

UFFORD CHARITIES NON-ECCLESIASTICAL

**Report and Accounts for
Year Ending 31st December 2024
UK Registered Charity Number 207617**

Ufford Charities Non-Ecclesiastical Report and Financial Statements Year ended 31 December 2024

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Ufford Charities Non-Ecclesiastical Trustees' Annual Report For the year ended 31 December 2024

Registered charity number: 207617

Charity's principal address: Manor Farm
Hollesley
Woodbridge
Suffolk IP12 3NB

Trustees

The Trustees who served during the year are:

Mr A Dennis (Resign on 7th August 2024)

Mr S Mayhew

Mr H Osborne

Mr V Smith (Appointed on 17th September 2024)

Mr A Thomas

Mrs S Wright

Clerk to the Trustees

Mrs J Hallett

Bankers

Lloyds Bank Plc
8 Thoroughfare, Woodbridge, Suffolk IP12 1AF

Investment Managers

CCLA
Senator House, 85 Queen Victoria Street, London EC4V 4ET

Independent Examiner

Mrs H Rumsey, Ensors Accountants LLP, Connexions, 159 Princes Street, Ipswich
IP1 1QJ

Ufford Charities Non-Ecclesiastical Trustees' Annual Report (continued) For the year ended 31 December 2024

HISTORY, STRUCTURE AND MANAGEMENT

During the years 1638 to 1703 certain charities were founded for the benefit of the Parish of Ufford, Nr. Woodbridge, Suffolk. There were five in number:

- John Sayer
- Woods Hospital
- Thomas Mills
- Ballett (Ballett's Gift)
- The Town Estate

In June 1900 the trustees for these charities made an application to the Board of Charity Commissioners for an established scheme for future regulation of the charities. The scheme was made and sealed on 26th April 1901. The purpose of this amendment was to amalgamate various small charities so that they were governed by one body of Trustees.

There have been three amendments to the Trust Deed: 12th April 1935, 15th July 1941, and 30th October 1959; however, the scheme is substantially the same today as it was when originally sealed.

The five charities became three: Town Estate, The Ecclesiastical Charity, and The Non-Ecclesiastical Charities. The Town Estate Charity is considered the 'parent body' of the three Charity's and the Ecclesiastical and Non-Ecclesiastical the 'child' charities. The Non-Ecclesiastical Charities are managed by a body of five Trustees and administered by a Clerk.

The Trustees of the Non-Ecclesiastical Charities consist of the Representative Estate Trustees (being appointed by the Parish Council of Ufford) and the Co-optative Trustees (being persons residing or carrying on business in Ufford appointed by the other Town Estate Trustees) from the Town Estate Charity.

The Non-Ecclesiastical Charities is divided into two 'Branches': The Almshouse Branch and the Public Purposes Branch.

AIMS AND OBJECTIVES

The main functions of the Non-Ecclesiastical Trustees are:

1. To appoint, monitor and liaise with Almspeople.
2. To manage and keep in repair the Almshouses funded by 50% of the distribution received from the Town Estate Charity together with other investment income and maintenance contributions and monies from the Public Purposes Fund, where appropriate.
3. To manage the Public Purposes Fund, funded by any remainder of the 50% distribution received from the Town Estate Charity

ACHIEVEMENTS AND NOTABLE EVENTS IN 2024

During 2024 the following objectives were achieved (or events occurred):

- a) Completion of the project to refurbish the Almshouses and holding of a public Open Day
- b) Welcoming of new Almsperson, Mr Ray Whitehand, on 3rd June 2024
- c) Setting the Monthly Maintenance Contributions at appropriate levels and linking to social rent for future increases
- d) Updating the resident's handbook
- e) Resignation of Mr Andrew Dennis and appointment of Mr Vincent Smith as Trustee

OBJECTIVES FOR 2025

The objectives for 2025 are:

- a) To consider the Charity's status (currently unincorporated)
- b) To review opportunities to use the distribution from the Public Purposes Fund for other purposes than Almshouse maintenance (as defined in the 1901 scheme)

FINANCIAL REPORT

After charging all costs there was a cash deficit of £26,268 (2023: cash surplus of £11,881). This is due to funds being used to complete the refurbishment project.

The value of the investment portfolio increased by £5,634 due to gains in investment value and a repayment of £2,167 to the portfolio.


PUBLIC BENEFIT


The Trustees have given due consideration to The Charity Commission published guidance on the operation of Public Benefit requirements when considering the charity's objectives and activities.

RESERVES

At the balance sheet date, free reserves stood at £19,998. £13k was moved to CCLA in early 2025 and will be a cash reserves. We will intend to keep at least £6k current account balance each year, plus, we have maintenance reserves in the ERF.

