held at a level to cover debt repayments and necessary repairs and expenses for one year should there be no income from weekly maintenance contributions. A sum of money is transferred annually into an Emergency Repair Fund invested with a COIF Charities Investment Fund.
Amount of reserves held	Para 1.22	Cash balance at year end was £47,566
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	The debt in the John Moreton Endowment Fund is as agreed with the Charity Commission, presently £96,000
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	None

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	The Charities incomes are derived from the investments in the endowment funds, weekly maintenance contributions from the Almshouses and rental income from the Allotments.
Investment policy and objectives including any social investment policy adopted	Para 1.46	The Charities investment funds are placed in a COIF Charity Investment and Deposit account.
A description of the principal risks facing the charity	Para 1.46	Severe damage to the Almshouses preventing occupation
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Trust Deed
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Unincorporated Charity
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Nine Trustees composed of the Rector of Cottenham All Saints' Church, three nominated by the Parish Council and five co-optative by resolution of the Trustees.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	The Charity is a member of the Almshouse Association. The Charity is a member of the Cambridge & South Cambs Charities Network chaired by the Cambridge Housing Association which meets monthly.
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Cottenham Charities
Other name the charity uses	John Moreton Almshouse Charity Cottenham United Charity
Registered charity number	200586
Charity's principal address	21A Corbett Street Cottenham CAMBRIDGE CB24 8QX

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Robert Clarke	Chairman		Parish Council
2	Malcolm Dee	Secretary		Trustee Resolution
3	Sue Hooks	Treasurer		Trustee Resolution
4	Jennifer Macbeth	Trustee		Trustee Resolution
5	Robert Turner	Trustee		Trustee Resolution
6	David Munns	Trustee		Trustee Resolution
7	Christine Ward	Trustee	Appointed 15 June 2021	Parish Council
8	Reverend Lynda Davies	Ex- Officio		Charity Scheme appointee
9	David Mudd	Trustee	Resigned 15 December 2021	Parish Council
10	Lynda Harford	Trustee	Resigned 15 June 2021	Parish Council
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	None
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

--

Exemptions from disclosure

Reason for non-disclosure of key personnel details

--

Other optional information

--

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	Malcolm Dee	Robert Turner
Full name(s)	Malcolm Dee	Robert Turner
Position (eg Secretary, Chair, etc)	Chairman	Secretary
Date	20 September 2022	20 September 2022



Receipts and payments accounts

For the period from	01/01/2021	To	31/12/2021
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Allotment Rents	1,191	240	-	1,431	1,571
Weekly Maintenance Charge	39,358		-	39,358	38,401
Investment Income	3,352		-	3,352	3,114
Bank Interest			-	-	31
Donations	1,380		-	1,380	2,500
Loan repayments			-	-	-
			-	-	-
			-	-	-
Sub total (Gross income for AR)	45,281	240	-	45,521	45,617
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	45,281	240	-	45,521	45,617
A3 Payments					
Expenses and Fees	1,912	-	-	1,912	3,775
Renovations		-	-	-	985
Repair and Maintenance	10,898	-	-	10,898	3,512
Bank Charges and Interest		-	-	-	-
Charitable Gifts	7,978	2,500	-	10,478	9,107
Utilities	533	-	-	533	116
		-	-	-	-
		-	-	-	-
		-	-	-	-
Sub total	21,320	2,500	-	23,820	17,495
A4 Asset and investment purchases, (see table)					
Capital Loan Repayments	6,000	-	-	6,000	6,000
Investment into ER Fund	14,000	-	-	14,000	20,000
Sub total	20,000	-	-	20,000	26,000
Total payments	41,320	2,500	-	43,820	43,495
Net of receipts/(payments)	3,961	- 2,260	-	1,701	2,122
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	43,006	2,860	-	45,866	43,744
Cash funds this year end	46,966	600	-	47,566	45,866

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	John Moreton Current	27,963	-	-
	John Moreton CCLA Deposit	14,982	-	-
	United Charity Current	4,021	600	-
	Total cash funds	46,966	600	-

(agree balances with receipts and payments account(s))

OK	OK	OK
----	----	----

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	CCLA COIF Income Fund	JM Endowment	-	72,217
	CCLA COIF Income Fund	UC Endowment	-	59,745
	CCLA COIF Accumulation Fund	ER Fund	-	169,189
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	JM Almshouses & Land	John Moreton	-	-
	UC 4 acres allotment land	United Charity	-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	JM Endowment	JM Endowment	96,000	01 January 2038
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
Malcolm Dee	Malcolm Dee	20/09/2022
Robert Turner	Robert Turner	20/09/2022



Report to the trustees/ members of

Cottenham Charities

On accounts for the year ended

31 December 2021

Charity no (if any)

200586

Set out on pages

attached.

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 12 2021

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Signed:

Emma Bodsworth

Date:

25.10.22

Name:

Emma Bodsworth

Relevant professional qualification(s) or body (if any):

BA FCA

Address:

5 Hart Close

Longstanton

CAMBRIDGE CB24 3EX

COTTENHAM CHARITIES

England & Wales - Charity number 200586

Accounts



Trustees' Annual Report for the period

From 1/01/2020 Period start date To 31/12/2020 Period end date

Charity name: Cottenham Charities

Charity registration number: 200586

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To manage the Almshouses and Land belonging to the Charities. To support the Almspeople Relief in need to individual persons and apprentices residing in the Parish of Cottenham
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Maintenance and provision of the Almshouses for accommodation. Grants to inhabitants of the Parish on low income by means of Christmas Vouchers. Other grants as needed for Apprentices and Relief in Need. Benefit from the Charity is available to anyone in the Parish, or connected with the Parish, who can demonstrate they are necessitous according to the Charity Scheme approved by the Charity Commission
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The application of income is restricted as stated to the Governing Document sealed 11 th February 1970

