

# Sir William Brampton Gurdon Cottage Trust

Registered Charity No: 210361

## Trustees

Mr. Iain Langdon, The Holme, The Green, Grundisburgh, Suffolk IP13 6TA - Chairman

Mr. Colin Grimwood, 12 Alice Driver Road, Grundisburgh, Suffolk IP13 6XH

Mrs. Brenda Garrett, 19 Post Mill Gardens, Grundisburgh, Suffolk, IP13 6UP

Mrs. Lynda Bridges, 2 Vine Cottage, Grundisburgh, Suffolk IP13 6UF

Mrs. Jennifer Taylor, 7 Post Mill Close, Grundisburgh, Suffolk IP13 6UU

## Clerk

Mr. John Ager, 8 Post Mill Close, Grundisburgh, Woodbridge, Suffolk, IP13 6UU

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## 2025 ANNUAL REPORT

### **In Memoriam**

Mr. John Cubitt BEM died on the 29<sup>th</sup> March 2025. Mr Cubitt resigned on the 12<sup>th</sup> February 2007 after serving as Trustee for nearly 15 years. This was his second term of office as a Trustee.

Sadly Mrs. Kathleen Youngs died on the 2<sup>nd</sup> October 2025. Mrs. Youngs was appointed Trustee in March 2019.

### **Trustees**

Mrs. Jennifer Taylor was appointed Trustee at a Meeting of the Trustees held on the 14<sup>th</sup> November.

**Emergency Alarms** 77 Grundisburgh residents now enjoy the security of emergency alarms supplied by HEARS. An increase of 11 since the 2024 Annual Report. This service, provided by the Trust, brings enormous peace of mind to the resident and their carers and is very much appreciated.

The Trust also pays for an Alarm for one resident from another supplier.

On the 1<sup>st</sup> May HEARS increased their monthly rental charges by 70% from singles £14.70 to £25 and doubles £20.15 to £34.25

This will substantially increase the amount the Trust spends annually on the provision of alarms.

2024 £10,630

2025 £17,232

2026 £22,000 estimated

The Trustees agreed at their Meeting on the 14<sup>th</sup> November to transfer 50% of the Blackrock Equity Accumulation Fund, £131,322) to an Equity Income Fund to generate more income to cover this additional expenditure.

If it were not for the exceptionally reliable and caring service HEARS provides it is likely that the Trust would have found another supplier.

### **Properties**

During the year the following repairs and maintenance work was carried out on the Trusts properties.

#### Highfields

Self-Priming Interior Paint provided for application to the workshop by the tenant and a new shower was installed.

#### Chapel Row Cottages

No: 1 Guttering cleaned

No: 2 Guttering cleaned and mould removed.

No: 3 Guttering cleaned. Pathway widened to accommodate power chair. Toilet and front door repaired.

In addition to this work the Annual Gas Service and Safety Inspection for Highfields and 1 & 3 Chapel Row was carried out.

**Christmas Grants** 31 Grundisburgh residents received a grant of £40 which was accompanied by a card produced by pupils of Grundisburgh Primary School. From the letters of thanks received from the recipients the gift was very much appreciated also the delightful cards produced by the children.

**Other Grants** Grants of half fees for four children, £688, to attend Grundisburgh Primary School's Summer 2026 residential trip were approved, also a £1,000 donation to the Bags of Food Project and a £1,000 grant towards the cost of installing a stair lift for a severely disabled villager.

**Finance** The year ended with an operating deficit of £319.65. The Trust's investments increased in value by £58,306 and the Trust's properties decreased in value by £9,643