Approved by the Trustees and signed on their behalf:


.....
Chair


.....
Date

Ufford Charities Non-Ecclesiastical Receipts and payments For the year ended 31 December 2024



CHARITY COMMISSION
FOR ENGLAND AND WALES

Ufford Charities Non-Ecclesiastical Charities

207617

Receipts and payments accounts

CC16a

For the period from	01/01/2024	To	31/12/2024
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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					
Monthly Maintenance Contributions		9,591		9,591	1,463
Investments		4,282		4,282	7,348
Distribution of Funds from Town Estate		2,403		2,403	1,787
Deposit Interest	-			-	145
Refurbishment Project Grant		150,000		150,000	-
Sundry				-	-
Almshouse Association Loan				-	75,000
				-	-
Sub total (Gross income for AR)	-	166,276	-	166,276	85,743
A2 Asset and investment sales, (see table).					
ERF Fund		10,000		10,000	75,000
CCLA (128130006)				-	65,000
M&G Account				-	30,357
Sub total	-	10,000	-	10,000	170,357
Total receipts	-	176,276	-	176,276	256,100
A3 Payments					
Almshouse Maintenance		3,239		3,239	4,904
Insurance and Subs		1,101		1,101	1,785
Training and Admin		2,288		2,288	956
Almshouse Refurbishment Project	21,866	153,878		175,744	236,444
Transfer to ERF	-	10,130		10,130	130
Repayment of AA Loan		7,875		7,875	-
				-	-
				-	-
				-	-
Sub total	21,866	178,511	-	200,377	244,219
A4 Asset and investment purchases, (see table)					
Pay back to CO3050481-001	-	2,167	-	2,167	
	-	-	-	-	
Sub total	-	2,167	-	2,167	-
Total payments	21,866	180,678	-	202,544	244,219
Net of receipts/(payments)	- 21,866	- 4,402	-	- 26,268	11,881
A5 Transfers between funds	-		-	-	-
A6 Cash funds last year end	34,866	11,400	-	46,266	34,385
Cash funds this year end	13,000	6,998	-	19,998	46,266

Ufford Charities Non-Ecclesiastical Assets and Liabilities As of 31 December 2024

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	Lloyds Bank Account	13,000	6,998	-
		-	-	-
		-	-	-
	Total cash funds	13,000	6,998	-
	(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	CCLA Cash Account	-	-	-
	CCLA (debtor)	-	-	62,833
		-	-	-
	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	CCLA (C03050478/79/80/81)	Endowment	-	158,911
	CCLA (C03050477)	Restricted	-	33,900
			-	-
			-	-
			-	-
	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	Almshouses	Endowment	-	840,000
			-	-
			-	-
			-	-
			-	-
	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	Independent Examiners Fee	Restricted	3,000	
	Almshouse Association Loan	Restricted	70,875	
	CCLA repair fund (1959 Order)	Restricted	130	Annually
	Reinstatement of funds (2024 Order) to CCLA	Restricted	62,833	

Approved and authorised for issue by the Trustees on 4th July 2025 and signed on their behalf by:

Signature

Print

Ufford Charities Non-Ecclesiastical

Notes to the accounts

For the year ended 31 December 2024

1. Charity information - The Charity is unincorporated and registered with the Charity Commission (registered number 207617) and is domiciled in the UK and is a public benefit entity.
2. The principal accounting policies adopted, and critical areas of judgements are as follows:
 - The accounts have been prepared on a receipts and payments basis in accordance with the Charities Act 2011
3. Income is included in the accounts on a received basis.
4. Listed Investments are valued at market value at the year end.
5. The Charity owns two Almshouses in the village of Ufford. These properties were professionally revalued in August 2024, where the total Freehold value with vacant possession was given as £840,000.00.

UFFORD CHARITIES (NON-ECCLESIASTICAL CHARITIES)

INDEPENDENT EXAMINER'S REPORT

I report to the trustees on my examination of the accounts of Ufford Charities (Non-Ecclesiastical Charities) (the Charity) for the year ended 31 December 2024.

Responsibilities and basis of report

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

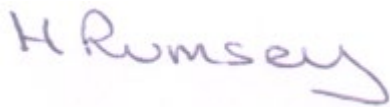
I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

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 giving me cause to believe that in any material respect:

- i. accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
- ii. the accounts do not accord with those records.

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.



Helen Rumsey FCA
Ensors Accountants LLP

Member of the Institute of Chartered Accountants in England and Wales

Connexions
159 Princes Street
Ipswich
Suffolk,
IP1 1QJ

Dated: 7 July 2025