



CHARITY COMMISSION
FOR ENGLAND AND WALES

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 |
|---|-----------|--|

| | | |
|--|-----------|--|
| | | £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 |

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 | Malcom Dee | Chairman | | Trustee Resolution |
| 2 | Robert Turner | Secretary | | Trustee Resolution |
| 3 | Sue Hooks | Treasurer | | Trustee Resolution |
| 4 | Robert Lee | Trustee | | Parish Council |
| 5 | David Munns | Trustee | | Trustee Resolution |
| 6 | Christine Ward | Trustee | | Parish Council |
| 7 | Beth Price | Trustee | | Parish Council |
| 8 | Martin Graves | Trustee | | Trustee Resolution |
| 9 | Reverend Lynda Davies | Ex- Officio | | Charity Scheme appointee |
| 10 | | | | |
| 11 | | | | |
| 12 | | | | |
| 13 | | | | |
| 14 | | | | |
| 15 | | | | |
| 16 | | | | |
| 17 | | | | |
| 18 | | | | |
| 19 | | | | |
| 20 | | | | |

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

[illegible]

Name of trustees holding title to property belonging to the charity

[illegible]

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 | 04/10/2025 | 04/10/2025 |



CHARITY COMMISSION
FOR ENGLAND AND WALES

Cottenham Charities

200586

Receipts and payments accounts

CC16a

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 |

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

| | 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 |
| | | | - | - |
| | | | - | - |

| | 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 | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |

| | 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 |



CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

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.