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>A total of £9,107 was gifted or loaned by the Charities to those in need who live in the Parish.</p> <p><u>John Moreton Almshouse Charity</u> Small charitable gifts were given to the residents as needed. The WMC was increased by inflation this year. £20,000 was added to the emergency repair fund invested in a COIF accumulation fund The Debt to the John Moreton Endowment fund was reduced to £102,000.</p> <p><u>Cottenham United Charity</u> Cash grants were made to 90 parishioners on low income at Christmas. This was in conjunction with the Fitzwilliam Charity who contributed to the awards and in liaison with other charities in the Parish who contributed in kind with hampers and presents for children.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	The Charity does not need to raise funds by donation due to endowments and other income
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The financial position of the charity is stable
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The cash reserves will be held at a level to cover debt repayments and necessary repairs and expenses for one year should there be no income from weekly maintenance contributions. A sum of money is transferred annually into an emergency repair fund invested with a COIF Charities Investment Fund.
Amount of reserves held	Para 1.22	Cash balance at year end was £45,866
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	The debt in the John Moreton Endowment Fund is as agreed with the Charity Commission, presently £102,000.
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	None

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	The Charities income are derived from the investments in the endowment funds, weekly maintenance contributions from the Almshouses and rental income from the allotments.
Investment policy and objectives including any social investment policy adopted	Para 1.46	The Charity's investment funds are placed in a COIF Charity Investment and deposit account
A description of the principal risks facing the charity	Para 1.46	Severe damage to the Almshouses preventing occupation
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Trust Deed
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Unincorporated Charity
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Nine Trustees composed of the Rector of Cottenham All Saints Church, three nominated by the Parish Council and five co-optative by resolution of the Trustees.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	The Charity is a member of a charity liaison group chaired by the Cambridge Housing Association who have frequent meetings.
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Cottenham Charities
Other name the charity uses	John Moreton Almshouse Charity Cottenham United Charity
Registered charity number	200586
Charity's principal address	62 Lyles Road Cottenham Cambridge CB24 8QR

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Robert Clarke	Chairman		Parish Council
2	David Mudd	Assistant Treasurer		Parish Council
3	Lynda Harford			Parish Council
4	Malcolm Dee	Secretary		Trustee Resolution
5	Sue Hooks	Treasurer		Trustee Resolution
6	Jennifer Macbeth			Trustee Resolution
7	Robert Turner			Trustee Resolution
8	David Munns			Trustee Resolution
9	Rev'd Lynda Davies	Ex-Officio		Charity Scheme appointee
10				
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19				
20				

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	None
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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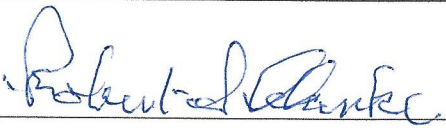

Other optional information

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Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Robert Clarke	Malcolm Dee
Position (eg Secretary, Chair, etc)	Chairman	Secretary

Date **26/10/2021**



CHARITY COMMISSION
FOR ENGLAND AND WALES

Cottenham Charities

200586

Receipts and payments accounts

CC16a

For the period
from

01/01/2020

To

31/12/2020

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Allotment Rents	1,211	360	-	1,571	1,420
Weekly Maintenance Charge	38,401	-	-	38,401	38,289
Investment Income	3,114	-	-	3,114	2,871
Bank Interest	31	-	-	31	60
Donations	-	2,500	-	2,500	350
Loan repayments	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	42,757	2,860	-	45,617	42,990
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	42,757	2,860	-	45,617	42,990
A3 Payments					
Expenses and Fees	3,775	-	-	3,775	564
Renovations	985	-	-	985	-
Repair and Maintenance	3,512	-	-	3,512	3,327
Bank Charges and Interest	-	-	-	-	-
Charitable Gifts	9,107	-	-	9,107	6,889
Utilities	116	-	-	116	353
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	17,495	-	-	17,495	11,133
A4 Asset and investment purchases. (see table)					
Capital Loan Repayments	6,000	-	-	6,000	6,000
Investment into ER Fund	20,000	-	-	20,000	13,500
Sub total	26,000	-	-	26,000	19,500
Total payments	43,495	-	-	43,495	30,633
Net of receipts/(payments)	738	2,860	-	2,122	12,356
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	43,744	-	-	43,744	31,387
Cash funds this year end	43,006	2,860	-	45,866	43,744

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	John Moreton Current	22,936	2,860	-
	John Moreton CCLA Deposit	13,166	-	-
	United Charity Current	6,904	-	-
	Total cash funds	43,006	2,860	-
	(agree balances with receipts and payments account(s))			

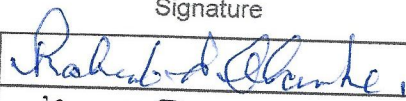

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	CCLA COIF Income Fund	JM Endowment	-	57,351
	CCLA COIF Income Fund	UC Endowment	-	52,323
	CCLA COIF Accumulation Fund	ER Fund	-	130,376
			-	-
		-	-	

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	JM Almshouses & Land	John Moreton	-	-
	UC 4 acres allotment land	United Charity	-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	JM Endowment	JM Endowment	102,000	01 January 2038
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Robert Clarke	26/10/2021
	Malcolm Dee	26/10/2021



Section A

Independent Examiner's Report

Report to the trustees/
members of

Cottenham Charities

On accounts for the year
ended

2020

Charity no
(if any)

200586

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

Responsibilities and
basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

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

Signed:

Date:

27th Oct 2021

Name:

Peter Carter

Relevant professional
qualification(s) or body
(if any):

ACMA (CIMA)

Address:

14 Spillers Mill, Cambridge CB1 2FN

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.