Iain Langdon  
Chairman

25<sup>th</sup> March, 2026

# Sir William Brampton Gurdon Cottage Trust

## Receipts & Payments Account year ending 31st December, 2025

2021		2022		2023		2024		Dividends			
£481.48		£481.48		£481.48		£481.48		BLK Charities UK	£470.71		
£4,088.30	£4,569.78	£4,623.89	£5,105.37	£4,800.43	£5,281.91	£5,028.55	£5,510.03	BLK Charities UK	£5,107.89	£5,578.60	
£5,280.00		£6,372.00		£6,383.00		£6,617.00		Highfields Rent	£6,851.00		
£4,680.00		£4,810.00		£4,810.00		£5,414.00		1 Chapel Row Re	£5,278.00		
£4,745.00		£4,862.00		£4,862.00		£5,470.00		2 Chapel Row Re	£5,330.00		
£5,343.00	£20,048.00	£5,486.00	£21,530.00	£5,486.00	£21,541.00	£6,142.00	£23,643.00	3 Chapel Row Re	£5,954.00	£23,413.00	
					£8,325.96			Insurance Claim			
	£0.36		£1.27		£4.35		£9.13	Building Society Interest			
								Christmas Grant returned		£40.00	
	£13.50							Emergency Alarm refund			
	£40.00		£40.00					Christmas Grant not banked			
								Christmas Grant returned			
								Bank refund			
								Yorkshire Building Society		£9.25	
	£15,000.00							BLK Charities UK Equity Fund			
	£50.00							Donation			
	£2,826.11							Highfields Council Tax refund			
			£723.35				£40.00	Unpresented chequw			
	£42,547.75		£27,399.99		£35,153.22		£29,202.16	Total Income		£29,040.85	
								EXPENDITURE			
			£12.50					Bank charges			
								Chapel Row Sign			
	£99.10	£1,392.52		£1,562.40		£1,262.76		1 Chapel Row	£274.08		
	£646.45	£1,115.92		£9,125.96		£229.97		2 Chapel Row	£1,420.92		
	£99.10	£844.65	£1,703.30	£4,211.74	£1,536.88	£12,225.24	£513.10	£2,005.83	3 Chapel Row	£1,053.89	£2,748.89
		£22,983.16		£5,906.12		£482.78		£365.09	Highfields		£1,419.96
		£443.79		£529.83		£619.81		£879.67	Insurance		£1,275.47
		£2,600.00		£2,600.00		£2,600.00		£2,600.00	Clerks Salary		£2,600.00
		£8,463.70		£8,130.00		£10,496.50		£10,630.59	Emergency Alarms		£17,328.18
		£1,480.00		£1,400.00		£1,440.00		£1,400.00	Christmas Grants		£1,280.00
									Donation returned		£20.00
		£300.00		£2,410.00		£1,280.00		£1,188.75	Other Grants		£2,688.00
									Yorkshire Building Society		
	£37,115.30		£25,200.19		£29,144.33		£19,069.93	Total Expenditure		£29,360.50	
								GENERAL FUND			
		£7,967.48		£13,399.93		£15,599.73		£21,608.62	Balance at 1st January 2025		£31,740.85
		£42,547.75		£27,399.99		£35,153.22		£29,202.16	Add Total Income		£29,040.85
		£50,515.23		£40,799.92		£50,752.95		£50,810.78			£60,781.70
		£37,115.30		£25,200.19		£29,144.33		£19,069.93	Deduct Total Expenditure		£29,360.50
		£13,399.93		£15,599.73		£21,608.62		£31,740.85	Balance at 31st December 2025		£31,421.20



# **Balance Sheet year ending 31st December 2025**

2021	2022	2023	2024	CURRENT ASSETS
£13,137.70	£15,336.23	£21,340.77	£31,463.87	Cash & Bank Accounts
£262.23	£13,399.93	£263.50	£15,599.73	Current
		£267.85	£21,608.62	Building Society
			£276.98	
			£31,740.85	
	£13,399.93	£15,599.73	£21,608.62	CURRENT LIABILITIES
				Accumulation Fund
	£13,399.93	£15,599.73	£21,608.62	
			£31,740.85	
			£31,740.85	
				INVESTMENTS (as at 31/12/2025)
£14,741.47	£11,706.56	£11,904.07	£11,377.33	BLK Charities UK
£205,967.20	£207,379.19	£224,666.18	£238,987.01	BLK Charities UK
£141,910.20	£362,618.87	£138,054.04	£357,139.79	BLK Charities UK
		£144,502.42	£381,072.67	
			£148,536.70	
			£398,901.04	
	£1,153,758.00	£1,229,616.00	£1,165,623.00	Cottages
	£1,529,776.80	£1,602,355.52	£1,568,304.29	Total Capital Assets
			£1,601,639.89	

## **Property Valuation**

Chapel Row	2017	2018	2019	2020	2021	2022	2023	2024	2025
No.1	£206,887.00	£212,431.00	£215,220.00	£228,037.00	£251,838.00	£268,396.00	£254,428.00	£255,601.00	£253,496.00
No.2	£206,887.00	£212,431.00	£215,220.00	£228,037.00	£251,838.00	£268,396.00	£254,428.00	£255,601.00	£253,496.00
No.3	£216,791.00	£222,600.00	£225,259.00	£238,643.00	£263,551.00	£280,879.00	£266,261.00	£267,489.00	£265,286.00
Highfields			£330,000.00	£350,000.00	£386,531.00	£411,945.00	£390,506.00	£392,307.00	£389,077.00
	£630,565.00	£647,462.00	£985,699.00	£1,044,717.00	£1,153,758.00	£1,229,616.00	£1,165,623.00	£1,170,998.00	£1,161,355.00

The properties were revalued on the 22nd January, 2025 using the Nationwide House Price Calculator <https://www.nationwide.co.uk/house-price-index/> using the 2024Q4 values as a base valuation.

Extract from the minutes of a meeting of the Trustees held on the 14th November, 2025

### **7. Christmas Grants**

A list of Grundisburgh residents who received the Christmas 2024 grant was scrutinised to produce a list to receive the 2025 grant – attached

### **Independent Examiners Certificate**

I confirm that the foregoing accounts represent a true and accurate position of the Trust's finances.

Signed *[Signature]* Date 21/2/26